

M/s PANKAJ BUILDERS
1st FLOOR
PANKAJ TOWERS
STATUE
TRIVANDRUM 695001

08/06/2012

Dear Sir,

Sub: Your application for the approval of the project "PANKAJ ENCLAVE" – Situated at SY NO – 2265,2277 RE SY NO – 258/1-1/1-2/1-3 (3 acres43.50cents) ULIYAZHTHURA VILLAGE, TRIVANDRUM TALUK, TRIVANDRUM DIST.

With respect to the above subject, we are pleased to accord approval of the aforesaid project, subject to the submission of documents mentioned herein under and other terms.

1. The builder / developer / company would disclose in the Pamphlets / Brochures etc., the name(s) of the bank(s) to which the property is mortgaged.
2. The builder / developer / company would append the information relating to mortgage while publishing advertisement of a particular scheme in newspapers / magazines, etc.
3. The builder / developer / company would indicate in their pamphlets / brochures, that they would provide No Objection Certificate (NOC) / permission of the mortgage bank for sale of flats / property, if required.

The approval will enable the members who have booked in the above project to apply for a Housing loan with Axis Bank. Axis Bank would assess the credit worthiness and repayment capacity of each applicant and accordingly grant a loan. We reserve the right to reject any application that does not fit in to our norms.

The sanctioned loan will be disbursed in installments depending upon the progress of the project as well as the applicant's individual unit and after his own contribution is already invested as reported by our panel Valuer/Lawyer.

It is presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval would be cancelled immediately if any material fact which has a bearing on the transfer of the title and which 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.

Axis Bank requests your co-operation in providing any further information or documents that we may require regarding the project.

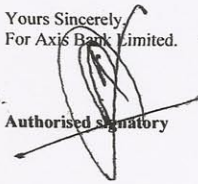
In case of all future correspondence regarding this project and individual case in this project, please quote the Ref. No. **ASC/TVM/APF/ Project ID TRV0014735.**

In case of any queries, please feel free to contact **Mr. Nandagopal Shenoy**, ASC Head Trivandrum.

We thank you for your interest in Axis Bank and look forward to a long and a mutually rewarding association with you.

Regards,

Yours Sincerely,
For Axis Bank Limited.


Authorised signatory