

Date: 10/07/2012

To,
M/s. Pankaj Builders,
Door no: 7, Twinkle plaza,
Panavila Jn, Trivandrum.

Dear Sir,

Sub: Your application to ICICI BANK Ltd , for the approval of your project ' Pankaj Enclave – Premium deluxe villas ' situated at Sy.no: 258/1-1, 258/1-2, 258/1-3, Blk.no:14,Uliyazthura Village, Thiruvananthapuram Taluk, Thiruvananthapuram District.

With respect to the above subject, we are pleased to inform you that we have accepted your application and approved the aforesaid project subject to the terms mentioned herein under.

It is presumed that all the 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 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.

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

The approval in effect enables the members who have booked in the project to apply for a Home Loan to ICICI Bank Ltd, ICICI Bank Ltd would assess the repayment capacity of each applicant according to its norms to grant a loan and we reserve the right to reject any application that does not fit into our norms.

After approval of loan, customer needs to submit the documents as per Procedures & Draft (P&D) for availing the disbursement.

In case of all future correspondence regarding this project and individual cases in this project, Please quote the APF File No. APF/TVM/2012/0009

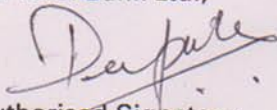
In case of any queries regarding this project please contact our Branch Sales Manager Sajith Sadasivan, Mob: 8129500737

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

Best regards,

Yours sincerely,

For ICICI Bank Ltd.,



Authorised Signatory

ICICI Bank Limited
Regd. Off.: "Landmark",
Race Course Circle,
Vadodara 390 007, India

Ahmedabad 66309890, Andhra Pradesh 9849578000, Bangalore 41131877, Bhubaneswar 18003453499, Chandigarh 5055700, Chennai 42088000, Chattisgarh 9893208000, Coimbatore 4358000, Cuttack 18003453499, Darjeeling 18003453499, Delhi 41718000, Delhi (Mobile) 9818178000, Goa 9890478000, Gujarat 9898278000, Guwahati 18003453499, Haryana 9896178000, Hyderabad 23128000, Indore 4022005, Jamshedpur 18003453499, Karnataka 9845578000, Kerala 9895478000, Kochi 2384500, Kolkata 9831378000, Lucknow 2294577, Madhya Pradesh 9893208000, Maharashtra 9890478000, Mumbai 28307777, Patna 18003453499, Pune 26103333, Punjab 9815558000, Rajasthan 9829222292, Ranchi 18003453499, Siliguri 18003453499, Tamil Nadu 9894478000, UP East 18003453499, UP West 9897308000, Uttaranchal 9897308000