

The Director,
Lokaa Developer Private Limited

Dated: 28-01-2017

Sub: Your application to PNB Housing Finance Limited for the approval of your project namely "M One", situated at Old S No 1353/2A & 2B, New T S Nos 6 & 7, Block No.53, Ward D of Madhavaram Village, Madhavaram Taluk, Thiruvallur District

Sir/Madam,

With respect to the above subject, we are pleased to inform you that we have approved your project on the premises that the following conditions shall be fulfilled:

- 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 its norms.
- The approval will enable the members who have made a booking in the project to apply for a loan with PNB Housing Finance Limited.
- All material facts concerning the project have been disclosed to PNB Housing Finance Limited. Kindly note that the approval would stand cancelled if any material fact is not disclosed and/or the same is found to be at variance with the statutory laws or in any other way detrimental to the interests of the project and its members.
- Sale deed to be executed within 36 months from the date of first disbursement or the date of completion of project whichever is earlier in favour of the prospective purchasers and valid EM of the property to be created on record. In the event of any delay in creation of EM beyond the time mentioned above, additional interest @2% shall be charged over and above the prescribed ROI.
- PNB Housing Finance Limited will require all original documents related to the property which the customer intends to purchase, as prescribed by PNB Housing Finance Limited's panel lawyer/valuer.
- PNB Housing Finance Limited requires your co-operation in providing further information or document that PNB Housing Finance Limited requires regarding the project.
- You may use PNBHFL's Logo in all your advertisements.
- Please quote the reference No. CHE-2017-388 for any correspondence on the issue. Please don't hesitate to call us in case of any clarifications.
- Following original documents are required to be submitted as title deeds by the allottees/members who wish to avail home loan from PNB Housing Finance Limited.

A) Before First Disbursement

Sale Agreement, Construction Agreement, Own Contribution Receipts (OCR), Tri Partite Agreement (TPA), Builder Demand, Cheque Favouring Details, No Objection Certificates & Up to date Encumbrance Certificate (EC).

B) Against Final Disbursement

Registered Sale Deed & Up to date Encumbrance Certificate (EC)

We would like to assure you of PNB Housing Finance Limited's best services and wish you the very best for this venture. Please feel free to revert to the undersigned or Mr Manjunath S (+91 73 38 745600) for any further information/clarification.

Thanks & Regards

Hari Haran

Regional Technical Manager, Tamil Nadu



पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001

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