29/12/2015

NATWEST ESTATES PVT. LIMITED, 7, MYLAI RANGANATHAN STREET, T.NAGAR, CHENNAI 600 017

Re: Project NATWEST VIVAS land totally measuring an extent of 1.98 Acres comprised in S.Nos.226/1, 226/3B, 226/4, 226/5, 227/2, 227/3, 227/4A, 227/4B & 227/4C of Sengundram Village, Chengalpet Taluk, Kancheepuram District

Sub: Home Loans

Dear Sir/Madam:

This has reference to the captioned project. We are in receipt of your Application/letter 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 (*).

The individual allottees of your project, who would be availing loan from us are to furnish the following along with the other prescribed standard documents/papers.

1. Updated Encumbrance Certificate

2.In the event of your availing a loan facility for the project, you shall obtain a Specific Mortgage release letter from such lending Institution / Bank for the unit / property being offered as security to us.

We look forward to a healthy business relation with you.

For HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

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) You shall be duty bound as a unit seller to address and redress all queries and concerns of all unit purchasers in relation to the Project which may be in the nature of type, approvals sought and obtained, title to the Project, etc.
- c) You are precluded from mentioning anything other than what is authorized in terms hereof. Any suggestion of inducement to purchase on the basis of this letter and the contents hereof is prohibited.
- d) Nothing contained herein shall be deemed to be in the nature of an authorization/ authentication / solicitation of the Project. Unit purchasers are advised to undertake independent scrutiny to their sole satisfaction prior making any decision to purchase units.
- 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.