

28/08/2019

Hansa Estates Private Ltd No. 19, Wheatcrafts Road, Nungambakkam Chennai 600 034

Re: Project **Gem Park** situated at Thiruvottiyur Village, Chengalpet Taluk, Kancheepuram District(morefully mentioned in the TN RERA Certificate TN/02/BUILDING/0263/2018 DT.14/12/2018, TN RERA Certificate TN/02/BUILDING/0362/2018 DT.14/12/2018, TN RERA Certificate TN/02/BUILDING/0361/2018 DT.14/12/2018, TN RERA Certificate TN/02/BUILDING/0365/2018 DT.14/12/2018, TN RERA Certificate TN/02/BUILDING/0364/2018 DT.14/12/2018)

Sub: Home Loans

Dear Sir/Madam:

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.Specific Mortgage release letter from Karur Vysya Bank or such other lending Institution / Bank for the residential plot / property being offered as security to us.

We look forward to a healthy business relation with you.

NOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

CHENNAUthorised 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.
- f) This letter is being issued subject to compliance of all provisions as enumerated in the Registration Certificate of Project issued by Tamil Nadu Real Estate Regulatory Authority.

Second Floor, ITC Centre, 760 Anna Salai, Chennai 600 002.

Tel: 28599300. Fax: 044 - 28553372. E-mail: urhomeguide.chen@hdfc.com

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. INDIA.