

**Zonal Office, Thiruvananthapuram**

22-12-2022

To,

M/s Skyline Foundations and Structures Private Limited,  
Skyline Plaza, Vellayambalam,  
Trivandrum, Kerala 695 010

Dear Sir,

Sub: Project Approval of "**SFS ORCHARD**", situated near Pallippuram, Trivandrum.  
Ref: Documents and drawings submitted to us in this regard.

We are pleased to inform you that we have accepted your application and has included the housing project "**SFS ORCHARD**" situated near Pallippuram, Trivandrum, under our "**APPROVED PROJECT**" category (\*see Page 2 for terms and conditions). With this approval, any branch of Federal Bank can provide Home Loans to individuals for purchase of units in this project, subject to the terms and conditions annexed herein.

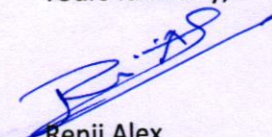
The approval enables the members who have booked in the above project to apply for Home Loans from Federal Bank. All loans will be at the sole discretion of the Bank.

1. In case of all future correspondence regarding this project and individual cases in this project, please quote the approved project file no: TVMZO-00079.
2. Individuals who book Flats/ Villas in this project and who are interested to avail Home Loans, may please be directed to contact our Nodal Officer, Mr. Arun Raj, Manager, Mobile No: 8089737004.

We thank you for associating with us and look forward for a long and a mutually rewarding relationship with you.

Assuring you of our best service always.

Yours faithfully,

  
Renji Alex

Vice President &amp; Zonal Head





## TERMS AND CONDITIONS

1. The latest broken period encumbrance certificate must be obtained before the sanctioning of the loan to the purchaser of the residential flat/apartment.
2. The Tripartite Agreement must be executed between the Builder, Purchaser of the flat and the Bank, at Branch level.
3. The copies of the Customer Agreement & Draft Sale Agreement must be vetted by the empanelled lawyer before disbursing the Individual loans from branches and ensure that there are no detrimental factors affecting the Interest of the Bank.
4. The Valuation of the flat to be purchased must be carried out by the empanelled valuer, before sanctioning the loan.
5. Approval of the Project by Federal Bank shall be displayed in all the pamphlets and hoardings of the builder.
6. The customer has to submit a separate application to any branch/sales team of Federal Bank and disclose all facts for being eligible to be considered for the loan. Individual loans will be considered as per the terms and conditions of Federal Home Loan Scheme.
7. The sale deed in respect of the landed property shall be executed directly by the landowner(s) or through registered Power of Attorney as the case may be.
8. **Existing Building permit of SFS Orchard is valid till 23-11-2022 only. Branch shall ensure that the Building Permit has been renewed a copy of which shall be obtained & filed.**
9. The Individual borrowers may be made aware of the fact that the builder has not availed the Contractors All Risk Insurance Policy for the project.
10. Disbursement of the Home Loans availed from us by the individual buyers, will be based on the progress of the construction, as assessed by Federal Bank.
11. The Site Visit Report has to be arranged by Thiruvananthapuram Regional Office, on Quarterly interval and submit the same to Zonal Office till occupancy certificate has been obtained from the concerned authorities.
12. In order to assign/ mortgage/ create any charge on a member's occupancy right in any residential flat/apartment, a No Objection Certificate shall be obtained from the builder/Society in our specific format D477.
13. When the Housing Society is formed on completion of the project, all information regarding the Banks charge should be informed by the builder, to the Society.
14. We also request your assistance and co-operation in giving any further information or documents that we may require regarding this project.
15. It is presumed that all the material facts concerning the project have been disclosed to Federal Bank. Kindly note that the approval would stand cancelled if any material fact, adversely affecting tire interest of the Bank or the individual home buyers 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.
16. Nothing contained herein shall be deemed to be in the nature of an authorization / authentication / solicitation of the above project. The individual unit (flat/villa) purchasers shall be advised to undertake independent scrutiny to their satisfaction, before making any decision to purchase the unit (flat/Villa).