

**Zonal Office, Thiruvananthapuram**

08-02-2022

To,

Mr. Mahesh Vijayan  
M/s Dasco Builders,  
First Floor, Alummoottil Buildings  
TC 4289/2, Market Road, Sreekariyam P O  
Thiruvananthapuram, Kerala 695 017

Dear Sir,

Sub: Project Approval of M/s Dasco Royal Valley", situated at Pothencode, Trivandrum.  
Ref: Documents and drawings submitted to us in this regard.

We are pleased to inform you that we have accepted your application and included your housing project "Dasco Royal Valley" situated at Pothencode, 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.

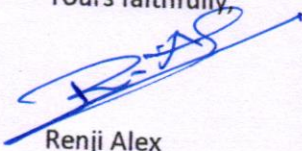
The approval enables the members who have booked in the above project to apply for Home Loans from Federal Bank. All loans will be at the sole discretion of the Bank.

1. In case of all future correspondence regarding this project and individual cases in this project, please quote the approved project file no: TVMZO-00063
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. Dennis Sebastian, Manager, Mobile No: 7012889683.

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 & 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 Villa.
2. The Tripartite Agreement must be executed between the Builder, Purchaser of the Villa, and the Bank, at Branch level.
3. The Draft Sale Agreement must be vetted by the empanelled lawyer before disbursing the Individual loans from branches.
4. Approval of the Project by Federal Bank shall be displayed in all the pamphlets and hoardings of the builder.
5. 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.
6. 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.
7. 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.
8. 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.
9. K-RERA registration no: KRERA/PRJ/126/2020 issued on 24-06-2020 valid upto 05-11-2020 and registration no: K-RERA/PRL/TVM/017/2021 issued on 02-06-2021 valid till 05-05-2024.
10. In order to assign/ mortgage/ create any charge on a member's occupancy right in any building, in an approved society, the owner of the property is required to submit a No Objection Certificate from the builder/Society. Form D477 is available for the purpose.
11. We also request your assistance and co-operation in giving any further information or documents that we may require regarding this project.
12. 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.
13. Nothing contained herein shall be deemed to be in the nature of an authorization / authentication / solicitation of the above project. The individual unit (villa) purchasers shall be advised to undertake independent scrutiny to their satisfaction, before making any decision to purchase the unit (Villa).

\*\*\*\*\*

