

Credit Department, Circle Office, "Raheja Towers", 1st Floor, 26-27, M.G.Road,
Bengaluru-560 001.Ph:080-25596467 e-mail:cobng@pnb.co.in, cobngcredit@pnb.co.in

Ref.: PNB:CO:BNG:CRD:BLD:GDE

Dated: 28.06.2016

M/s Godrej Home Constructions Private Limited
c/o M/s Godrej Properties Limited,
#80, Hulkul Ascent, 2nd Cross, Lavelle Road,
Bangalore - 560001

Reg.: Approval of "Godrej Eternity" project for the purpose of granting house loans
by Branches of Punjab National Bank.

Dear Sir/Madam,

We are pleased to inform you that your "Godrej Eternity" project located at "Sy. No. 18/1A1, 181A13 & Sy. No. 22 in an extent of 18 acres 18 guntas at Mallasandra Village, Uttarahalli Hobli, Bangalore South taluk, Bangalore" off Kanakpura Road Bangalore has been approved by our Bank, and the aforesaid project of yours will be considered for individual housing loan finance to your valued customers, subject to the following:

1. That it will be the sole discretion of PNB Branches/ RAPC to appraise each application on its merits and take its own decision to grant or not to grant facility to the applicant/ proposed flat buyer.
2. That Punjab National Bank reserves its right to reject any application at its own discretion without assigning any reason to the builder or to the applicants.
3. That grant of loan facility by Punjab National Bank shall be on its own terms and conditions.
4. That builder/ developer will extend their full cooperation in completion of loan documentation in each proposal, more particularly:
 - a. Permission to mortgage.
 - b. Tripartite agreement.
 - c. Letter of awareness.
 - d. Demand letter if any.
5. That builder will provide its full cooperation to provide any further information or document that we may require regarding the project.
6. It has been informed to us that the project has not been financed by any Bank/ FI. In case company opts for project lending from any Bank/ FI, company will arrange for NOC

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of such lender for sale of each individual flat, and all proceeds will be remitted to that Bank only. On each demand notice, company will mention the fact.

7. Builder to display the logo of Punjab National Bank as their preferred financier/ lender in their brochure or advertisement etc. issued with reference to the said project. Copies of all such brochures/ advertisements will be provided to us for our record.
8. That the approval may be rescinded if any fact disclosed is found incorrect or misleading and/ or if any material fact has not been disclosed and/ or the project development found in violation of certain statutory laws which are required to be fulfilled or in other way detrimental to the interest of the lender and that of the project and its members.

Please find attached the following documents for your reference:

1. Our standard format for tripartite agreement.
2. Format for Letter of awareness.

Your customers desiring to avail house loans for purchase of flat in the above project may approach any of the branches suitable to them, who will guide the customer and forward the application to our Retail Asset Processing Cell (RAPC) Bangalore. For customers from places other than Bangalore City, branches themselves will process the loans. Customers in Bangalore City can directly also approach our RAPC at the following address:

Chief Manager, Retail Asset Processing Cell (RAPC), Punjab National Bank, #221, India Mutual Building, NR Square, Cubbonpet Main Road, Bangalore – 560002.

Ph.: 080-22108399, 22485500

Marketing executive at RAPC: Ms. Anu Singh (9840460159).


For any further information, you may contact our Circle Office, as below:

**Sh. Vinder Sharma, Deputy Circle Head (Credit),
Punjab National Bank, Circle Office, Raheja Towers,
26-27, MG Road, Bangalore – 560001
Ph.: 080-25583443, Mobile: 7259379716.**

We look forward to a long and mutually rewarding relationship.

Best Regards,

Yours Sincerely,


Deputy Circle Head