

मंडल कार्यालय कोलकाता / Circle Office- Kolkata North
ऋण विभाग/Credit Department डी डी 11, सेक्टर 1, साल्ट लेक, कोलकाता / DD-11, Sector-
1, Saltlake, Kolkata-700064

दुरभाष/ Telephone- 033- 2375807, ई मेल /Email: cokolnorthcredit@pnb.co.in

PNB/Kol/North/Proj/Nucleus/17/2024-25

13.05.2024

M/S DHOOT REALTORS PVT LTD

5, J.B.S HALDEN AVENUE, SILVER ARCADE,
2nd FLOOR, ROOM NO S2
KOLKATA -700105

Dear Sir,

Subject- Approval of your Under Construction Project "NUCLEUS" comprising of 5 blocks/towers with 4 having G+XIII storied and 1 being G+XII storied residential building located at Mouza Ghuni, Bagjola Canal Side Road, Dist North 24 Parganas, Block-Barasat, PS-New Town, West Bengal-700162

We are pleased to inform you that the competent authority has approved your under construction project "NUCLEUS" comprising of 5 blocks/towers with 4 having G+XIII storied and 1 being G+XII storied residential building Located at Mouza Ghuni, Bagjola Canal Side Road, Dist North 24 Parganas, Block-Barasat, PS-New Town, West Bengal-700162 for consideration of housing loans to individuals who want to purchase residential flats in this housing project subject to the following stipulations-

1. The validity of the approval will be for a period of maximum three years or as provided in the RERA guidelines or similar authority approved by the respective State/UT Govt/ Local authorities (Whichever is earlier), **here 31.05.2027. So it can be renewed subsequently on merit.** Expected date of completion of the project **NUCLEUS** is 13/06/2027 as informed by developer.
2. The said approval be reviewed on annual basis, and in case of any adverse feature/market report, the approval to be cancelled any time. It is assumed that all material facts concerning the project have been disclosed to PNB. The approval will be cancelled immediately if it is found that any material fact was not disclosed and/or if the facts disclosed are found to be at variance with the statutory laws required to be fulfilled or in any other way are detrimental to the interest of the project and the applicants.
3. An under taking shall be obtained from the builder that
 - a) The flat under sale has not been sold to any buyer and that they shall be liable for any cost and damages if it is observed that the flat has been sold earlier prior to Bank Finance on the said flat.
 - b) The builder shall deliver the registered title deeds directly to Bank after execution
 - c) Shall obtain No Objection Certificate from the Bank before cancellation of agreement for sale/allotment letter and refund payments received thereunder directly to Bank
 - d) That the builder shall convey Bank's security interest to the society, if any, proposed to be found after completion of construction for noting Bank's charge in the record of the society



मंडल कार्यालय कोलकाता उत्तर / Circle Office- Kolkata North
ऋण विभाग/Credit Department डी डी 11, सेक्टर 1, साल्ट लेक, कोलकाता / DD-11, Sector-
1, Saltlake, Kolkata-700064

दुरभाष/ Telephone- 033- 2375807, ई मेल /Email: cokolnorthcredit@pnb.co.in

- e) The builder shall endeavour to keep PNB informed of all/any changes to OR modification OR revocation of the permissions granted by regulatory bodies/authorities.
 - f) To execute Tripartite Agreement as per the format provided by us and to submit the same before disbursement.
 - g) The company shall allow Bank to display hoardings, banners and dispensers at the project site/office.
4. No separate search report and valuation report are required for processing each housing loan proposal. However, out of pocket expenses of Rs. 2000/- to be recovered from the borrower.
 5. No Objection Certificate (NOC) from any future project lender should be obtained in regard to release of their charge on the respective residential unit before disbursement.
 6. In cases, where Sale Deed has already been executed by the Builder in favour of the buyer, legal Search Report /Non-Encumbrance Certificate should invariably be obtained from the date of legal search report of the project in regard to said residential unit.
 7. The units/flats are to identified with uniform pattern of nomenclature, here as informed, it would be followed as **NUCLEUS** TOWER (A) then FLOOR G+13, then TYPE A,B,C,D,E,F,G,H
Example: **NUCLEUS**
TA – 4A => TOWERA, 4TH FLOOR,TYPE-A
 8. While considering loan to individual for purchase of flat in these projects, Search of the immovable property (flat) to be done in CERSAI data base and ensure no assets matches the search criteria.
 9. When total inventory has been sold out, the project should be marked closed and intimated to ZO for updation in the corporate website.
 10. The disbursement should be made in phased manner and only after verifying the progress of work and after submission of following documents in original:
 - a) Allotment Letter and Agreement for Sale
 - b) Tri-Partite Agreement.
 - c) Schedule of Payment and Demand Letter duly endorsed by the borrower
 - d) Borrower's own contribution receipt
 - e) Copy of Board Resolution related to Authorized Signatory of **M/S DHOOT REALTORS PRIVATE LIMITED**
 - f) NOC to Mortgage issued by the Builder on its letter-head
 - g) NOC from Universal Trusteeship Services Limited needs to be obtained in favour of the proposed transferee/borrower on or before creation of mortgage.
 11. PNB shall reserves the right to approve or reject any loan application in conformation to the Bank's guidelines issued from time to time.



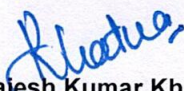
मंडल कार्यालय कोलकाता उत्तर / Circle Office- Kolkata North
ऋण विभाग/Credit Department डी डी 11, सेक्टर 1, साल्ट लेक, कोलकाता / DD-11, Sector-
1, Saltlake, Kolkata-700064

दुरभाष/ Telephone- 033- 2375807, ई मेल /Email: cokolnorthcredit@pnb.co.in

12. Allotment letter with all required clauses, Tripartite Agreement, Conveyance Deed etc. must be signed by the authorized person's only.
13. Ms.Polomee Sikder, Marketing Officer, PNB, Kolkata-North (Contact No. 70030 89239) is our nominated person for all leads generated from this project.

We are eagerly looking forward to receive leads through our nominated person/ branches from your projects. Assuring you with the best of services at all times and look forward to a mutually rewarding business partnership.

Regards,


(Rajesh Kumar Khatua)
AGM & Dy. CH

