

BANK OF INDIA, RETAIL BUSINESS CENTRE SALT LAKE,  
BLOCK DD-2, SECTOR I, 3RD FLOOR, BIDHANNAGAR NORTH 24 PARGANAS, WEST  
BENGAL-700064

To  
M/S BENGAL AMBUJA HOUSING DEVELOPMENT LIMITED  
VISHWAKARMA, 86, TOPSIA ROAD  
KOLKATA -700046

**IN PRINCIPLE PROJECT APPROVAL FOR  
UTSANG EFFICIENCY & COMFORT SITUATED AT MZ -SULANGARI , JL NO -22 , PS-  
RAJARHAT , DIST – NORTH 24 PARGANAS , PIN – 700157, WEST BENGAL**

Sir,

With respect to the above subject , we are pleased to inform you that we have accepted your application and have accorded in principle approval the aforesaid project subject to the terms mentioned herein under :-

The in principle approval in effect enables the members who have booked in the project to apply for Housing loans to Bank of India. The bank would assess the repayment capacity of each applicant according to its extant norms to grant a loan and we reserve the right to reject any application that does not fit in to our norms.

It is presumed that all material facts concerning the project has been disclosed to us. Kindly note that the approval would stand cancelled subject to legal, RERA clearance and any material fact is not disclosed and the same is found to be at variance with their statutory laws required to be full filled or in any other way detrimental to the interest of the project and its members.

Bank of India requests your cooperation in providing any further information or document that we may require regarding the project.

In case of all future correspondence regarding this project and individual cases in this project our Single Point of Contact (SPOC) is **Mr. Barunjay Kumar – 9372869001**

**Note:-**

1. Sale Agreement with all required clauses, Tripartite Agreement, Conveyance Deed etc, must be signed by Landowners/authorized person(s) only. In this context, before Disbursement, you are requested to issue NOC as per Bank's Format for the Creation of Equitable Mortgage of Individual Flat/unit by the Borrower on your Official Letter Head duly signed by Authorized Signatory and execute the standard Tripartite Agreement as mutually agreed between the Bank, Borrower and Builder as per Bank's Format to submit the same before Disbursement. Under the Tripartite Agreement the Builder undertakes to note Bank's Charge on the Property financed by us and also undertakes to deliver the Title Deeds Directly to the Bank.
2. This approval does not vest any right to any person or entity to claim compensation from the Bank or its official whatsoever.

Regards,  
  
**TISTA RATH**  
CHIEF MANAGER  
RBC SALT LAKE