



इण्डियन ओवरसीज बैंक Indian Overseas Bank

क्षेत्रीय कार्यालय, कोलकता - II REGIONAL OFFICE KOLKATA - II

Housing Project- Project Approval Letter

Date: 09.11.18

To,
Southwinds Projects LLP
6A, Elgin Road, 2nd Floor,
Kolkata-700020

**Project Approval Tie-up Arrangement for housing project "SOUTHWINDS" at
Premises no.132, Ghoshalpara Road, Manikpur P.S.-Sonarpur, Kolkata, Pin- 700148.**

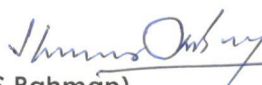
This is with reference to the tie-up proposal for the above mentioned housing project. We are glad to inform you that the competent authority has approved the Tie-up with for sanctioning housing Loans to the eligible borrowers for purchasing the residential flats under the project named **"SOUTHWINDS" at Premises no.132, Ghoshalpara Road, Manikpur P.S. - Sonarpur, Kolkata, Pin-700148.**

We wish to inform you that above referred project have been approved on the basis for developer / builder ties up based on the documents / plans submitted to us. The approval is subject to the following terms and conditions:

1. This approval in effect shall enable all prospective customers to apply for housing loans with our bank. Indian Overseas Bank reserves its right to reject any application at its own discretion, without assigning any reason to the developer / builder and or applicant.
2. Please note that the disbursement to the individual allottees availing loan facility from us IOB as prescribed from time to time.
3. That you will extend your full cooperation in completion of loan documentation in each proposal. More particularly:-
 - a) Allotment letter, sale agreement, construction agreement, Tripartite agreement in our bank format / or as may be modified for each buyer.
 - b) Up to date EC on the project land.
 - c) Certified copy of the property documents of the project land along with the approved building plan.
 - d) In the event of your availing a loan facility for the project, you shall obtain a Specific mortgage release letter from such lending institution / bank for the unit / property being offered as security to us.
4. That your co-operation is solicited to provide any further information or document that we may require regarding the said project.
5. We do hereby allow and request you to display the logo of IOB as Preferred Financier / Lender in your brochure or advertisement etc., issued by you with reference of the said project under "Indian Overseas Bank-Subhgraha Loan Scheme." However it may be noted that you shall not be entitled to use the Bank's name / logo / letter head etc. other than the aforesaid purpose and any such usage shall entitle the Bank to withdraw this approval forthwith.
6. This approval is only for the purpose of promotional tie up for you to solicit prospective allottee of your project to avail loan from IOB and IOB assumes no liability for any claim whatsoever from you/borrower/any 3rd party. It is your sole responsibility to ensure that project is completed and is in conformity with the approval plan and subject to clear title report etc., and it shall be the duty of the prospective allottees to ensure correctness of the same.

We look forward to financing the allottees in your project and assure the best of service.

Yours Faithfully,


(S.Rahman)
Asst. General Manager

