



बैंक ऑफ बड़ौदा **Bank of Baroda**

SMS/KOL/PROJECT/2017-18

Date: 02/11/2017

M/s Primarc Shrachi Projects LLP
6A, 2nd Floor, Elgin Road,
Kolkata 700 020

Dear Sir,

Re: Approval of your Project "AANGAN" situated at 14 Dumdum Road, Kolkata 700 074 Holding 109, Dumdum Cosipore Road, Ward No 22, Dum Dum, Kolkata 700 074.

With respect to the above subject, we are pleased to accord approval of the above project subject to the condition mentioned herein under:

1. The approval will enable the members who have booked in the above project to apply for a housing loan to Bank of Baroda. Bank of Baroda would assess the credit worthiness and repayment capacity of each applicant according to its norms to grant a loan and we reserve the right to reject any application that does not fit into our norms.
2. Phase wise payment disbursement will be done on the basis of Registered Sale Agreement/Tripartite agreement.
3. Registered Agreement for sale/TPA, Deed of Conveyance/Sale must be executed by the owners/authorized persons only.
4. The amount payable as per Registered Agreement for Sale/ TPA will be disbursed directly to the developer/ seller on request of the borrower as per valid requisition from developer/ seller.
5. Original receipts for payment to be deposited with the Bank.
6. The developer firm to issue NOC for noting of Bank's lien on the individual unit/ flat along with the undertaking that the particular unit will not be allotted to any other individual without prior permission from Bank.
7. Developer to obtain NOC/ No Dues Certificate from Bank before cancellation of any allotment.
8. After completion of flat, registration to take place within -45- days.
9. Developer/Builder to give undertaking to hand over the original deed of conveyance directly to the Bank for Creation of Mortgage.
10. No transfer of flat(s) will be allowed during the tenure of the loan without written consent from the bank.
11. In case, in between any Purchaser or Developer cancels any Registered Agreement of Sale, the Vendor/Developer will obtain prior consent from Bank and will be liable to pay back the amount paid to them by Bank to Bank along with interest immediately.

स्पेशलाइज्ड मॉर्टगेज स्टोर, पश्चिम बंगाल, भारत
Specialised Mortgage Store, 1/1, Camac Street, 1st Floor, Kolkata – 700 016, West Bengal, India.
Pnone – 033 22270055, 56 ई / मेल – e-mail: sms.kolkata@bankofbaroda.co.in



बैंक ऑफ़ बड़ौदा *Bank of Baroda*

12. Developer to submit NOC from Financing Bank, if any and is has to be obtained prior to the sanction/ disbursement of loan and it should be further ensured that Financing Bank will have no objection, if the Flat proposed to be constructed is financed by our bank.
13. Developer to handover Possession letter of the flat to the allottee immediately after receiving final payment and completion of the flat.
14. Developer/ owner to give confirmation in the form of a letter that up to date ground rent and municipal tax has been paid and to be sent to us from time to time.
15. Our Bank's name should be properly displayed in co-branded advertisement of the project.
16. It is presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval would be cancelled immediately if any material fact which has a bearing on the transfer of the title and which 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.
17. Developer to provide us with as many loan applications as possible for home loan and branch to ensure best service to each customer.

We thank you for your interest in Bank of Baroda and we request you to provide us with as many loan applications as possible for home loan and we ensure you of our best services to each customer.

Yours faithfully,


(Sunil Kumar Saha)
Chief Manager

