



भारतीय स्टेट बैंक  
ভারতীয় স্টেট ব্যাঙ্ক  
State Bank of India

স্থানীয় প্রধান কার্যালয়, আর ই, এইচ এন্ড এইচ ডি বিভাগ  
“সমৃদ্ধি ভবন”, তৃতীয় তল, ব্লক - বি, ১নং, স্ট্র্যান্ড রোড, কোলকাতা - ৭০০ ০০১

স্থানীয় প্রধান কার্যালয়, আর ই, এইচ এন্ড এইচ ডি ইকনাই  
‘সমৃদ্ধি ভবন’, তৃতীয় তল, ব্লক-বি, ১ স্ট্র্যান্ড রোড, কোলকাতা-৭০০ ০০১

Local Head Office, RE, H & HD Department

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M/s Merlin Real Estate LLP  
22, Prince Anwar Shah Road  
Kolkata – 700 033.

BRC/15-16/74

Date : 30<sup>th</sup> June 2015

Dear Sir,

YOUR APPLICATION FOR THE APPROVAL OF YOUR PROJECT :  
“MERLIN WATERFRONT”

At : 40, Swarnamoyee Road, P.S. Shibpur, Howrah – 711 103.

With respect to the above subject, we are pleased to accord approval of your project “MERLIN WATERFRONT” subject to the conditions mentioned below :

- (i) No separate search report is required for processing each home loan proposal.
- (ii) No separate valuation of the property for each individual borrower is required.
- (iii) The Agreement for sale has to be jointly executed by all the parties.

The approval will enable the members who have booked in the above project to apply for a housing loan from State Bank of India. State Bank of India 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. The sanctioned loan will be disbursed in instalments depending upon the progress of the project as well as the applicant’s individual unit. 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

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variance with the statutory laws required to be fulfilled or in any other way detrimental to the interests of the project and its members.

Allotment letter with all required clauses, Sale Agreement, Tripartite Agreement, Conveyance Deed, etc, must be signed by Landowners / authorized person( s ) only.

In this context, before disbursement, you are requested to issue a simple letter of undertaking agreeing to:

- a) Deliver the Title deeds in favour of the purchaser of the flat directly to the Bank,
- b) Insist on No Objection Certificate (NOC) from the Bank before cancellation of Agreement for Sale and refund of payment(s) received there-under,
- c) To 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, and
- d) to execute the Tripartite Agreement as per the standard format of the Bank and to submit the same before disbursement.

Shri Debajit Dutta, Senior Marketing Executive, SBI, HLST, Howrah (Phone No: 9674711694) is our nominated Contact Officer for all leads generated from this project.

In case of any queries, please feel free to contact the under-signed.

We thank you for your interest in State Bank of India and look forward to a long and mutually rewarding association with you.

Yours faithfully,

Assistant General Manager (Builder Relations)

[Shri Barid Baran Maiti

Phone – 9674710333 ]

