



ভারতীয় স্টেট ব্যাঙ্ক
भारतीय स्टेट बैंक
State Bank of India

স্থানীয় প্রধান কার্যালয়, নির্মাণকারী সম্পর্ক গোষ্ঠী
“সমৃদ্ধি ভবন”, ব্লক-ডি, দশম তল, ১, স্ট্রান্ড রোড, কলকাতা- ৭০০ ০০১
“স্থানীয় প্রধান কার্যালয়”, নির্মাণ কারী সম্পর্ক গোষ্ঠী
সমৃদ্ধি ভবন, ব্লক-ডি, দশম তল, ১, স্ট্রান্ড রোড, কোলকাতা – 700 071
Local Head Office, Builder Relations Team
“Samriddhi Bhavan”, Block-D, 10th Floor, 1, Strand Road, Kolkata-700 001

Fax : 033-2213 5960, E-mail : builderrelations.lhokol@sbi.co.in

M/s Realmark Oracle Project LLP
316, Canal Street, Sreebhumi
Kolkata 700048

BRT/17-18/107

Date : 23rd June 2017

Dear Sir/Madam,

YOUR APPLICATION FOR THE APPROVAL OF PROJECT:

“REALMARK ORACLE ”

At : 460, N S C Bose Road, PS - Sonarpur, Kolkata 700103

With respect to the above subject, we are pleased to accord approval to your project
“REALMARK ORACLE ” 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, with full signature on every page.

The approval will enable the purchasers who have booked flats in the above project to apply for a housing loan from State Bank of India hassle-free.

State Bank of India would assess the credit worthiness and repayment capacity of each applicant according to Bank's prevailing laid down norms to grant a home loan and we reserve the right to reject any application that does not comply our norms.

The sanctioned loan will be disbursed in installments 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 restricts your power to transfer the title in the property and purchasers are unable to create equitable mortgage in favour of Bank. Our approval is also subject to your compliance of all the statutory laws and any issues which are detrimental to the interests of the project, its members and SBI.

Contd.....



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 formed after completion of construction for noting Bank's charge in the record of the Society, and
- d) to execute the amended Tripartite Agreement as agreed between the bank and the builder And to submit the same before disbursement ;
- e) **Please note that this approval will be valid subject to submission of satisfactory Interim TIR by our empanelled advocates at every yearly interval.**
- f) **Disbursement may be made only after inspection of the site and satisfying the end use of fund vis-a-vis progress of the project work.**

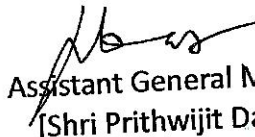
In this connection, please also note that :

1. At least 75 % of the total sales must be routed through us, failing which we may be compelled to take necessary action including rescinding of this approval. In this regard, you are required to send us on Each Friday new booking status with name of the purchaser, customer contact number and booked flat number through mail to h1st.boral@sbi.co.in; to enable our marketing team to contact the customers for booking maximum home loans.
2. Please also send us monthly data in Excel Sheet (Name of Customer, Phone No., Booked Flat No., Name of Financing Bank to h1st.boral@sbi.co.in; builderrelations.lhokol@sbi.co.in reflecting your sales in the project vis-a-vis SBI penetration in the project for putting up the status to our Circle Authority.
3. Please provide for the necessary arrangement to our authorized executives/ representatives when they visit your office, site office and site.
4. SBI standees/ table standees and Hoardings / Banners are to be placed in your office, site office and site .

Shri Surajit Mallick, 9674758122 , Manager, Home Loan Sales Team South Kolkata is our nominated Contact person for this project.

In case of any queries, please feel free to contact the under-signed.
We look forward for a ever-lasting and mutually rewarding relationship with you.

Yours faithfully,


Assistant General Manager
[Shri Prithwijit Das]
[Mobile – 9674710086]

