

Entry No - 832

**पंजाब नैशनल बैंक**  **punjab national bank**  
...भरोसे का प्रतीक ! ...the name you can BANK upon !

**CIRCLE OFFICE: KOLKATA, MARKETING DEPARTMENT**  
**AG TOWERS, 3<sup>rd</sup> FLOOR, 125/1 PARK STREET, KOLKATA - 700017**

**cokolmkt@pnb.co.in**  
**(033)4027-7106**

**M/S RAJWADA DEVELOPER**  
**26 MAHAMAYA MANDIR ROAD**  
**MAHAMAYATALA ,GARIA**  
**KOLKATA 700084**



**DT. 02.03.2018**

**APPROVAL OF THE BUILDER "M/S RAJWADA DEVELOPER" FOR THE PROJECT "RAJWADA LAKE BLISS" SITUATED KUSUMBA ,PS- SONARPUR WARD NO 07 ,KOLKATA 700150**

We are glad to inform you that the Bank has approved your Project "**LAKE BLISS**". The approval will enable the members who have booked in the above project to apply for a housing loan to Punjab National Bank. Our bank will assess the credit worthiness and repayment capacity of each loan applicant according to its norms and we reserve the right to reject any loan application that does not fit into our norms.

Each borrower and the authorized representative of your company have to execute our standard tripartite agreement before disbursement of loan. 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 variance with the statutory laws required to be fulfilled or in any other way detrimental to the interest of the project and its members.

Allotment letter with all required Clauses, Sale Agreement, Tripartite Agreement, Conveyance Deed etc. must be signed by Land owners/ Authorized Persons only.

You are requested to issue a consent letter of under taking regarding the following parameters:

- Deliver the Title Deeds in favor of the purchaser of the flat directly to PNB.
- Insist on NOC (No Objection Certificate) from PNB before cancellation of Agreement for sale and Refund of payments.
- Final disbursement will be released at the time of registration.



Encl No-12AA



क्षेत्रीय कार्यालय, हावड़ा/Regional office-Howrah

263, जी टी रोड (दक्षिण), प्रथम मंजिल, काजीपारा मोड़ के नजदीक, थानाशिबपुर -/  
263, G T ROAD (SOUTH), FIRST FLOOR, NEAR KAJIPARA MORE, PS-SHIBPUR

संदर्भ/REF: Ref No: RO: HOW ADV: 0071:2019-20

दिनांक/Date: 22.05.2019

To,  
M/S Rajwada developer  
26, Mahamaya Mandir Road,  
Mahamayatala,  
Sonarpur,  
Kolkata-700084

**SUB: Approval on Tie-Up with M/S Rajwada Developer for the project "Rajwada Lake Bliss" situated at 1491 & 1492 Sonarpur Station Road, Kusumba, PO & PS: Sonarpur, Ward No-07, South 24 Parganas, Kolkata-700150**

We are pleased to inform you that our Bank has approved your project "Rajwada Lake Bliss" subject to the conditions mentioned below:

- I. No separate search report is required for processing each home loan approval.
- II. Only interim search and supplementary valuation to be done before sanction for each individual home loan.
- III. No interim security is required for financing under construction flats.

This approval will enable the purchasers who have booked flats in the above project to apply for home loan to Union Bank of India. Our Bank will assess the credit worthiness and repayment capacity of each applicant according to our Bank's norms and we reserve the right to reject any proposal, not fitting to our norms.

A Tri-Partite Agreement is to be executed in Bank's format among the Branch, Builder and the Applicant before releasing of the loan amount. Sanctioned loans 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 fact disclosed found incorrect and restricts your power to transfer the title in the property, leading inability of the purchasers to create equitable mortgage in favour of the 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 our Bank.

Allotment Letter, Sale Agreement with all required clauses, Tripartite Agreement, Conveyance deed etc must be signed by land owners/ Authorized Persons only. In this context, you are requested to issue a consent letter of undertaking regarding the following parameters:  
(The consent letter will be obtained once and to be kept at ULP, Shibpur with a copy to Regional Office-Howrah)

- Deliver the Title deeds in favour of the purchaser of the flat directly to the Bank.
- Insist on No Objection Certificate (NOC) from the Bank before cancellation of Agreement for sale and refund of payments.

**Our interest rates for housing loan at present are as follows:**

Repayment periods	ROI (Based on MCLR of 1 Year)	Loans up to	
		75 LAC	ABOVE 75 LAC.
For all repayment periods	Floating:		
	For Men (MCLR + 0.25%)	8.40	8.45
	For Women (MCLR + 0.20%)	8.35	8.40
	Fixed (Floating + 0.50%)		



Note: Up to 31<sup>st</sup> March 2018, No Processing and Documentation charges on HBL proposals.

**OUR CONTACT DETAILS:**

**SH. SUMAN SHEKHAR MANDAL, MANAGER MARKETING (8420058870).**

**Further we would like to request you to allow us to put our “PROJECT APPROVED BY PNB” banner at the project site.**

Looking forward for a mutually beneficial relationship with you,

Thanking you sincerely,

कृते पंजाब नेशनल बैंक  
For PUNJAB NATIONAL BANK

**Sr. MANAGER**

वरिष्ठ प्रबंधक / Sr. Manager  
ऋण विभाग / Credit Deptt.  
मंडल कार्यालय, कोलकाता  
Circle Office, Kolkata