

CIRCLE OFFICE: KOLKATA, MARKETING DEPARTMENT
AG TOWERS, 3rd FLOOR, 125/1 PARK STREET, KOLKATA - 700017
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(033)4027-7106

M/S SOUTHWINDS PROJECTS LLP
6 A, Elgin Road Kolkata-700020



DT. 09.04.2018

Approval of the builder "SOUTHWINDS PROJECTS LLP" for the project "SOUTHWINDS PHASE-II" situated at 132 Ghosalpara Road Mouza-Manikpur, P.S-Sonarpur under Rajpur-Sonarpur Municipality.

We are glad to inform you that the Bank has approved your Project "SOUTHWINDS PHASE-II". 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.

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:	8.55	8.55
	For Men (MCLR + 0.25%)	8.50	8.50
	For Women (MCLR + 0.20%)	8.50	8.50
Fixed (Floating + 0.50%)			

OUR CONTACT DETAILS:

SH.SANJAY DEY, SENIOR MANAGER MARKETING (8016000857).

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,



SENIOR MANAGER