



ভারতীয় স্টেট ব্যাঙ্ক
भारतीय स्टेट बैंक
State Bank of India

মুখ্য বাণিজ্য কার্যনির্বাহীর কার্যালয়, গৃহঋণ বিক্রয় দল
জীবনদীপ ভবন, (৫ম তল) ১, মিডলটন স্ট্রিট, কলকাতা - ৭০০ ০৭১
मुख्य बिपणन कार्यपालक का कार्यालय, गृह ऋण बिक्रय दल
जीवनदीप भवन (पाँचवा तल) १, मिडिलटन स्ट्रीट, कोलकाता-७०० ०७१
Office of the Chief Marketing Executive Home Loan Sales Team (HLST)
Jeevandeep Building (5th Floor) 1, Middleton Street, Kolkata - 700 071

দুরভাষ/দুরমাষ/Telephone : 2288-3708/3710 • ফ্যাক্স/ফেক্স/Fax : (033) 2288-3709 • E-mail : osf.kolkata@sbi.co.in

M/s Srijan Manik Developers LLP.
(South Winds Project LLP)
36/1A Elgin Road
Kolkata - 700020

No. HLST /13-14/ 584

Date: 18/02/2014

Dear Sir,

Sub: Your application for the approval of :
Your Project – “SOUTH WINDS” at
132, Ghosal Para Road, P.S - Sonarpur, Ward no-23,
Rajpur Sonarpur Municipality, Dist - South 24 Parganas

With respect to the above subject, we are pleased to accord approval of the your project “SOUTH WINDS” 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 to 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 installments depending upon the progress of the project as well as the applicant’s individual unit. It is presumed that all the material facts

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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.

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, and
- 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.
- d) Final Disbursement (minimum ten per cent of the flat value) will be released at the time of registration.
- e) **NOC from Axis Bank , Corporate Banking Branch, Kolkata has to be obtained along with each allotment letter or agreement regarding the release of flat and proportionate share of land.**

To avail our Home Loan products at attractive interest rates please contact our Marketing Executives Smt. Sanghamitra Sarkar (Mobile : 9674712257), Shri Allen Arvind Ekka (Mobile : 9674718015) & Shri Kishan Kr Dey (Mobile : 9674718012)

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.
State Bank of India
Home Loan Sales Team
Kolkata

