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ভারতীয় স্টেট ব্যাঙ্ক  
भारतीय स्टेट बैंक  
STATE BANK OF INDIA

M/s B L Associates  
120 Aurobindo Road Bandaghat  
Howrah Golabari  
Howrah, West Bengal - 711106

Letter No. BRT/25-26/10  
Date: 02.06.2025

Dear Sir,

**PROJECT APPROVAL**

**BUILDER'S NAME** : M/s B L Associates  
**PROJECT LOCATION** : 19 Kanta Pukur Third Bye Lane  
Now Ashim Roy Sarani Howrah  
PS Bantra Howrah 711101  
**NAME OF THE PROJECT (PROJECT ID):** Gupta Regency (P01214656)  
**NAME OF APPROVED PHASE** : NIL  
**NO OF UNITS APPROVED** : 60

We are pleased to inform you that we have approved the above-mentioned project under Builder Tie Up for granting home loans to the purchasers of flats/duplexes/houses. The project tie up is valid for-60 units which are located at 19 Kanta Pukur Third Bye Lane Now Ashim Roy Sarani Howrah PS Bantra Howrah 711101

Prima-facia we shall accord necessary sanction to HL Borrowers for availing financial assistance/home loans for purchase of units in the captioned project. However, the sanction shall be strictly subject to fulfilment of Bank's extant norms and submission of necessary documents by the customers and your good office.

Having approved the project, SBI standees/ table standees and Hoardings /Banners are to be placed in your office and project site along-with Neon sign hoarding, too. We prefer to have the "**RIGHT OF FIRST REFUSAL**" for any booking in your project. Therefore, you are advised to submit the list of allottees for arranging financial assistance for purchase of the duplex/flats/plot/row house/villa in the aforesaid project. You are also advised to periodically

BTU Terms & Conditions





intimate the status of the Sold, Unsold units along-with the number of cash sales units, for our record.

**THE TIE UP IS APPROVED WITH THE FOLLOWING TERMS AND CONDITIONS: -**

Disbursements of loans sanctioned in your project shall be done only after production/obtention of RERA registration. Also, subsequent disbursement will be made only after inspection of the site and satisfying the end use of fund vis-a-vis progress of the project work.

You will have to deliver the title deeds/registry of the flat/house/duplex etc in favour of the purchaser of the flat/house/duplex directly to the bank through your authorized signatories, as advised to us. Sale Agreement with all required clauses, Tripartite Agreement, Conveyance Deed, etc, must be signed by Landowners / authorized person(s) only.

You must execute a Tripartite Agreement among the buyer(s), SBI and the Builder/Developer in the format prescribed by SBI (copy enclosed for ready reference) \* before the commencement of disbursement of related Home Loan.

~~UDS registration of the individual flat shall be done on receipt of 70% of the respective unit cost. Hence, Quadripartite agreement is to be signed among Landowner, Developer, Customer and SBI. (N:B Strike off, if not applicable)~~

If for any reasons you decide to cancel the sale agreement on the request of the purchaser, then you will have to obtain No-objection Certificate (NOC) from the Bank before cancellation of Agreement of Sale and refund the payment(s) received under the home loan to the Bank directly.

Noting of Bank's charge in the record of the Society, if any, proposed to be formed after completion of the project shall be ensured by you. You must note Bank's charge in the register maintained for the project till society is formed in the project.

The Tie up will continue till 28.03.2026 subject to yearly review. Further, please note that minimum 25 % of the business must be routed through us, failing which, we may be compelled to rescind this approval without assigning any reasons. Renewal of Tie Up will be done at an interval of 36 months or earlier. For any increase in selling price of the flats, you must advise us regarding such increase in price so that project may be reviewed, accordingly.





You must comply with all the terms and conditions of various government authorities and provisions of RERA Act. It is presumed that all material facts relating to the project have been disclosed to us.

Please note that bank reserves right to cancel the Tie Up without giving any notice, if any material fact is found false/fabricated. Further, Bank may publish in media, without any notice to the developer/builder regarding the cancellation of approval, if deemed necessary.

Notwithstanding anything stated above you will have to provide information or document that may be required regarding the project whenever deemed necessary. Bank reserves the right to change the terms of the tie up at its sole discretion. Such change will however be informed to you.

Further you are requested to issue the undernoted documents with every unit sourced to us for financing.

- ✓ Allotment letter detailing Unit no and allottees name
- ✓ NOC (specimen enclosed) from builder.
- ✓ Tripartite Agreement (Specimen enclosed).
- ✓ Letter regarding Boundaries.
- ✓ Registered Agreement to Sell in respect of unit/flats to be sold.
- ✓ Authorised signatories who shall deliver the title deeds/registry of the flat/house/duplex etc on your behalf.

We will be glad to engage you or your appointed sales executive as a Marketing Associate (MA) for sourcing Home Loan applications from the above project on the following terms:

- ❖ We will give appropriate product information inputs to your sales executives, to enable them to give proper guidance to the prospective Home Loan borrowers.
- ❖ After briefing the customers, you/your sales executive would direct the customers to us. It would be preferable if you could allow our HLST Members to be stationed in your premises for interaction with customers and taking forward the proposal.
- ❖ Service charges may be paid for every lead provided by the MAs where loan is sanctioned and disbursed regardless of concessional interest rate and under tie-up arrangement with builder/corporate/institutions/government etc. Service charges will be paid to the MAs at the time of first disbursal.

Our Relationship Manager Tej Nayan Gupta, HLST Howrah (Mob No. 9674721702), email id- hlst.how@sbi.co.in, shall be the single person of contact for your project. For any service-related issues remains unresolved, you may escalate the issue to Shri Tanmay Das





Designation-Chief Manager, BRT Mob No-9674711299, e mail id-  
builderrelations.lhokol@sbi.co.in

We eagerly look forward to receiving all leads through our Relationship Manager for your project. We assure you our best of services and look forward to a mutually rewarding business relationship.

Yours faithfully,

TERMS AND CONDITIONS ACCEPTED



Assistant General Manager

(HLMCH/HLST/BRT)

Name : Arun Kumar Sharma

Mob : 9674739013

Date : 02/06/2025



Authorised Signatory

Name

Designation

M/s

Date:

Disclaimer:-

*Tie-up arrangement is aimed to speed up the delivery process of loans by avoiding duplication of certain works in respect of the processing of loan applications/in respect of the units in such projects. The tie-up in a project does not mean tie-up in respect of any other project/extensions of the project of the same builder. The bank or its officials do not take any responsibility in respect of tie up projects including the merits of the project, such as its facilities, period of completion, price, regulatory approvals, quality of construction, other amenities etc., or any attribution to the builders of such tied up projects and expressly disclaim any liability in this regard. The bank shall, under no circumstances be responsible for any dispute between the customer/builder/third party arising out of such involvement/investment/purchase of units in a tie-up project.*