

Ref:PA/CBSFR/1/19-20/BG

Date:18th February, 2020

To,

Smart Vanijya Pvt. Ltd (Project named Embee Delight)
Asian Highway BSF Kadamtala,
Shiv Mandir, P.S. – Matigara, Dist- Darjeeling,
Siliguri 734011

Dear Sir,

Subject: Project Approval-M/S Embee Delight

With reference to the cited subject we have pleasure in advising you that our competent authority have approved your project being developed at Mouza – Baramohan singh, Paragana – Patharghata, J. L. No. 071, P.S. Matigara, in the District of Darjeeling in the name of M/S Embee Delight.

We will be arranging to provide you required inputs on our housing loan product in the form of pamphlets/ banner to enable you to explain the same to prospective customer.

We may sanction loan to the person referred by you, as per the guidelines of the Bank. If we sanction a loan referred by you, we shall pay you the service charges as mutually agreed between us, after the first disbursement.

(A minimum amount of Rs 1 Cr of Housing Loan is required for qualifying the service charge clause)

In addition to the above we request you to provide/made available the following details:

- ✓ Provide prominent space at project site for our banners
- ✓ List of buyers who book the flats/ apartment at regular intervals.
- ✓ Copy of Sale Agreement entered into with the borrower
- ✓ Details of Booking amount and other advance payments received from the prospective borrower (in the form of money receipt)
- ✓ Present position and expected date of completion of the flat
- ✓ Any other relevant information

Special Terms and condition:

1. We request you to provide us the trade license of the firm.
2. We will sanction the loan only after receiving the NOC from SBI since the project is financed by SBI, SME branch.

General Conditions:

- ✓ It may be noted that sanctioning of the loan will be entirely at the discretion of the Bank.
- ✓ Please note that this may be modified or withdrawn at the discretion of the Bank at any point of time, after duly notifying.
- ✓ Complete confidentiality is required to be maintained with regard to information about the Bank, its clients and other things which you may come across during the course of performing your role under this arrangement.
- ✓ Neither you nor any of your representatives are authorized to represent the Bank either by way of written communication or otherwise.
- ✓ You shall not indulge in any activity which would be detrimental to the interest of the Bank

- ✓ The Bank may revoke in part or in full or withdraw / stop financial assistance, at any stage by giving reasonable notice for any proposal whatsoever.
- ✓ This sanction does not vest in any one right to claims any damage against bank for any reason whatsoever.

In case you are agreeable to the above terms and conditions, kindly sign and retransmit a duplicate copy of this letter as a token of your having accepted the same. Thereafter, you may start referring housing loan proposals to our Bank, as explained above.

Looking forward to a mutually beneficial business relationship and assuring our best service,

Yours faithfully,
करो केनरा बैंक / For CANARA BANK

Manager
रिजिस्ट्री एन.ए.के. रोड, शिलांग / Siliguri S.F. Road Branch
करो केनरा बैंक (प.व.) लि. / Canara Bk. (P.V.) Ltd. Darjeeling (W.B.)
S.F. Road

"ACCEPTED"
AUTHORISED SIGNATORY