



इण्डियन ओवरसीज़ बैंक **Indian Overseas Bank**  
क्षेत्रीय कार्यालय,सिलिगुड़ी **Regional Office,Siliguri**  
ओजास मॉल ,प्रथम व द्वितीय तल,स्टेशन फीडर रोड,सिलिगुड़ी-734005  
**Ojas Mall,1<sup>st</sup> & 2<sup>nd</sup> Floor,Station Feeder Road,Siliguri-734005**

दूरभाष **Telephone** -0353-2502175/85  
फैक्स **Fax**-0353-2502178  
इ.मेल **E.Mail:** siliguriro@iobnet.co.in

Ref No:- Ro/Slg/MKT/ PA 02 /19-20

Date:09.12.2019

To,

**M/s Smart Vanijya Pvt Ltd**  
U45100WB2005PTC103518  
Push Niwas, vishwakarma, mandir Road  
Khalpara ,Dist. Darjeeling,  
West Bengai-734005

Dear Sir/Madam,

**Sub: Approval of Residential Housing project – Embee Delight –Total 6 Blocks(G+10)=530 flats multi storied building) at Asian Highway 2, Durgamandir, P.O-Kadamtala, P.S-Matigara, Siliguri, Dist-Darjeeling West Bengal .**

We refer to your application dated 30.08.2019 and wish to inform you that our competent authority has approved your request as above with the following term and condition:

- The approval will enable the purchaser who has booked flats in the above project to apply for a housing loan from Our Bank.
- No separate search report is required for processing each housing loan proposal.
- Separate valuation report is required for processing each housing loan proposal.
- The agreement for sales has to be executed by the all the parties as per law in force.
- Loan may be considered based on the assessment and credit worthiness/repayment capacity of each applicant as per our bank's laid down policy guideline.
- Our approval is also subject to your compliance of all the statutory laws guideline issued by state/central government guideline.
- It is presumed that all the material facts concerning the project have been disclosed to us, please note that the approval would stand cancelled if any material facts is not disclosed and the same is detrimental to the interest of the project and its members.

**Other General Conditions:**

- We will be arranging to provide required inputs on our housing loan product to your sales manager so as to enable them to give proper guidance to the prospective borrowers.
- After explaining scheme details to the customers, they may be directed to contact the branch where the customer wants to avail the loan. We would appreciate if you could allow our marketing team to be stationed in your office/ show room for necessary interaction with customers and for taking forward the proposal.
- For advertising our housing loan, please permit us to display our product features in a banner inside/ outside your project site.

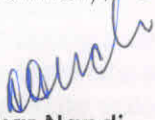


- If the prospective borrower decided to avail loan from our bank, you may issue a original Proforma invoice and forward your claim sheet in duplicate (as per annexure). It may be noted that the service charges will be payable only after the loan is sanctioned and disbursed.
- It may be noted that sanctioning of the loan will be entirely at the discretion of the bank.
- Please note that the above offer may be modified or withdrawn at the discretion of the bank at any point of time after duly notifying.
- 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.
- This arrangement-between us shall be limited to the purpose for which it is expressly meant. This shall not be construed as creating contract of employment, agency or partnership.
- 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.
- You will not assign, transfer or delegate any of your roles to anyone other than your marketing personnel.

In case you are agreeable to the above terms and conditions, kindly sign and retransmit 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.

Wishing you best of luck for a mutually beneficial business relationship,

Yours faithfully,



**Dipankar Nandi**  
Chief Manager

