

**Annexure-V-78A**  
**[Para 5.10.2.(B)(i)]**  
**CONSENT LETTER**

(to be submitted in triplicate)

Date:

The Dy.General Manager,  
SyndicateBank  
Premises & Maintenance Cell,  
Regional Office:Rural:Hyderabad  
Dear Sir,

**Sub:** My Building Door No. \_\_\_\_\_ at \_\_\_\_\_  
(Village/Panchayat/Municipality)

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I/We, \_\_\_\_\_ Son/Daughter of \_\_\_\_\_,  
am/are the true legal owner/s of the aforesaid free-hold/leasehold property. Legal  
opinion and N.E.R. certificate from your lawyer are enclosed.

I/We do hereby agree to lease out my/our above referred premises for housing your  
office premises/Manager's/Officer's quarters on the following terms & conditions:

1. The rent shall be:

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Floor Carpet Area Rate per S.ft. Rent per month  
Rs. Rs.

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- (a) Ground :  
(b) First floor:

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2. I/We are agreeable to fix the rent on the carpet area basis i.e. the Bank shall pay  
the rent for the area excluding the space occupied by the external as well as  
internal walls, columns, staircases (Internal as well as external) open  
passage/corridors, toilet blocks, lift room and the duct provided for carrying  
out sanitary/plumbing/electrical installations etc. and abide by the same.

3. The period of lease shall be \_\_\_\_\_ years commencing from the date of  
possession with an option to the Bank to vacate the premises by giving \_\_\_\_\_  
months notice during the lease period and to be renewed for a further period of  
\_\_\_\_\_ years with \_\_\_\_\_% enhancement in rent/on mutually agreed terms.

4. All the taxes will be paid by me/us.

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5. All the annual maintenance works like white washing, colour washing/painting/ distempering and petty repairs etc., will be carried out by me/at my/our cost, failing which you will be at liberty to get the same done at my/our cost to be recovered from the rent payable to me/us.
6. I/We will provide the facilities of electric supply with lighting fixtures, tubes etc., electric motor in the premises etc. Only consumption charges are to be paid by the Bank/occupant.
7. I/We shall provide WC and urinal and necessary water arrangements for the exclusive use for the bank at my/our cost. In case tap water is not available I/we shall provide hand pump and in case of irregular water supply, water lifting pump with overhead tank would be provided. Only consumption charges shall be paid by the Bank/occupant.
- \* 8. You shall grant me/us a loan of Rs.\_\_\_\_\_ (Rupees \_\_\_\_\_) against equitable mortgage of land & building for renovation/construction at \_\_\_\_\_ rate of interest.
- \* 9. I/We am/are employee/s of your Bank and the house was constructed by me/us using my/our own resources/under Housing Loan Scheme. I/We have availed H.L. of Rs.\_\_\_\_\_ at \_\_\_\_\_ % interest and my/our other investment towards construction is Rs.\_\_\_\_\_.
10. I/We agree that the carpet area is the net area available in the premises for the use of office excluding balcony, veranda portion, toilets, stair cases, shafts, barasaties, loft, garages, wall thickness, pillars etc., if any.
11. Advance rent of \_\_\_\_\_ months has to be paid by the bank
12. Cost of lease registration charges will be borne by me.

Yours faithfully,

**OWNER**

**From**

**Shri/Smt./M/s.** \_\_\_\_\_

**(full address)**

\* Delete whichever is not applicable.

**Note:** This may be addressed to the concerned Branch Head or Head of the office or the sanctioning authority.

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**Annexure-V-78B**

**[Para 5.10.2.(B) (i)]  
CONSENT LETTER**

From:

Date:

To:

The Manager  
Syndicate Bank

\_\_\_\_\_Branch.

Dear Sir,

MY OFFER TO CONSTRUCT / RENOVATE / EXTEND THE PREMISES AT DOOR  
NO. \_\_\_\_\_

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I am/we are pleased to offer my/our above mentioned premises for housing your branch/office on the following terms and conditions:

1. I am/we are agreeable to lease out an area of \_\_\_\_Sft in the basement/ground/first floor of the above mentioned premises. I am /we are agreeable to fix the rent on the Carpet area basis i.e., the Bank shall pay the rent for the area excluding the space occupied by the external as well as internal walls, columns, stair cases (internal as well as external) open passage/corridors, toilet blocks, lift room, and the duct provided for carrying out sanitary/plumbing/electrical installations etc.
2. The rent shall be Rs.\_\_\_\_psft.pm or Rs.\_\_\_\_(lumpsum)p.m. The rent shall be payable to me/us, with effect from the date of taking the possession of the premises. I/We shall handover the premises to the Bank after the completion of all the works such as Civil, Water supply, plumbing and electrical installations. I/We shall produce the occupation certificate from the Municipality/Corporation at the time of handing over the possession of the building to you.
3. I am/We are agreeable to lease out the building to the Bank for a period of 10 years from the date of taking the possession of the building with a provision to increase the rent after \_\_\_\_\_years by\_\_\_\_\_% . The bank can vacate the premises during the lease period by giving 3 months notice.
4. I am/We are agreeable to bear cost of registration of lease deed on requisite value of stamp paper.
5. The bank has an option to continue in the above premises after 10 years on mutually agreed terms and conditions.
6. All the taxes/penalties if any imposed by the Corporation/Municipality/any other Government bodies shall be paid by me/us if I/We fail to pay the above taxes/penalties and if the notice is served on the Bank by the Corporation/Municipality etc to pay the taxes etc the bank may pay such taxes/dues by adjusting the monthly rental payable to me/us.
7. I am/We are agreeable to execute the annual maintenance works such as painting/distempering to the above premises as and when required at my/our cost, failing which the Bank is at liberty to carry out the above mentioned works including the other repairs which are required in the premises and deduct the cost of the same from the rental payable to me/us.

8. A secured loan of Rs. \_\_\_\_\_ lakh will be required by us to take up the above mentioned building construction /renovation works. We are agreeable to pay the interest for the above mentioned loan at the rate of \_\_\_\_\_% p.a. We are agreeable to repay the loan within the lease period/10 years whichever is earlier by adjusting the monthly rent payable to us for repayment of loan instalments as well as quarterly interest. A deposit equivalent to three months rent be given, if no loan is required.
9. I am/We are agreeable to avail the sanctioned loan in stages depending upon the progress of construction work. I am/We are also agreeable to invest our share first and then only utilise the loan sanctioned by the Bank. I/We are also agreeable to get the release of 10 % of the sanctioned loan from the Bank only after the handing over the possession of the building to the bank.
10. We are agreeable to produce all the required documents pertaining to the above property to the Bank before sanctioning the loan including approved plan of the building.
11. The estimated cost of the building construction/renovation/extension is Rs. \_\_\_\_\_ as per the estimate prepared by M/s. \_\_\_\_\_ the architects.
12. I/We will not request for any further enhancement in loan amount for the completion of the building.
13. I/We shall handover the premises to the Bank within \_\_\_\_\_ months from the date of sanction of the loan.
14. I/We are agreeable to execute a Memorandum of Agreement/understanding on a stamp paper of requisite value as soon as the proposal is sanctioned, as per the draft furnished by the Bank.

(Note: Item No.8 to 14 be included only if Premises Loan is being considered)

**How to construct the building.**

1. I am/We are agreeable to construct/renovate the building as per the plan approved by the bank.
2. I/We shall provide the facility of electricity/water in the premises with independent metres. The Bank shall pay the consumption charges only.
3. Separate toilets for ladies and gents will be provided by me/us. Urinals and wash basins with mirrors will be provided in the Gents Toilet and wash basin with mirror will be provided in the Ladies Toilet.
4. I/We shall provide overhead water tank and a underground water tank and the water from the underground tank will be pumped to the overhead water tank, to have continuous supply of water. If there is no public water supply in the place, I/we are ready to provide a bore-well with pumping arrangements.
5. I/We shall provide the light, fan and power points as suggested by the bank at my/our cost, using quality materials having ISI mark. I/We will also provide calling bell points with calling bells, inside Manager cabin, and strong room.
6. I/We shall construct the strong room of a clear area (inside) of \_\_\_\_\_sft as per the specifications of the Bank, which is as follows:

WALLS: RCC 1:2:4, minimum thickness 12" (30 cm) 12 mm diameter mild steel/tor steel at 6" center to center both ways and on both faces of the wall (a formation of reinforcement matt of about 6" x 6") on either face of the wall to be obtained.

FLOOR: Same as in the case of walls.

CEILING: Same as in the case of walls.

Further, where reinforcement is proposed on two faces of a RCC member, it shall be staggered in such a manner that any view taken at right angles to the matt formation would show reinforcement at every 3" center to center in elevation ( in respect of walls) and in plan (in respect of ceilings slab). The above reinforcements are only the minimum and depending on the structural requirements the structural consultants for the work would design and detail out actual reinforcements required but these shall not be less than what are specified above.

The Bank has to supply the Strong room door with grill gate, ventilator etc., at their cost, but the same will be erected by me/us at my/our cost.

I/We are also agreeable to provide 4½" thick brick masonry wall with plastering with a wooden door inside the strong room to bifurcate the cash from lockers.

7. The entire flooring of the premises will be of mosaic tiles flooring of the colour approved by the Bank or as mutually agreed.
8. I/We shall provide rolling shutters and collapsible gates to the entrance of the premises, with a chain and lock to the collapsible gate to restrict the entry.
9. All the windows and the ventilators in the premises will be provided by us either steel/wooden frame work and safety bars 16mms dia 5" c/c horizontally and vertical sections to have sufficient strength. Glazed shutters will be provided with plain glasses of 4mm thick.
10. I/We are agreeable to provide any other arrangements, which are required in view of the safety and security of the Bank.
11. I/We are agreeable to treat the foundation of the building by executing pre-construction anti-termite treatment work through the one of the Contractors suggested by the bank at our cost.
12. I/We are also agreeable to provide with a clear height of 12 ft. from the top of the floor level to the bottom of roof slab.
13. I/We are also agreeable to treat the roof slab of the premises leased out to the Bank by waterproof arrangements so as to avoid leakage of water through the roof slab during rain (if the premises leased out to the Bank is having terrace roof).
14. I/We are agreeable to provide sufficient parking space for the Bank inside our property to park the Bank's as well as customers vehicles.
15. I/We are also agreeable to provide staircase of not less than 4'6" width and 6" rise with intermediate landings (if the premises leased out to the bank is other than in ground floor). If the space leased out to the Bank is in more than one floors, internal staircase will be provided with a minimum width of 3'0".
16. I/We will provide power load of 10 KVA and am/are also agreeable to procure additional power load if the bank so desires and will arrange to get necessary sanction from the Electricity Board in my/our name by depositing the required amount with the Electricity Board.
17. I/We are also agreeable to produce the building completion and occupation certificates at the time of handing over the premises to the Bank.

If the above terms and conditions are agreeable to you, please inform the same to me/us to enable us to commence the construction work after completion of all the formalities.

Yours faithfully,

**(SIGNATURE OF OWNER)**

**WITH FULL ADDRESS.**

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NOTE:

- a) Any other terms and conditions, if found necessary can be included.
- b) The conditions, which are not applicable may be deleted.
- c) The specifications of the Strong Room indicated are of 'B' Class Currency Chest. In case of rural branches, the specification of Strong Room having a Cash Balance of less than Rs.5 lakh may be insisted.
- d) If the location of the Strong room is on the upper storey, or in Ground floor with Cellar below, then the consultant may be advised to confirm that the Strong Room is safe to stack/store locker cabinets, heavy cash safes/vaults inside.
- e) If the strong room ceiling is already cast and thickness of the roof slab is less than 12", then fortification grills fabricated in M.S. angle frame work using 20mm M.S. bars placed at 3" center to center should be provided.

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