

ভারতীয় স্টেট ব্যাক্ষ भारतीय स्टेट बैंक State Bank of India

भूषा गानिका कार्यनिर्वाहीत कार्यानग्न , गृह्भाग विक्रम मण कीवनमील कवन. (१२ एउ) २, भिक्रमोन द्विष्ठे, स्नकाळा- २०० ०९२ मुख्य बिपणन कार्यपालक का कार्यालय. गृह ऋण विक्रय दल जीवनदीप भवन (पाँचवा सल) ९, मिडिलटन स्ट्रीट , कोलकाता- ७०० ०७९ Office of the Chief Marketing Executive Home Loan Sales Team (HLST) Jeevandeep Building (5th Floor) 1, Middleton Street, Kolkata- 700 071

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দূরভাষ /বুংমাৰ/ Telephone : 2288-3708/3710 ● ফ্যাক্স /কৈন/ Fax : (033) 2288-3709 ● E-mail : osf.kolkata@sbi.co.in

M/s. Ideal Unique Realtors Pvt Ltd. 50, J.L.Nehru Road 11th Floor Kolkata – 700 071.

No. HLST /13-14/67

Date: 14.06.2013

Dear Sir,

Sub: Your application for the approval of: Your Project - IDEAL UNIQUE RESIDENCY At: 162, Aurobindo Sarani, Kolkata - 700 006.

With respect to the above subject, we are pleased to accord approval of the your project "IDEAL UNIQUE RESIDENCY" subject to the conditions mentioned herein under. Accordingly,

- (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 keepending 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 percent of the flat value) will be released at the time of registration.
- e) NOC from ICICI bank has to be obtained along with each Allotment letter or Agreement regarding the release of flat and proportionate share of land.

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.