

यूनियन बैंक  
श्रीवा एडिटर



Union Bank  
of India

UNION LOAN POINT, KOLKATA  
9, INDIA EXCHANGE PLACE, KOLKATA, PIN 700 001  
Telephone No: 033 2231 3861 / 3862

Ref No: ULP/11/10

Date: 15.11.2016

To,  
Unimakmiranis Projects LLP  
207, AJC Bose Road,  
Kolkata- 700017

Dear Sir,

**Subject: Approval of Builder Tie-up Of The Lakewood Estate for individual Home Loan**

It is our pleasure to inform you that your project 'The Lakewood Estate' at Patuli, EM Bypass, Holding No.266, Garagachha, Ward No.1 of rajpur Sonarpur Municipality, PS Sonarpur, Kolkata,700094 has been approved by our competent authority to finance individual housing loans with the following terms & conditions:-

1. Approved building/Project plan from the competent authority to be obtained in case of any change in plan in future.
2. In case of any present and future encumbrances, the builder/landowner will provide NOC from the concerned lender holding charge over the property.
3. The disbursement should be made in phased manner and only after verifying the progress of the work.
4. Tripartite agreement & No Objection Certificate from builder as per enclosed format to be executed/taken before first disbursement of housing loan.
5. The developer shall permit display of our hoardings "This Project is approved by Union Bank of India" at the project site.
6. In case of change in constitution of the builder, the tie-up shall be null & void.
7. Sanctioning of individual housing loan is the sole discretion of the bank depending on the eligibility, repaying capacity and credibility of the applicant.
8. Under tie-up arrangement the borrower will get the benefit of hassle free housing loan from our Bank within shortest period because there is no need of repeated property legal search, valuation & Inspection.
9. All other usual terms & conditions for Builder Tie-up arrangement as mentioned in Tri-partite Agreement will also be applicable.

