



सेन्ट्रल बँक ऑफ इंडिया
Central Bank of India

CENTRAL TO YOU SINCE 1911
REGIONAL OFFICE; DURGAPUR

RO: DURG: CREDIT: 2019-20:633

Date: 04/03/2020

To
The Marketing Head
Unique Procon Pvt Ltd

Reg - Approval of Tie-up arrangement in Project Ashiyana Society Tower 5, 6, 7 & 8 for extending Housing Loans to individual purchasers of Flat

Respected Sir,

We are pleased to inform you that our worthy RM Sir has approved Tie-up arrangement in the Project Ashiyana Society for extending Home Loans to individual borrowers subject to following Terms & Conditions:

1. The bank shall process and consider at its sole discretion the loans to the prospective buyers of residential units in the project, only after execution of Agreement to sale or sale agreement by the builder in favour of the purchasers and the same being submitted to the bank in original by the purchasers
2. Prospective Borrowers are not required to obtain individual LSR for buying Flats under the Project
3. Unique Procon Pvt Ltd shall deliver the Title Deeds favouring the purchasers of the Flat directly to our branch where loan has been extended on the basis of allotment letter /Agreement to sale
4. Unique procon Pvt Ltd has to arrange NOC from project financier, if any for citing proportionate mortgage rights over the Flat financed by us. Unique Procon Pvt Ltd has also to give permission of Mortgage on property of the financing branch of our bank.
5. Unique Procon Pvt Ltd shall insist on NOC from our branch before cancellation of Agreement of sale & refund of payments received there under
6. Unique Procon Pvt Ltd shall register Bank's Lien on the financed property in their books of Record
7. Unique Procon Pvt Ltd shall convey our Bank's security interest over the Flat to the society/apartment owners Association, if any formed after completion of Construction for noting charge in respect of the Flats financed by us
8. If Mortgage cannot be created immediately a Tripartite Agreement shall be executed among the Unique Procon Pvt Ltd borrower and the bank in prescribed format Branch shall retain original allotment letter original Agreement for sale and original payment receipts till Mortgage is created
9. Unique Procon Pvt Ltd shall facilitate periodical inspection by our officials of the units financed by the project to ascertain the progress of work
10. The sanctioned Loan will be disbursed in installments as per schedule of payment mentioned in Agreement for sale depending on satisfactory progress of work including that of borrower's unit

1. All documents viz Allotment letter Agreement for sale, tripartite Agreement Deed of conveyance etc must be signed by Authorized persons of unique Procon Pvt Ltd.
12. The builder /developer and the bank shall abide by the Memorandum of Understanding to be executed between the builder /developer and the bank
13. It is presumed that all the material facts concerning the project have been disclosed to us by the Unique Procon Pvt Ltd,if any 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 interest of the project and its member such approval will be cancelled forewith
14. Display banner,Standee etc in your project site to the market our Home Loan Scheme
15. Display the name of our bank as preferred financier in your website and Brochure & provide leads of prospective customers to our branch

We look forward to a fruitful business relationship with your company

Kindly acknowledge receipt of this letter

Thanking You

Yours Faithfully

एम्प्ले सेन्ट्रल बैंक ऑफ इंडिया
For CENTRAL BANK OF INDIA

(Ajay Kumar)
Chief Manager

Regional Office Durgapur

Cc: Zonal Office,Kolkata

