

- Details of the flat selected by the prospective borrower
- Copy of Sale agreement entered into with the borrower
- Details of Booking amount & other advance payments received from the borrower
- Present Position of the Flat
- Expected date of completion of the Flat
- NOC from LIC Housing Finance Limited(or Bank financing the Project) for mortgaging the Flat to IOB
- Other relevant information, if any

Other General Conditions:

- **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- Please note that this may be modified or withdrawn at the discretion of the bank at any point of time, after duly notifying.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.
- You should not share the referrals with other banks.
- We reserve the right to terminate this arrangement at our sole discretion without assigning any reason what so ever.
- The payment made by us under this arrangement shall not be passed on partly or fully either to the borrower or to staff of our bank.
- The payment under this arrangement will be made after deducting all statutory deductions, like TDS, etc.
- Likewise, no service charges are payable in respect of loan proposal from a borrower who is covered under a pre sanctioned special package, involving some concessions.
- Please note that only eligible service charges amount may be claimed at the end of the month.

In case you are agreeable to the above terms and conditions, kindly sign and retransmit duplicate copy of this letter as a token of you 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,

एस. एम. भट्टाचार्य S. M. Bhattacharya
मुख्य प्रबन्धक Chief Manager



(Handwritten Signature)
"ACCEPTED"

AUTHORISED SIGNATORY OF THE BUILDER

