MARKETING DEPARTMENT 18/B, BRABOURNE ROAD, KOLKATA – 700 001 PH-033-2235 1134, FAX-033-2234 3059

M/S UNIMARK GROUP Corporate office 207, A.J.C. Bose Road, Kolkata – 700 017

Dt.25-06-2014

Dear Sir,

APPROVAL OF YOUR PROJECT UNIMARK RIVIERA situated at 20 & 22 B, G.T. Road, Uttarpara - 712 253

With due pleasure we would like to inform you that the competent authority has approved the captioned project subject to receipt of search report, which is ongoing by the Bank's Empanelled advocate and the conditions mentioned here under thereafter:

- i. No separate search report would be required for each case.
- ii. No separate valuation of individual flat would be required.
- iii. Tripartite agreement to be executed as per Bank's Standard format for all cases.
- iv. The approval in effect enables the members who have booked in the project to apply for Home Loan to Punjab National Bank Branches. PNB would assess the repayment capacity of each applicant according to Bank's norms to sanction loans and have reserve the right to reject any application not according to our norms. The loan amount will be remitted directly to the builder on behalf of the buyers.
- v. It is presumed that all material facts concerning the project have been disclosed to the Bank. Please note that approval would be cancelled if any material fact is not disclosed and the same is found to be varied with the statutory laws required to be fulfilled or in any other way detrimental to the interest of the project / bank and its members.
- vi. Before the release of the loan a simple Letter of Undertaking will be obtained from you agreeing to:
 - a) Deliver the Title Deed in favour of the purchaser of the flat directly to the Bank.
 - b) Insist NOC from the Bank before cancellation of agreement of sale and refund of payment received there under.
 - c) To convey Bank's security interest to the society, if any, proposed to be formed after completion of construction for noting Bank's charge in the record of the society.
 - d) It is understood that M/S Unimark Group has not raised any loan from Bank/Financial Institution for the completion of the captioned project. In case the firm raises any credit facility from any Bank/Financial Institution and mortgage the project land for this purpose, the fact should be brought to our notice immediately.

Sincerely Johns NATION SHIPLE MARKAGER TO SHIPLE MA