

STATE BANK OF INDIA REGIONAL BUSINESS OFFICE, REGION- I 106, KIRAN CHANDRA SINGHA ROAD, SHIBPUR, HOWRAH – 711 102.

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Date: 25/04/2014

M/s.Regent Hirise Pvt. Ltd., & M/s. Riya Enclave Pvt., Ltd., 207, A. J. C. Bose Road, Kolkata-700017.

Dear Sir,

APPROVAL OF UNIMARK RIVIERA PROJECT

We are pleased to inform you that the competent authority has approved the above project subject to the conditions mentioned hereunder.

- No separate search report is required in each case.
- No valuation of individual flat is 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 a home loan to SBI Branches. SBI would assess the repayment capacity of each applicant according to Bank's norms to grant loans and have reserve the right to reject any application not according to our norms. The loan amount will be remitted directly to the builders 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 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 No-objection Certificate (NOC) from the Bank before cancellation of agreement of sale and refund of payment(s) 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.Regent Hirise Pvt. Ltd. & M/s. Riya Enclave Pvt. Ltd. have not raised any loan from Bank/Financial Institution for completion of the above project. In case the firm avail 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.

Yours faithfully, Regional Manager