

संदर्भ सं / REF NO.- RLH/SBR/2023-24/GCC

दिनांक/Date: 15.09.2023

Name of the Project OF "GEMS CITY-AMETHYST",
Bakrahat Road ,Mouza-Uttar Kajirahat,
J.L.No.-22,L.R.Dag No-112(P),115(P),116(P),117(P),
Dist-South 24-Parganas, PS-Bishnupur,West Bengal.

Builder Name: "M/S Anusandhan Commotrade Private Limited "
Regd Office:
11 Clive Row ,3rd Floor,Kolkata-700001,West Bengal.

Dear Sir,

Sub: Project Approval of "GEMS CITY-AMETHYST" a G+12 residential building situated at
Bakrahat Road ,Mouza-Uttar Kajirahat,J.L.No.-22,L.R.Dag No-112(P),115(P),116(P),117(P),
Dist-South 24-Parganas, PS-Bishnupur,West Bengal developed by M/s. Anusadhan
Commotrade Pvt. Ltd.

With reference to the above, we are pleased to inform you that your captioned project has been approved by the competent authority of our Bank for the purpose of availing home loans from our Bank. **All proposals for purchase of units in this project will be processed at our end on TOP PRIORITY BASIS.**

While all the Branches under the administrative jurisdiction of **KOLKATA ZONAL OFFICE** are being advised about the approval of the project separately, we solicit your co-operation in providing us with leads of intending purchaser of units in your project who wish to avail Home Loans.

Further, this approval letter is purely for the purpose of providing individual housing loan to your clients who fulfil eligibility criteria of our Home Loan Scheme and will not be binding on us on account of any other action on your part or in the part of any other Bank/Institution on the strength of this letter.

The approval is subject to the following condition:

1. You shall add our Banks name along with our LOGO in your advertisement as financier for Home loans.
2. The approval will be reviewed on annual basis.
3. We presume that all the material facts relating to the project have been disclosed to us. Kindly note that the approval would stand cancelled if any material fact is not disclosed and/or is found to be of variance with statutory law required to be fulfilled or in any way detrimental to the interest of the project or allottee of flats.

4. We also expect that due complacence from your side regarding all statutory, legal, procedural guidelines have been followed and to keep the permissions in force as required by law of the land and noting of our lien over the units financed by us. In case if there is any change in status of project encumbrance, keep us informed.
5. We anticipate your corporation in providing any further information/documents that we may need regarding this project.

Before disbursement of the loan to any individual borrower, you have to issue a letter of undertaking agreeing to:

- 1) Title Deeds in favour of the purchaser of the flat to be delivered directly to the Bank.
- 2) Permission to mortgage will be issued by you on Banks format.
- 3) Insist on No Objection Certificate (NOC) from the Bank before cancellation of Agreement of Sale and refund of payment(s) received there.
- 4) Agreement of sales required to be registered for **under construction** flat project.
- 5) The agreement for sale and sale deed will have to be executed by the owners/power of attorney holders.
- 6) The payment to the promoter/ owner should be made directly by crediting to the Bank account in the name of the promoter, maintained with our Bank. Every Disbursement to be made only after inspection of the site and satisfying the end use of fund vis-a-vis progress of the project work. Final disbursement will be released at the time of registration by the authorised representation of the Bank who would also to be authorised to collect IGR and deposit it to the Bank.
- 7) You will execute the Tripartite Agreement with the Bank and borrower as per our Bank's approved format between Banker, Borrower and the Builder/Owner before disbursement.
- 8) NOC from project financing Bank to be obtained (if applicable) before disbursement of individual loans and banks charge on financed flat along with proportionate share of land to be ensured by branch from the project financing Bank.
- 9) Terms and conditions of Development Agreement and Development Power of Attorney to ensured.
- 10) Project Approval is subjected to annual renewal.

Sanctions and disbursement of individual home loans in the project would be subject to: Project approval will be applicable for the units having all statutory clearance.

We request you to inform us the following:

1. List of buyers who have been allotted the flats at regular intervals.



2. You can use our Bank's logo in your advertisement for the project.
3. Invite us for participating marketing events organized by you as a promotional activity.

You are also requested to contact the following persons for booking leads & other queries.

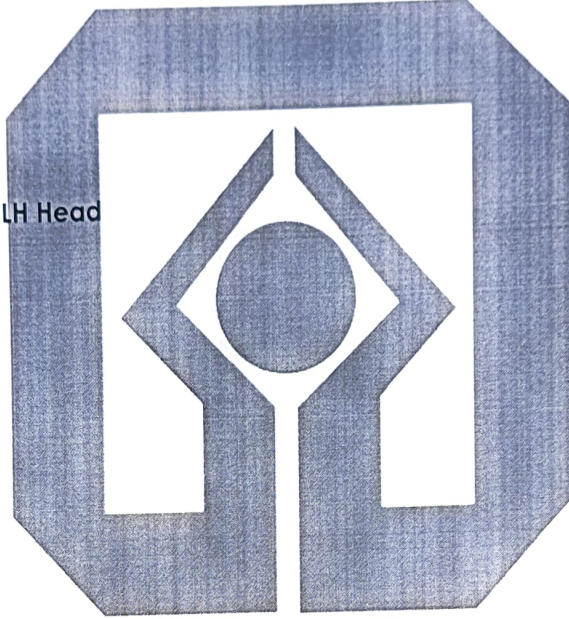
(1) Mr. Prakhari Jyoti Biswas, Manager, HLST, RLH Sarat Bose Road, Ph-7980277008.

We look forward for an ever-lasting and mutually rewarding relationship with you.

Thanking you.

Yours sincerely,


(Purabi Das Mehra)
Chief Manager & RLH Head



UCO BANK