



संदर्भ सं/Ref.No./अंका/ZO/हुगली/HGLY/ऋण/RLH/Aug/2024-25/1

दिनांक/Date: 01/08/2024

Manor Gardens-II

Durgapur Expressway Dankuni
Kolkata West Bengal 712311

Dear Sir/Madam,

Sub: Approval of two (G+12) tower and one (G+11) tower multi-storeyed residential building titled "Manor Gardens-II" at J L No 102 , Mouza - Mrigala, Dankuni Municipality Ward No 13 , PS - Dankuni , ASDR - Janai, Dist - Hooghly

With reference to the above subject and discussions with your representative, we are pleased to inform you that we have approved your aforesaid project for extending individual housing loan finance to the flat/ unit purchaser subject to following conditions:

- ▶ Kindly note that the approval would stand cancelled or withdrawn (i) if it is noted that any material fact was not disclosed and the same is inconsistent with the approved plans (ii) any information submitted is found incorrect /misleading.
- ▶ This approval would enable the person(s) who have booked flats/ units in the project to apply for Housing Loans with **UCO Bank**. UCO Bank would assess the repayment capacity of each applicant according to its norms to grant a loan as per extant guidelines of UCO Bank Home Loan Scheme and UCO Bank reserves the right to reject any application that does not fit it in its norms including legal and technical scrutiny of individual loan applicant(s).
- ▶ With this no separate search report/legal opinion will be required for processing of individual home loan proposals of the customer who intends to purchase flat at your above mentioned project. Hence, it is needless to mention that the borrower will not have to pay any charges for legal search. All proposals for purchase of units in your project will be processed at our end on **TOP PRIORITY BASIS**.
- ▶ Further this approval letter is purely for the purpose of providing individual housing loan to your clients who fulfils the necessary 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.

Meanwhile, please note that before disbursement of the loan to any individual borrower, you have to issue a letter of undertaking agreeing to;

- 1) Deliver the Title Deeds/Registered Sale Agreement in favour of the purchaser of the flat directly to the Bank.
- 2) Insist on No Objection Certificate (NOC) from the Bank before cancellation of Agreement for sale and refund of payments received there under.





- 3) Execute the Tripartite Agreement as per the standard format of the Bank and to submit the same before disbursement.
- 4) Arrange No Objection Certificate from your project financing Bank, if any, for releasing their charge over the flat in favour of us for each individual flats financed by us.
- 5) Final disbursement will be released at the time of registration.
- 6) The specific allocation letter of the land owners duly signed & acknowledged by all the land owners to be obtained, if applicable.

Mr. Sagnik Bhattacharyya, Sr. Manager, UCO Bank, Rishra Branch shall be the point of contact for all leads generated from this project.

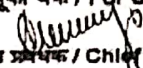
We also request you to incorporate the name of UCO Bank along with our logo as Preferred Financer/Lender in any brochure or advertisement etc. Issued by you with reference of the said project.

We thank you and look forward for a long and a mutually rewarding relationship.

Kindly acknowledge receipt of the letter.

Thanking you,

Yours faithfully

कृते यूको बैंक / For UCO BANK

मुख्य प्रबंधक / Chief Manager
आर एल एच प्रमुख / RLH Head
हुगली / Hooghly
Chief Manager
RLH, Hooghly

Copy to- UCO Bank, Rishra Branch (0621), for necessary information.