



ZOSL/ZLCC/011/2023-24

Date:02/05/2023

To  
M/S Sarmita Enterprise,  
Vill & PO Latibpur, PS Uluberia,  
Dist Howrah, PIN 711316

Dear Madam/Sir,

Sub: Project approval of one G+IV storied building for purchase of residential flats under UCO Home Loan Scheme developed by M/S Sarmita Enterprise, known as "Sukhoneer Sarmita-Fuleswari Block A" situated at Mouza: Fuleswar, LR Dag No 1525,1539, LR Khatian No 4475,4477, JL No 108, Ward No 20, Under Uluberia Municipality, District Howrah, PIN 711316

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

- This approval would enable the person(s) who have booked flats/units in the project to apply for Housing Loans with UCO Bank. The 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 in the requisite norms including legal and technical scrutiny of individual loan applicants.
- With this no separate search report/legal opinion will be required for processing of individual housing 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 loans 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.
- Kindly note that the approval would stand cancelled or withdrawn (i) if it is noted that any material fact was not disclosed and the same is inconsistent with the sanctioned plans (ii) any information submitted is incorrect/misleading.



यूको बैंक, अंचल कार्यालय साल्ट लेक, प्रथम तल, 3 एवं 4, डी डी ब्लॉक, साल्ट लेक सेक्टर 1, कोलकाता 700 064  
UCO Bank, Zonal Office Salt Lake, 1<sup>st</sup> floor, 3 & 4 DD Block, Salt Lake Sector I, Kolkata 700064

फोन / Phone: 033 44559164 /61 , 033 44559158 ; फैक्स / Fax: 033 44559138 ; ई मेल E-mail: zo.saltlake@ucobank.co.in



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

1. Deliver the title deeds 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.

Mr. Sourav Ch. Das, Sr. Manager, UCO Bank, Banitabla Branch (Mob: 7044277963) is the contact officer 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 of 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,

  
  
Chief Manager  
RLH, Salt Lake