



উত্তরবঙ্গ ক্ষেত্রীয় গ্রামীণ ব্যাংক  
उत्तरबंग क्षेत्रीय ग्रामीण बैंक  
UTTARBANGA KSHETRIYA GRAMIN BANK

UTTARBANGA KSHETRIYA GRAMIN BANK  
Head Office: Shibbari Road, Coochbehar, West Bengal  
Sponsored by Central Bank of India

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Ref No: CMRD/47/2022-23/F-Approval

Date: 25.11.2022

To

M/s Nakshvaani Developers LLP.  
PBR Tower ,First Floor, Sevoke Road  
P.O-Sevoke Road, P.S-Bhaktinagar  
Siliguri, Dist-Jalpaiguri, WB-734001.

Sub: Approval of your housing project " Golden Vista "situated at Mouza Baragharia, Pargana Patharghata,J.L No-82,Touzi No-08 within Patharghata Gram Panchyat ,PS-Matigara,Dist-Darjiling,West Bengal.

Dear Sir,

We are pleased to inform you that we have approved your housing project situated at piece or parcel of land measuring about 45 katha or 0.7438 acre out of which land measuring 0.21 acre in R.S Plot No. 67 corresponding to L.R Plot No 189, land measuring 0.4538 acre in R.S Plot No. 68 corresponding to L.R plot no 190 and land measuring 0.08 acres in R.S plot no 71 corresponding to L.R Plot No- 194. All recorded in L.R Khatian No. 448(old). 920 (new) ,situated within Mouza Baragharia,Pargana Patharghata,J.L No-82 Touzi No-8, within Patharghata Gram Panchayat,Dagapaur,Police station Matigara,District Darjeeling ,W.B ,in the name & style of "Golden Vista" for extending housing loan to prospective buyers under following terms & conditions.

1. No Separate Legal Search report is required for processing individual home loan proposal.
2. Housing loan in the project may be sanctioned from multiple branches of our bank at Competitive rates and within Shortest Turn Around Time (TAT).
3. Valuation will be done if required.
4. To approval will enable the members who have booked in the above project to apply for a housing loan to Uttarbanga Kshetriya Gramin Bank would assess the credit worthiness and repayment capacity of each applicant according to bank norms to grant loan and reserve the right to reject any application that does not fit in to the norms. The sanctioned loan will be disbursed in the instalments depending upon the progress of the project as well as the applicant's individual unit.
5. The agreement for sale has to be jointly executed by all the parties.
6. Tripartite agreement shall be executed among builder, borrower and the bank in bank's standard formats.
7. Conveyance Deed etc. must be signed by land owners/authorized person only.
8. Before disbursement a letter of undertaking of your company to be issued agreeing to
  - a) Deliver the Title deed in favour of the purchaser of the flat directly to the Bank.
  - b) Insist on NO objection certificate from the bank before cancellation of agreement for sale and refund of payment received there under.
  - c) To convey Bank's security interest to the society , if any proposed to be found after completion of construction for noting Bank's charge in the record of the society.
  - d) Final disbursement will be released at the time of registration. The builder/developer shall facilitate inspection of the project by our officials ascertain the progress of work.
9. This tie up arrangement will stand valid till the completion of the project or 31<sup>st</sup> March 2025 whichever is earlier.

It is presumed that all the materials facts concerning the project have been disclosed to us. Kindly note that the approval would stand cancelled if any material fact which has a bearing on the transfer of the title and which is not disclosed and the same is found to be at variance with the statutory laws required to be fulfilled or any other way detrimental to the interest of the project and its members. All other terms & conditions as laid down in the memorandum of understanding dated 1<sup>st</sup> day of April , 2022 already signed between M/s Nakshvaani Developers LLP and Uttarbanga Kshetriya Gramin Bank shall be strictly adhered to in full.

We thank you for your interest in Uttarbanga Kshetriya Gramin Bank and look forward to a long and mutually rewarding association with you. We wish you a grand success of the project and we assure you our best possible services and extent co-operation at all times.

Thanking You

For M. Banerjee, Uttarbanga Kshetriya Gramin Bank  
General Manager:  
  
General Manager