

यूको बैंक  UCO BANK

सम्मान आपके विश्वास का

Honours your trust

ZOSL/Retail/2018-19/185

Dated 21-02-2019

To,

M/s T. K. Developers
76, Park Street, 3rd Floor, Room No. 12
Kolkata- 700017

Sub: Approval of your (G+4), multistoried residential Building named "Royd Plaza" for purchase of flat under UCO Home Loan Scheme being developed by M/s T. K. Developers at Mouza- Tangra, Premises No. 70B, Debendra Chandra Dey Road, Ward No. 58, under Kolkata Municipal Corporation, Sealdah, Kolkata- 700015

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:

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 simple letter of undertaking agreeing to;

- 1) Deliver the Title Deeds in favor 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.

यूको बैंक, अंचल कार्यालय साल्ट लेक ,3&4 डी डी ब्लॉक , साल्ट लेक, कोलकाता 700064

UCO Bank, Zonal Office , Salt Lake ,3& 4 D D Block,Salt Lake Kolkata – 700 064,

Phone: 033 44559157, 44559136, Fax: 033 44559138 E-mail: zo.saltlake@ucobank.co.



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- 3) Disbursement to be made only after inspection of site and satisfying the end use of fund vis-à-vis progress of the project work.
 - 3) Final disbursement will be released at the time of registration.
 - 4) NOC to be submitted from the project financing bank, if any, at the time of sanctioning of individual home loans on case to case basis
 - 5) You will enter into a tripartite agreement as prescribed by the bank.
 - 6) You will comply all the terms and conditions of RERA & WBHIRA as the case may be.

We attach a copy of AHL-18 which would be submitted by you in each individual case.

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.

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

Kindly acknowledge receipt of the letter

Thanking you,

Yours faithfully

M. K. Ti

Dy. Zonal Head



यूको बैंक, अंचल कार्यालय साल्ट लेक ,3&4 डी डी ब्लॉक , साल्ट लेक, कोलकाता 700064
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