

यूको बैंक  UCO BANK

सम्मान आपके विश्वास का

Honours your trust

Ref No-ZOSL/Retail/2019-20/26

Date: 19.06.2019

To,
M/s. Kalpataru Construction
80, Debinibash Road
Kolkata-700 074

Dear Sir,

Sub: Approval of your Project PRITHWISH GITA MANSION (G+4 Residential Building) at Mouza- Shyamnagar, J.L No.17, C.S Dag No. 2399, R.S Dag No. 1063, R.S Khatlan No. 420, under the local limits of South Dum Dum Municipality, Ward No.28, Holding no. 746 Dum Dum Park, P.O-Bangur Avenue, P.S-Dum Dum, Dist- North 24 Parganas, Kolkata-700 055.

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:

Kindly note that the approval would stand cancelled or withdrawn (i) if it is noted that any material fact was not disclosed and the same is inconsistent with the approved plans (ii) any information submitted is found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 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
- 3) Final disbursement will be released at the time of registration

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

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

Copy to our Tarulia Branch.