

यूको बैंक



UCO BANK

सम्मान आपके विश्वास का
(भारत सरकार का उपक्रम)

HONOURS YOUR TRUST

Government of India Undertaking

ZOSL/ZLCC/ 249 /2024-25

Date: 05-11-2024

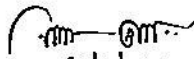
Branch Head
Bankra Branch (0739)

Sub: - Approval of Housing Project named "THE UROOJ TOWER"

With reference to your letter no. Bankra/UCO/2024-25 dated 13/09/2024 regarding the captioned matter We are glad to inform you that your above housing project named "THE UROOJ TOWER" situated at Mouza - Shilpur, JL No 01, LR Dag No- 62, LR Khalian No- 826,827,828,829, Holding No: 222, G.T. Road (South) PS Shilpur, Within Local limit of Howrah Municipal Corporation, Dist Howrah, PIN 711101 has been approved by the Competent Authority to finance individual buyers under UCO home Loan who booked flats/units in the said project.

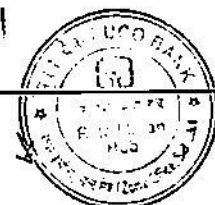
Total No. of Floors/Blocks	One B+G+V storied residential building.
Total No. of Units	Standalone building consisting 23 Commercial unit (Shops) & 16 Residential Units. Covered Car Parking: 0 Basement Parking: 12 Mechanical Car Parking: 12 Open Parking: 0 Commercial Shop: 23

We will offer housing loan facilities to proposed buyers of above-mentioned project, subject to compliance of our eligibility criteria and adherence of terms & Conditions as attached in Annexure 1 for Builder and Annexure-II for Branches with this letter.

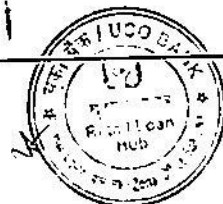

05/11/2024.Chief Manager
Retail Loan Hub, Salt Lake

Encl:

- Terms & Conditions to be adhered by the Builder (Annexure I).
- Terms & Conditions for Branches to be adhered before sanctioning of any loan to this project (Annexure-II).
- Land owner's & Developer's Allocation.
- Project Approval Letter to Builder: ZOSL/ZLCC/ 249 /2024-25, Dated: 05-11-2024



- This approval is subject to the rules of the Bank as applicable from time to time and amount of loan will depend upon the repaying capacity of each applicant and bank reserves the right to reject any application that does not fit as per the extant norms of our Bank.
- It is presumed that all material facts concerning the project have been disclosed to us. Kindly note that the approval would stand cancelled if any material fact is not disclosed and the same is at variance with the statutory laws required to be fulfilled or in any other way detrimental to the interest of the project and its members.
- Tripartite agreement in our standard format will be executed between the borrower, builder/developer and UCO Bank at the time of sanction of housing loan.
- The promoter/owner must submit a letter as per format of AHL-18 to the Loan sanctioning Branch on their letter head assuring good title and other assurance before sanctioning of any credit proposal.
- Original agreement for sale with purchaser shall be executed as per stamp duty of the state.
- Original allotment letter issued by the builder in the name of the purchaser incorporating the flat No., Floor, Floor area and Super Built up area will be required.
- It will be the sole discretion of the Bank to appraise each application on its merit, fulfillment of the documentary requirement and take its own decision to grant loan facility to the applicant. The Bank also reserves its right to reject any application that does not fit into its norms.
- Bank's advertisement board will be displayed on construction site, registered office and also in project website indicating "Project is approved by UCO Bank".
- We will be displaying your project named "THE UROOJ TOWER" in our website www.ucorealty.com and www.ucobank.com as approved project for information of our customers and in your website and in all other Advertising Materials.
- The Developer/Promoter shall disclose us regarding any Borrowings for development of the project and any consequential mortgages of project plots thereof. In the event of your availing a loan facility for the project, necessary NOC will be required from existing lending institution/ Bank for the unit/property being offered as security to us.
- Developers/Promoters/ Owners must obtain NOC from the Bank before cancellation of Agreement to sale and refund payments received thereunder.
- Kindly contact our Home Loan Sales Team for future credit proposal:
 - Mr. Apurba Naskar, Sr. Manager- Home Loan Sales Team, UCO Bank, Salt Lake Zone: Mob- 98308 96273



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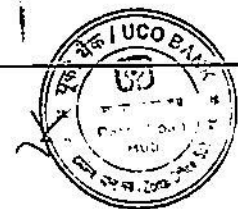
Terms and Conditions for Branch Action Plan:(Annexure-II)

1. The branch should entertain Home loan proposal in above project strictly within the guidelines of Bank's scheme.
2. Due diligence of the applicants has been carried out by the branch.
3. Validity of the Project Approval will continue for duration of the project as long as sales are taking place, subject to review of status of the project by ZLCC every 12 months.
4. Branch is advised to execute a tripartite agreement between the Builder, Borrower and Bank as per the standard prescribed format of the bank vide circular Ref. No. CHO/RBD/34/2020-21 dated 05.11.2020 before disbursement of any home loan under the project.
5. Bank guidelines for disbursement of housing loan installments as per stage of construction to be followed.
6. A supplementary Encumbrance Certificate will have to be taken in respect of Intending borrower(s) before sanctioning any loan to check the status of property for creating valid mortgage.
7. The Branch must obtain a letter as per format of AHL-18 from the builder/Promoter/Owner on their letter head assuring good title and other assurance before taking any credit decision.
8. Branch is advised to obtain an affidavit-cum-undertaking from borrower/mortgagor agreeing to deposit the Original Sale deed when obtained (AHL-20) to be obtained before disbursement and to be executed before Metropolitan/1st Class Judicial Magistrate/ Executive magistrate for creation of EMTD & CERSAI registration with UCO Bank.
9. CERSAI search of the proposed Flat should be carried out at the time of processing of Loan Proposal.

Owner/Developer Allocation:

Owner's Allocation: The Land owner will get 45% of Net Sale Proceeds receivable from the prospective Transferees/Purchasers.

Developer's Allocation: The Land owner will get 55% of Net Sale Proceeds receivable from the prospective Transferees/Purchasers.



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ZOSL/ZLCC/ 249 /2024-25

Date:05-11-2024

M/S UROOJ

Proprietor Name: Md. Azam Khan,
Premise No: 72/11, Bon Behari Base Road,
PS Howrah, PO Ramkrishnapur, PIN 711101

Sub: Approval of Housing Project named "THE UROOJ TOWER"

Dear Madam/Sir,

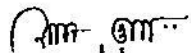
We are glad to inform you that your above housing project named "THE UROOJ TOWER" with two B+G+V storied Residential Building having a total of 16 Residential Units along with 0 Covered Car Parking, 12 Basement Parking, 12 Mechanical Parking, situated at Mouza - Shibpur, JL No 01, LR Dag No- 62, LR Khailan No- 826,827,828,829, Holding No: 222, G.T. Road (South) PS Shibpur, Within Local limit of Howrah Municipal Corporation, Dist Howrah, PIN 711101, has been approved by the Competent Authority under UCO Home Loan Scheme. We are thankful to you for extending your business association with us.

We are pleased to offer housing loan facilities to proposed buyers of your above-mentioned project, subject to compliance of our eligibility criteria and adherence of terms & conditions as attached in Annexure-1 of this letter.

Validity of the Project Approval will continue for the duration of the project viz as long as sales are taking place, subject to renewal each year basing upon the stage/progress of construction.

The project is scheduled to be completed by 31-12-2028.

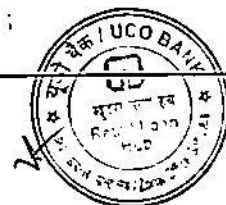
We are thankful to you for your interest in UCO Bank & look forward to a fruitful and mutually rewarding association with you.


05/11/2024.

Chief Manager
Retail Loan Hub, Salt Lake

Encl:

- Terms & Conditions to be adhered by the Builder (Annexure 1).



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Terms & Conditions to be adhered by the Builder

(Annexure-I)

- This approval is subject to the rules of the Bank as applicable from time to time and amount of loan will depend upon the repaying capacity of each applicant and bank reserves the right to reject any application that does not fit as per the extant norms of our Bank.
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- Kindly contact our staffs for future credit proposal:

Mr. Apurba Naskar, Sr. Manager- Home Loan Sales Team, UCO Bank, Salt Lake Zone:
Mob- 98308 96273

