

# युनाइटेड बैंक ऑफ इंडिया

## UNITED BANK OF INDIA

प्रधान कार्यालय : 11 हेमंत बसु सरणी, कोलकाता -700001

Head Office : 11, Hemanta Basu Sarani , Kolkata – 700001

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लेक सिटी

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कोलकाता (उत्तर) क्षेत्र

ई. सी मार्केट, लोकल सेंटर

प्रथम मंजिल, साल्ट

कोलकाता - 700064

Kolkata (North) Region

E. C. Market, Local Centre

First Floor, Salt Lake City , Kolkata – 700064

Ref: KOL-N/PROJECT/THE GOLDENMILE/2337/2019-20

Dated: 09.12.2019

To,

M/s Saltee Buildcon Pvt Ltd

Registered Office: 664, 6<sup>th</sup> Floor, 32 Ezra Street, Kolkata 700 001

Corporate Office: AE-40, Sector I, Salt Lake City, Kolkata 700 064.

### Sub: Approval of Housing project “ THE GOLDEN MILE”

We have pleasure in informing you that Bank has approved Housing Project “The Golden Mile” consisting of G+V storied building with 172 residential flats situated at Mouza - Chandpur Champagachi, Haroa Road, Lauhati, PS-Rajarhat, Kolkata-700135, District -24 Parganas North, West Bengal promoted by M/s Saltee Buildcon Pvt. Ltd. having its registered office at room No.664, 6<sup>th</sup> Floor, 32 Ezra Street, Kolkata-700001 and corporate office at AE-40, Sector-1, Salt lake City, Kolkata-700064, West Bengal for sanction of United Housing loan to the buyers of flats . Bank has made special arrangement to extend hassle free housing loan to prospective buyers of flats in this project.

1. Housing Loan in the project may be sanctioned from multiple UBI Branches at competitive rates and within shortest Turn-Around-Time (TAT).
2. Borrowers are not required to obtain search and due diligence report respectively for buying flat under the said project.
3. Approval of the project shall be circulated to all our Branches.
4. Under special arrangement with corporate, Government and Local Bodies, Bank will provide Housing Loan in the project under specific terms and conditions and at competitive interest rates.

As Housing Loan in the project will be extend for purchase of flat under construction, authorized person of M/s Saltee Buildcon Pvt Ltd is required to execute following documents:



- A) Tripartite Agreement in Bank's standard format.
- B) Permission of Mortgage on property in standard format.
- C) Registration of Lien of Property in favor of Bank in your books of record.

**Approved Project Details:**

Sl. No	Particulars	Details
1	Name of the Project	The Golden Mile
2	Name of the developer & address	<b>M/s Sal tee Buildcon Pvt Ltd</b> <b>Registered Office: 664, 6<sup>th</sup> Floor, 32 Ezra Street, Kolkata 700 001</b> <b>Corporate Office: AE-40, Sector I, Salt Lake City, Kolkata 700 064</b>
3	Location of the project	The project is situated at Mouza - Chandpur Champagachi, Haroa Road, Lauhati, PS- Rajarhat, Kolkata-700135, District -24Parganas North, West Bengal  <b>Bounded by:</b> ON THE NORTH: By Residential Plot ON THE SOUTH: By Residential Plot ON THE EAST: By Residential Plot ON THE WEST: Road
4	Landmark	Opposite to Vedic Village
5	Total Area	1.29 acres
6	Total units	172
7	No of Floor	G+V

This approval does not create any bindings on United Bank of India for sanction of loan to prospective buyers. The Bank would assess the credit worthiness and repayment capacity of each applicant according to its norms to grant a loan and the Bank reserves the right to reject any application that does not fit into its norms. The sanctioned loan will be disbursed in installments depending upon the progress of the project as well as the applicant's individual unit. It is presumed that all the material 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 in any other way detrimental to the interests of the project and its members.

Allotment letter with all required clauses, Sales Agreement, Tripartite Agreement, Conveyance Deed etc must be signed by authorized person (s) of the Developers; save and except the flats allotted to land owners as per the allocation agreement executed between the land owners and Developer.

In this regard, you are requested to issue a letter of undertaking to the following effects:



- i) You are agreed to deliver the title deeds in favor of the purchaser of the flat directly to the Bank.
- ii) You will insist upon 'No Objection Certificate (NOC)' from the Bank before cancellation of Agreement for Sale and refund of payment(s) received against it.
- iii) You will convey Bank's security interest to the Society on account of the borrower, after completion of construction, for noting Bank's charge with the Society.
- iv) You will also be responsible for providing NOC for each & individual case from the lending Bank for creating mortgage, if any project loan will be availed from any Banks/FIs/NBFCs in future.

To scout more and more housing loan proposal from the Project, effective marketing initiative shall be undertaken by us and similarly it is expected that in your marketing drive, you will highlight **United Bank of India as preferred banker** in the project and allow the Bank to display Project approval Board/Standee/Banner inside the project site.

Besides, you may allow our Marketing Officer, Nodal Branch official to sit inside your project site on holidays/ Sundays or any pre scheduled date as may be mutually agreed upon.

We are looking forward to a long corporate relationship with you for expansion of housing sector in the country.

  
**DGM & Chief Regional Manager**  
**Kolkata North Region**

  
**Note:**

1. **Nodal Branch: United Bank of India, Kaikhali Branch under Kolkata North Region**
2. **Nodal Officer: Satabdi Roy, Asst Manager (Marketing), United Bank of India, Kolkata North Region, M-9831285942, email: [satabdir@unitedbank.co.in](mailto:satabdir@unitedbank.co.in)**

