

From,

Maharani Din,
Deputy Registrar,
High Court of Judicature at
Allahabad.

Request 98

To,

The District Judge,
Meerut.

70

No. 6867 / IV- 2962/ Admin (A) / Dated 22-4-2011

Subject: - Information submitted, about allotment of a flat by Lucknow Development Authority, by Smt. Priti Singh, Additional Chief Judicial Magistrate, Meerut.

Sir,

With reference to your endt. no. 421/ I dated 16.03.2011 on the above subject, I am directed to say that Smt. Priti Singh, Additional Chief Judicial Magistrate, Meerut may kindly be informed that she should submit information about purchase of the flat on completion of the transaction also along with a copy of the sale deed of the flat and other relevant papers, in the light of the directions contained in Court's Circular letter no. 25/ Admin (A) dated 13.07.1998, for taking further necessary action in the

matter.

D.R.(M)
May please?
Dr. Talwar
11-4-11

Dr. Talwar
11-4-11
A.R.

Yours faithfully

Maharani Din
20.4.11

Deputy Registrar

16 Page
Vikram
25/3/11

Request 98 2
29-3-11

6956

IV 2962

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31
7/4/11

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8-11-11

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2-4-4

1660
98-3-11

प्रेषक,

प्रीति सिंह,
अपर मुख्य न्यायिक मजिस्ट्रेट,
न्यायालय संख्या-9, मेरठ।

सेवा में,

माननीय महा निबन्धक,
माननीय उच्च न्यायालय, इलाहाबाद।

द्वारा,

माननीय जनपद न्यायाधीश,
मेरठ।

विषय: लखनऊ विकास प्राधिकरण की ग्रीनवुड आवासीय योजना में प्रार्थिया को आवंटित आवास/फलैट के आवंटन के सम्बंध में सूचना।

मान्यवर,

विनम्र निवेदन है कि वर्ष 2010 में लखनऊ विकास प्राधिकरण की ग्रीनवुड आवासीय योजना में प्रार्थिया को आवंटित आवास/फलैट के आवंटन हेतु विज्ञप्ति प्रकाशित की गई थी। अधोहस्ताक्षरी/प्रार्थिया उस समय मुख्य न्यायिक मजिस्ट्रेट, कानपुर देहात के पद पर कार्यरत थी। प्राधिकरण की उक्त आवासीय योजना के अन्तर्गत प्रार्थिया ने भी अन्य पिछड़ा वर्ग की आरक्षित श्रेणी के अन्तर्गत आवेदन किया था तथा भवन/फलैट की अनुमानित राशि 27,15,000/- रुपये में 5% यानी अंकन 1,35,000/- रुपये का भुगतान प्राधिकरण को पी0एन0बी के बचत खाता संख्या 2324000400176005 से एक ड्राफ्ट संख्या टीजैडएक्स 326490 के माध्यम से कर दिया गया था।

उक्त आवासीय योजना के अन्तर्गत खुली लाटरी आवंटन स्कीम के माध्यम से प्रार्थिया को प्राधिकरण द्वारा फलैट आवंटित किये जाने की लिखित सूचना अपने पत्र दिनांकित 18.12.2010 के माध्यम से दी गई तथा अवशेष धनराशि 25,80,000/- का भुगतान दिनांक 31.1.2011 तक किये जाने हेतु निर्देशित किया गया।

यह कि प्राधिकरण का उक्त लिखित पत्र दिनांकित 18.12.2010 प्रार्थिया को दिनांक 24.12.2011 को प्राप्त होने के उपरान्त प्रार्थिया द्वारा अंकन 25,80,000/- रुपये आवासीय ऋण स्वीकृत किये जाने के लिए भारतीय स्टेट बैंक की शाखा कचहरी रोड़ मेरठ में आवेदन किया गया। आवंटित फलैट की कीमत व प्राधिकरण द्वारा मांगी गयी धनराशि को दृष्टिगत रखते हुए बैंक द्वारा प्रार्थिया को अंकन 22,50,000/- रुपये का आवासीय ऋण स्वीकृत किया गया जिसकी मासिक किश्त 20,899/- रुपये निर्धारित की गयी है तथा मेरे द्वारा 1,00,000/- रुपये अपने पीपीएफ खाता संख्या 31257393281 से आहरित किया गया एवं शेष 2,30,000/- रुपये की धनराशि का भुगतान प्राधिकरण को अपने पी0एन0बी0 के बचत

1419
S.O. Adm H/A
29.3.11
D. R (M)
29-3-11

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JRCM

With encl 12 page

29 MAR 2011

A-20
11-2-11

Request 98

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खाता संख्या 2324000400176005 से किया गया।

इस प्रकार प्राधिकरण द्वारा मांगी गई अवशेष धनराशि अंकन 25,80,000/- द्वारा मांगी गयी अवशेष धनराशि अंकन 25,80,000/- रुपये का भुगतान अब मेरे द्वारा किया गया है।

लखनऊ विकास प्राधिकरण द्वारा ग्रीन वुड आवासीय योजना के अन्तर्गत प्रार्थिया को फ्लैट आवंटन एवं उस फ्लैट के मूल्य का प्रार्थिया द्वारा भुगतान किये जाने की सूचना माननीय उच्च न्यायालय इलाहाबाद को सादर प्रेषित है।

सादर।

भवदीया
Prati Singh
(प्रीति सिंह) 15/3/11
अपर मुख्य न्यायिक मजिस्ट्रेट,
न्यायालय संख्या-9, मेरठ।

संलग्नक:-

1. छाया प्रति आवेदन पत्र।
2. छाया प्रति बैंक ड्राफ्ट संख्या टीजैडएक्स 326490 अंकन।
3. छाया प्रति आवंटन आदेश लखनऊ विकास प्राधिकरण।
4. छाया प्रति बैंक आवासीय ऋण।
5. छाया प्रति बैंक ड्राफ्ट संख्या जो बैंक द्वारा प्राधिकरण के पक्ष में निर्गत किया गया।

कार्यालय:- जिला न्यायाधीश, मेरठ।

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पत्रांक: 421/2

दिनांक:- 16-3-11

सेवा में, महानिबन्धक, माननीय उच्च न्यायालय,
इलाहाबाद को अग्रसारित।

जनपद न्यायाधीश,
मेरठ।

जिला न्यायाधीश
मेरठ

(आवेदन पत्र)



लखनऊ विकास प्राधिकरण
प्राधिकरण भवन, विपिन खण्ड, गोमती नगर, लखनऊ
वेबसाइट www.ldalucknow.co.in

फार्म संख्या 0163



पारामोर्ट साइन
फोटो
(आवेदन-2)

बीन वुड अपार्टमेंट्स में फ्लैट का पंजीकरण

- योजना का नाम ग्रीन वुड अपार्टमेंट्स, सेक्टर-1, गोमती नगर विस्तार योजना, लखनऊ।
 - आवेदक का नाम 1. श्रीमती जीती सिंह 2. _____
 - पिता/पति का नाम 1. श्री विष्णु सादव 2. _____
 - आयु 1. 40 वर्ष वर्ष 2. _____ वर्ष
- (संयुक्त आवेदन की दशा में दोनों का विवरण भरा जाये)
- (अ) वर्तमान पता (प: व्यवहार हेतु) व्यापारिक जनपद व्यापारिक मैरठ
पिनकोड _____ टेलीफोन नम्बर 9454326518
 - (ब) स्थाई पता E-225 राजाजी पुरम लखनऊ
पिनकोड _____ टेलीफोन नम्बर 05222418827
 - (स) ई-मेल एड्रेस _____ (द) मोबाइल नम्बर 9450187691
 - आवेदित फ्लैट की श्रेणी-टाइप 3 बेडरूम कोड 493
भुगतान पद्धति नोस्ट्रिफुअल कोड 03
 - आरक्षण श्रेणी अन्य पिछा वर्ग, सरकारी संवक
(आरक्षित श्रेणी का उल्लेख करें) _____
 - पंजीकरण घनराशि की वापसी हेतु आवेदक के बैंक खाते का विवरण
बैंक का नाम पंजाब नेशनल बैंक शाखा का नाम एम एटर्न रीड
शाखा का पता राजाजी पुरम लखनऊ खाता संख्या 2424000100065291
 - जमा की गयी पंजीकरण घनराशि का विवरण
पंजीकरण घनराशि रु. 1,35,000 (शब्दों में) एक लाख पचास हजार रू मात्र
बैंक ड्राफ्ट संख्या TZX 326490 दिनांक 5/6/10 ड्राफ्ट निर्गत कर्ता बैंक का नाम पंजाब नेशनल बैंक
शाखा एच.एम.एस. पता राजाजी पुरम लखनऊ (प.प.)
 - बैंक का नाम जहाँ पंजीकरण फार्म जमा किया जा रहा है।
बैंक का नाम _____ शाखा _____
 - आवेदक का पैन (PAN) UFGPS6565F आयकर खाता संख्या _____ (यदि हो)
 - आवेदक का व्यवसाय सरकारी नौकरी वार्षिक आय लगभग पाँच लाख रू
 - उत्तराधिकारी के रूप में नामित सदस्यों का विवरण

नाम	आयु	सम्बन्ध
1. <u>विष्णु सादव</u>	<u>43 वर्ष</u>	<u>पति</u>
2. <u>पूजा</u>	<u>13 वर्ष</u>	<u>पुत्री</u>
3. <u>आशुतोष</u>	<u>10 वर्ष</u>	<u>पुत्र</u>
4. _____	_____	_____

Request 98

पंजीकरण फार्म नम्बर 0163



बैंक के रिकार्ड हेतु (आवेदक द्वारा स्वयं भरा जायेगा)
बीन वुड अपार्टमेंट्स में फ्लैट का पंजीकरण

आवेदक का नाम श्रीमती जीती सिंह
बैंक ड्राफ्ट नं० TZX 326490 घनराशि Rs. 1,35,000/- दिनांक 5/6/10
ड्राफ्ट निर्गत करने वाले बैंक का नाम पंजाब नेशनल बैंक शाखा Civil Lines Kanpur
दिनांक : 5/6/10 आवेदक के हस्ताक्षर R. S. S. हस्ताक्षर एवं बैंक की मुहर

पंजीकरण फार्म नम्बर 0163



लेखा की प्राप्ति रसीद (आवेदक द्वारा स्वयं भरा जायेगा)
बीन वुड अपार्टमेंट्स में फ्लैट का पंजीकरण

आवेदक का नाम श्रीमती जीती सिंह
बैंक ड्राफ्ट नं० TZX 326490 घनराशि Rs. 1,35,000/- दिनांक 5/6/10
ड्राफ्ट निर्गत करने वाले बैंक का नाम पंजाब नेशनल बैंक शाखा Civil Lines Kanpur
दिनांक : 5/6/10 आवेदक के हस्ताक्षर R. S. S. हस्ताक्षर एवं बैंक की मुहर

मैं/हम एतद्वारा घोषणा करता/करती हूँ कि उपरोक्त दी गई सूचना मेरी जानकारी में सत्य है और इनमें कुछ भी हटाया नहीं गया है तथा इसका कोई भाग असत्य नहीं है। मैं/हम घोषणा करता/करती हूँ कि मैंने/हमने उक्त योजना में पंजीकरण सम्यक् सभी नियम एवं शर्तों को भली-भाँति पढ़ समझ लिया है तथा उनसे सहमत हूँ और मानने के लिए बाध्य हूँ। यदि उपरोक्त सूचना का कोई भाग असत्य/अपूर्ण पाया जाता है तो प्राधिकरण को पंजीकरण/आवंटन निरस्त करने तथा अन्य विधिसम्मत कार्यवाही करने का अधिकार होगा।

आवेदक के हस्ताक्षर

1. नाम :
2. नाम :

संलग्नक :

1. शपथ पत्र
2. प्लान No. TZx 326490
- 3.
- 4.

बैंक द्वारा भरा जायेगा

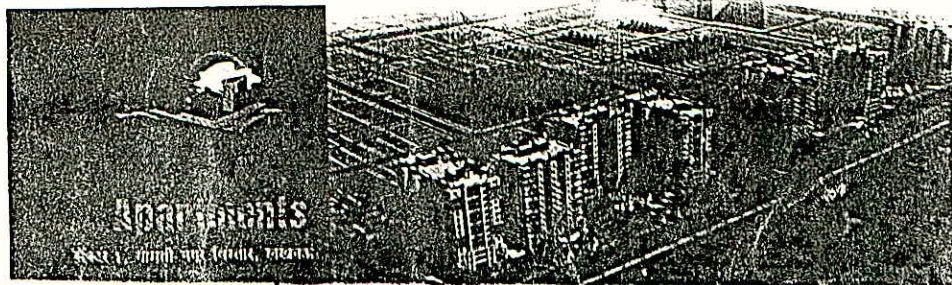
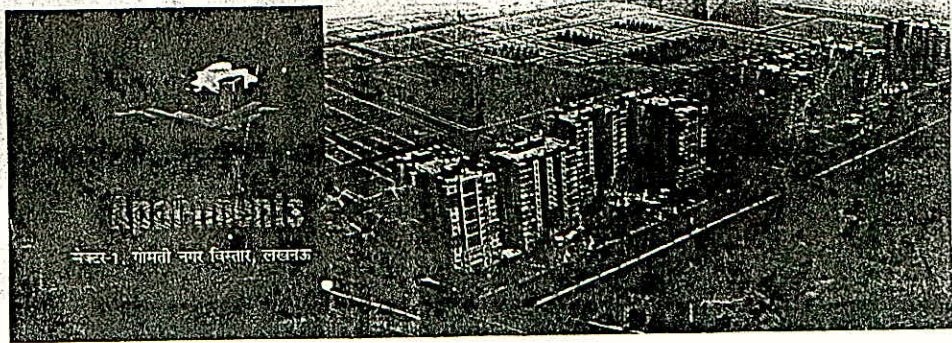
बैंक ड्राफ्ट सं. दिनांक बैंक का नाम/शाखा
धनराशि प्राधिकरण खाते में धनराशि जमा होने की तिथि

बैंक की मुहर एवं हस्ताक्षर

प्राधिकरण कार्यालय के प्रयोग हेतु

पंजीकरण का दिनांक आवंटित पंजीकरण संख्या लाटरी तिथि
भवन कोड आवंटित भवन सं. आवंटन पत्र सं.
एवं निर्गत होने की तिथि

प्रधान लिपिक के हस्ताक्षर
नाम स्पष्ट अक्षरों में



LUCKNOW DEVELOPMENT AUTHORITY

Vipin Khand, Gomtinagar, Lucknow

Property Allotment Letter

To,
PRITI SINGH
NAYAYADHISH JANPAD NAYALA,
MERUTT

User ID : 2203
Date Prepared : 14/12/2010 17:00
Dispatch Date : 18-12-2010
Dispatch No. : 439 (PCK)

SUB:Property allotment letter.

Dear Sir/Madam,

Refer to your REGISTRATION NUMBER 3060490 . We are pleased to inform you that you have been allotted a property as per the details given below

Notification : GREEN WOOD APARTMENTS GOMTINagar Quota : GENERAL
Scheme : Gomti Nagar Subscheme : G.N.Extension
Sector : Sector 1 Property Id : 289533
Property Type : Multi Storied Apartment Property Subtype : 3 Bhk (Type -B)
Floor : Tenth Floor Property Number : GW/H/1002
Allotment Mode : Lottery Allotment Date : 12/11/2010
Estimated Area(Sq.m.) : 125.09 Estimated Cost(Rs.) : 2,715,000.00
Payment Mode : SELF FINANCE Deposited Till Date (Rs) : 135,000.00

You have to deposit installments as per the schedule given below at the bank where you have deposited your registration money by bank drafts drawn in favour of The Secretary, Lucknow Development Authority, payable at LUCKNOW.

Inst No.	Inst. Amount	Due Date	Inst. No	Inst. Amount	Due Date
1	270,000.00	31/01/2011	2	426,421.00	30/04/2011
3	426,421.00	31/07/2011	4	426,421.00	31/10/2011
5	426,421.00	31/01/2012	6	426,421.00	30/04/2012
7	426,421.00	31/07/2012			

The final balance amount, if any, has to be paid before the registry of the property. If the above mentioned installments are not paid upto the due dates, an additional interest as per rules, on the payable amount will be charged. If the payment is not made within three months from the due date alongwith the additional, if any, Vice-Chairman L.D.A., has the right to cancel the allotment, in which case deductions as per the rules will be made.

Thanking you:

Yours sincerely,

Authorised Signatory
For Lucknow Development Authority

NOTE: Please quote your Registration No. in your deposit challans and in all the correspondence with L.D.A. for early disposal.

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पंजाब नैशनाल बैंक सिविल लाइन्स, कानपुर (उ.प्र.)
punjab national bank Civil Lines, KANPUR (U.P.)

मांगे जाने पर ON DEMAND PAY

वि.सं. D.No. 2324

रुपये ~~THREE~~ LUCKNOW VIKAS PRADHIKARAN LUCKNOW

दिनांक Date 05-06-2010
या उनके आदेश पर OR ORDER

****One Lakh Thirty Five Thousand only****

प्राप्त मूल्य के बदले अदा करें
FOR VALUE RECEIVED

TZX 326490

शाखा क्रमांक Branch Serial No. 0103/2010

रु. Rs. ****1,35,000.00****

पंजाब नैशनाल बैंक
punjab national bank

अदाकर्ता शाखा एवं वि.सं. Drawee Branch with D.No.

D.No. 1986
RCC LUCKNOW FINACLE

- FINACLE -

[Signature]
(NOT OVER RS. 1,35,000/-)
प्रीधिकृत हस्ताक्षरकर्ता जी.पी.ए.सं.
AUTHORISED SIGNATORY WITH GBPA No.

[Signature]
प्रीधिकृत हस्ताक्षरकर्ता जी.पी.ए.सं.
AUTHORISED SIGNATORY WITH GBPA No.

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02-08-5010

SACHIV LUCKNOW VIKAS PRADHIKARAN LUCKNOW

One Lakh Thirty Five Thousand only

358400

0102/5010

1,35,000.00

श्री श्री सिंह

(NOT OVER RS.132000/-)

- FINACLE -

RCC LUCKNOW FINACLE
D.No. 1988

Housing Loan A/c No. 31604367486

कम्प्यूटर द्वारा मुद्रित होने पर ही वैध
VALID ONLY IF COMPUTER PRINTED
जोड़ करनी वाली शाखा
Issuing Branch: SABUN GODAM, MEERUT
कोड क्र. / CODE No: 03136
Tel No. 12100-251037

भारतीय स्टेट बैंक
State Bank of India
मागझाफ्ट
DEMAND DRAFT

रु. 50,000/- एवं अधिक के लिखत दो अधिकारियों द्वारा हस्ताक्षरित होने पर ही वैध है।
INSTRUMENTS FOR RS. 50,000/- & ABOVE ARE NOT VALID UNLESS SIGNED BY TWO OFFICERS
दिनांक / DATE: 28/01/2011

Key: SOFCIW

Sr. No: 130810



मांगे जानेपर ON DEMAND PAY THE SEC. LUCKNOW DEVELOPMENT AUTHORITY LUCKNOW

*****THE SEC. LUCKNOW DEVELOPMENT AUTHORITY LUCKNOW*****

या उनके आदेश पर OR ORDER

रुपये
RUPEES

TWO	FIVE	EIGHT	ZERO	ZERO	ZERO	ZERO
T LAKHS	LAKHS	T THDS	THDS	HUNDS	TENS	UNITS

PAISE ZERO ONLY

रुRs. 2580000 पैसे 00

AMOUNT BELOW 2580001(27)

मूल्य प्राप्त / अदा करें / VALUE RECEIVED

भारतीय स्टेट बैंक
STATE BANK OF INDIA
अदाकर्ता शाखा / DRAWEE BRANCH: LUCKNOW MAIN BRANCH
कोड क्र. / CODE No: 00125
IOI 000174643275 Key: SOFCIW Sr. No: 130810

प्राधिकृत हस्ताक्षरकर्ता / AUTHORISED SIGNATORY
(हस्ताक्षर नमूना क्र. / S.S. NO. B-6811)

शाखा प्रबंधक / BRANCH MANAGER
(हस्ताक्षर नमूना क्र. / S.S. NO.)

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Dr. Shyam Sunder
(Sig. Under Circulation)

H/LA/c No. 31604367486

Property - A apartment on 10TH Floor
Sector 1, Gomti Nagar, Lucknow
Green Wood Apartments

Property ID - 289533
Property Sub-Type - 3Bhk (Type-B)
Property No. GW/H/1002
Computer Registration ID - 3060490

Housing Loan A/c No. 31604367486

Housing Loan Ac No 31604367486

11

STATE BANK OF INDIA

ASSTT.GENERAL MANAGER(RASMECCC)
RASMECCC, MEERUT

To

PRITI SINGH s/w/d of KAILASH NATH SINGH

B-13, PANDAV NAGAR, MEERUT, M-9412783832

RASMECCC/HL

15/26A/11204

Date: 24-Jan-2011

Dear Sir,

'P' SEGMENT ADVANCES My Home Campaign

HOME LOAN

TERM LOAN OF :Rs. 2250000/-

PRITI SINGH s/w/d of KAILASH NATH SINGH

With reference to your application for Home Loan dated 19/Jan/2011, we hereby advise you having sanctioned Term loan of Rs.2250000.00 (Rupees Twenty Two Lacs Fifty Thousand Only) on the following terms and conditions:-

1. Servicing of pre-EMI interest*

Please tender post dated cheques drawn at monthly intervals for servicing of the amount of pre-EMI interest applied per month during the moratorium period. (*Not applicable if moratorium is not provided)

Amount in words:

(Rupees Twenty Two Lacs Fifty Thousand Only)

1.A. Purpose : Home Loan - Purchase of House. - Old construction. The loan is sanctioned to you for the purpose of Home Loan - Purchase of House. (hereinafter referred to as the 'project') at the following address :

A Residential Multi storied Apartment on 10th Floor, No. GW/H/1002 situated in Greenwood Apartments, Sector 1, Gomti Nagar, Lucknow, allotted by Lucknow Development Authority, under Self Finance, (Computer Registration Id 3060490) Estimated Area 125.09 Sq.m.

Priti Singh

Request 98

INR 569000 (For Total Project cost)

(20.18 %)

2. Margin

Interest will be charged at the rate mentioned below on daily outstanding debit balance in your loan account at monthly rests -

Floating Rate of Interest

a) Interest rate during the first year (till anniversary date of the customer loan) from the date of first disbursement will be 8.00 % p.a. (Fixed)
 Loan period will be calculated from the date of first disbursement. b) Interest rate during next two years will be 9.00 p.a. (Fixed) c) Interest rate after completion of three years will be as under :

.....% above Base Rate which is presently

Floating Rate of Interest : Interest on the loan will be charged at% effective rate.....% p.a. Floating Rate of Interest at 3.25 % (here-in after referred to as spread) below SBAR, which is currently 12.75% p.a. (The current effective rate being 9.50% p.a.) with monthly rests. As the current version of DREAM HOME, i.e. DREAM HOME_14/01/2010 is not updated for the recent change in the interest rate, the same has been updated by making changes in the ROI Sheet. The rate of interest is subject to revision from time to time due to (i) changes in SBAR or (ii) revision even without change in SBAR, if any, necessitated by policies of Government of India / Reserve Bank of India. You shall be deemed to have the notice of changes in the rate of interest in tandem with the changes in SBAR or change in interest rates without change in SBAR are either displayed on the Notice Board of the Branch or published in news papers/Bank's website etc. or made through entries of the interest rate charged in the passbook/statement of account furnished to you and you are liable to pay interest at such revised rate from its effective date.

(iii) Spread mentioned above consists of the following components -

Components of interest rate spread	Amount	Validity Period
Spread as per SBI Interest rate card	2.75	Through the loan tenor
Add concession / discount	NIL	
Add special concession / discount, if any	9.50	
Less premium, if any	NIL	
Net Spread	12.25	Through the loan tenor

(iv) Concession for maintaining salary account* - Concession of ___% p.a. is included in the above mentioned interest rate on account of maintenance of your salary account with our Bank. This will be referred as Salary Account concession in this document.

Customer's obligation for continuation of Salary Account concession - In the circumstances like change of job etc., where in salary is not credited by your employer to your account maintained with us, you would be required to issue Standing Instructions to the salary account servicing bank to transfer entire salary credit to your account maintained with us for continuation of Salary Account concession mentioned above. For the limited purpose of continuation of concessions in interest rates, your account with us under this arrangement will be reckoned as pseudo-salary account

Withdrawal of Salary Account Concession - In the event of discontinuation of salary account/pseudo-salary account with us, the Bank shall have the right to withdraw the Salary Account concession mentioned above, and the interest rate shall be revised accordingly.

***Strike off, if not applicable**

(v) SBI may at its discretion stipulate the periodicity of computation of interest. Further, SBI may at its sole discretion alter the rate of interest suitably and prospectively in the event of major volatility in interest rates during the period of the agreement. Thenceforth the rate of interest varied as aforesaid shall be applicable to the Loan. SBI shall be the sole judge to determine whether such conditions exists or not. If the Borrower is not agreeable to the revised interest rate so fixed, the Borrower shall request SBI, within 15 days of receipt of the notice intimating change in interest rates from SBI, to terminate the loan and the Borrower shall repay the Loan and any other amount due to SBI in full and final settlement in accordance with the provisions of the Agreement relating to pre-closure. In the event of a default in payment or any irregularity in the account, the Bank reserves the right to levy a higher rate of interest as it deems fit.

Prithi Singh

Request 98

3. Interest rate in case of default - Enhanced rate of interest @2% p.a. on the entire outstandings for the period of default over and above the applicable rate will be charged if the Equated Monthly Instalment (EMI) remains unpaid for a period of 30 days from the due date, for any reason, including a bounced cheque. Besides the Bank shall also charge a penalty, the rate of which shall be at the discretion of the Bank, for every bounced cheque for any reason whatsoever in addition to the enhanced rate of interest as applicable (present rate - Rs.250/- for every bounced cheque).

4. Repayment :

The loan is to be repaid in Equated Monthly Instalments as under : The repayment instalment commences (a) 2 months after completion of construction or after eighteen months from disbursement of first instalment, where loan is released in instalments, whichever is earlier or (b) as under, whichever is early :

The loan will be repaid in 240 E M Is as under : Repayment commencing immediately. You will have to lodge with us Post Dated Cheques (PDCs) for the repayment of loan and the dates of such cheques should normally be synchronized with the credit of salary or other credit or in other cases should be dated prior to 7th of every month where the account may have sufficient credit balance.

Borrower's liability to the Bank will be extinguished only when the outstandings in the loan account becomes Nil, on payment of residual amount, if any.

The loan is to be repaid by you strictly as per the undernoted schedule

	Number of months	Amount
(i) Moratorium period (No. of months	NIL	As stipulated at para (1)
(ii) Equated Monthly Installments (EMIs) at 8.00 p.a. interest rate	12	Rs.18820
(iii) Equated Monthly Installments (EMIs) at 9.00 p.a. interest rate	24	Rs.20194
(iv) Equated Monthly Installments (EMIs) at regular interest rate	204	Rs.20847
(v) Lump sum repayment		
Total period (i)+(ii)+(iii)+(iv)+(v)	240	EMI sheet enclosed

Bibi Sish

Request

The Bank has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate.
Your liability to the bank will be extinguished only when the outstanding in the loan account becomes Nil, on payment of residual amount, if any.

\$ Moratorium period is the period, starting from the date of first disbursement, during which repayment of principal and/or interest may not be stipulated. Please note that interest is applied to the account on the basis of balance outstanding in the account, during the moratorium period.

Submission of PDCs :

Pre-closure Charges - Floating Rate of Interest Loans:

A Pre-closure Charge of 2% of the amount prepaid in excess of normal EMI dues will be levied in respect of pre-closure of Loan within 3 years from the stipulated date of commencement of repayment. If the loan is pre-closed from own resources other than borrowings, for which proof is submitted to the satisfaction of the Bank, pre-closure charges shall not be levied irrespective of the period for which the loan account has run.

5. Security
a) Primary

A Residential Multi storied Apartment on 10th Floor, No. GW/H/1002 situated in Greenwood Apartments, Sector 1, Gomti Nagar, Lucknow, allotted by Lucknow Development Authority, under Self Finance, (Computer Registration Id 3060490) Estimated Area 125.09 Sq.m. Equitable Mortgage of flat / property / land with original set of documents.

6. Utilisation of the loan :

The amount of loan shall be utilised strictly for the purpose detailed in your/borrower's application and in the manner prescribed. The construction of the house/flat or the modification/ extension proposed by you/borrower in the existing house/ flat should be strictly according to the plan approved by the Local Authorities/ Town Planning and Development authorities. Any modification desired in the scheme as originally approved, can be undertaken only after express sanction for it has been obtained in writing from the Bank.

7. Personal Accident Insurance cover of New India Assurance Company Ltd.

The loan is covered by a Free Personal Accident Insurance Policy and the insurance certificate issued by the Bank to you should be preserved carefully for use in case of need. The insurance cover will not cover partial or total disablement. The insurance cover will be total outstanding principal loan amount including the interest thereof as on the date of accident or Rs.40 lacs whichever is less.

Sanction / Page 4 / 6

— *Bank - Ltd*

8. Insurance : The house/ flat shall be insured comprehensively for the market value or loan sanctioned to you, whichever is higher, covering fire, flood etc. in the joint names of the Bank and the borrower. Cost of the same shall be borne by you.

9. Home Loan Group Insurance: You have not opted for Home Loan Group Insurance Policy.

Regd 90

10. Inspection :

The bank will have the right to inspect, at all reasonable times, your/borrower's property by an officer of the Bank or a qualified auditor or a technical expert as needed by the Bank and the cost thereof shall be borne by you.

11. Documents :

The following documents will be executed by you before disbursement : • Term Loan Agreement for Home Loan • Documents, Affidavits and Confirmation Letter in respect of Equitable Mortgage • Annexure I in respect of Disclosure to CIBIL • Operations Letter • Affidavit

12. Legal Expenses etc. :

All legal and other expenses, like solicitor's and lawyer's fees, valuer's fees, insurance premia, stamp duty, registration charges and other incidental expenses incurred in connection with the loan shall be borne by you. Periodic reassessment, if any, of the value of the property funded through this loan for the purpose of regulatory compliances shall be done at your cost.

13. Processing Charges

Processing Charges - Rs.7000.00 (Rupees Seven Thousand Only)

14. Disbursement :

The loan will be disbursed only on the following conditions :

a) Title of the property proposed to be mortgaged is clear, absolute, unencumbered and marketable to the satisfaction of the Bank's solicitor/Advocate and a valid mortgage (equitable or registered if equitable mortgage is not possible) has been created in favour of the Bank / Suitable interim security, as under is furnished to the Bank in case mortgage cannot be created immediately - Details of interim security -

b) All the security documents prescribed have been executed by borrower(s)/guarantor(s)

c) The loan will be disbursed direct to vendor as per schedule given in the Agreement to Sale. d) You will have to bring in proportionate margin at each stage of disbursement. Disbursement will be made in favour of the seller/builder from whom you are buying the property funded through this loan/in favour of the Financial Institution from where your loan is being taken over.

Per: Sd/

15. Collection of tax : a) The Bank reserves the right to collect any tax if levied by the State / Central Government and / or other Authorities in respect of this transaction. b) The Bank reserves the absolute right to cancel the limits (either fully or partially) unconditionally without prior notice (a) in case the limits/part of the limits are not utilized by you , and/or (b) in case of deterioration in the loan accounts in any manner whatsoever, and/or (c) in case of non-compliance of terms and conditions of sanction. (c) The Bank shall have the authority to disclose/share your Credit information to/with Information Company formed under the Credit Information Company (Regulation), 2005, as to the loans granted to you and the nature of the securities given by you, the guarantees furnished to secure the said loans whether fund based or non-fund based, your creditworthiness and any other information which the RBI may consider necessary for inclusion in the Credit Information to be collected and maintained by Credit Information Companies, and the Bank shall not be liable in any manner to you for providing the information as aforesaid to the Information Company.

Request

16. Special Stipulations :

Interest rate during the first year to be fixed at 0.50% above base rate and for next two years to be fixed at 1.25% above Base Rate and after 3rd year ROI to be fixed 1.50% above BASE RATE effective reate being 9.50% p.a.

The Bank reserves the right to collect any tax if levied by the State/Central Government and/or other Authorities in respect of this transaction. The loan is also subject to other terms and conditions that may be prescribed by the Bank from time to time. Please call on us on any working day to execute the documents. The duplicate copy of this arrangement letter may please be returned to us duly signed by you and the guarantor(s) in token of acceptance of the terms and conditions detailed therein.

At your request, the loan account will be disbursed at R.A.C.P.C.,MEERUT and transactions will be done at KUTCHERY Branch as Home Branch. The loan is also subject to other terms and conditions that may be prescribed by the Bank from time to time and in the documents executed in connection with the loan.

Yours faithfully,

ASSTT.GENERAL MANAGER(RASMECCC)

Received the original. I/We, undersigned agree to the terms and conditions as set out in this letter. I/we have opted for servicing of Pre-EMI interest. I / We do not wish to avail loan for funding of premium of Home Loan Insurance cover.

Borrower(s)

Date 27.1.11

29/01/11

DISBURSEMENT SCHEDULE (FORMING PART OF LETTER OF ARRANGEMENT)

NAME OF THE BORROWER PRITI SINGH s/w/d of KAILASH NATH SINGH

Instalment	Stage description	Amount (Rs.)
I)		
II)		
III)		
IV)		
V)		
VI)		
VII)		
VIII)		
IX)		
X)		
Any other details		

STATE BANK OF INDIA,

RASMECC, MEERUT

PROCESSING OFFICER -
Anup Kumar (Acct)

SANCTIONING OFFICER (RASMECC) - J M Sharma
(Manager)

DATE: 24/01/2011

DREAM HOME

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