Regunt 1/8

Urgent

From

Sushil Kumar Joint Registrar(M), High Court of Judicature at Allahabad.



To,

District Judge,

Fatehpur.

249

No. |3 2 2 / IV-2326 / Admin. (A): Dated: Allahabad: 22-1-20 | |

Submission of property statement by Sri Pramod Kumar, , Addl. District Judge, Sub: Fatehpur.

Sir.

With reference to your letter No.1684/I dated 27.9.10, I am directed to refer to the Court letter No.8443/IV-2326/Admin.(A): dated 2.7.03(copy enclosed) and to say that Sri Pramod Kumar, , Addl. District Judge, Fatehpur may be asked to send his required property statement to the Court.

I am further to say that Sri Kumar may also be asked to send his property statement(movable and immovable) for the Calendar Year 2003 also to the Court so that necessary action may be taken in the matter.

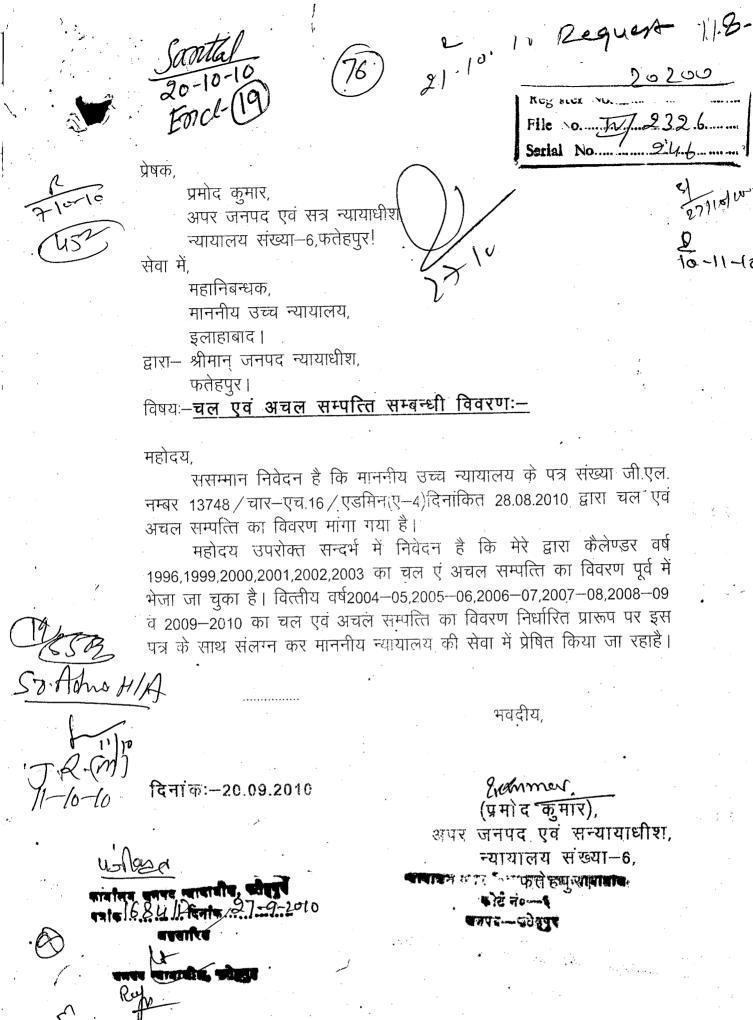
Enclosures ;as above.

Yours faithfully,

29

No. 1323/IV-2326/Admin. (A): Dated: Allahabad: 22-1-20 |

Copy forwarded for information and necessary action to Sri Pramod Kumar, Addl. District Judge, Fatehpur.



Denct 2010

75 request 180

Statement of movable properties held during Financial Year 2009-10

Name designation & initial date of joining the official service	Name & age of the family members	Details of earning members of the family such as name, profession monthly & annual income	Details of movable properties acquired held in each calendar year (exceeding Rs. 10,000/- i.e. its value, source of amount, date & year of purchase (with particulars information (if	Details or A/C in Bank, Post office etc. amount in balance year & source of amount	Details of PPF, FDR, NSC, KVP, IVP, shares, units & others investment etc. along with A/c date of purchase, value, source of amount invested.	Details of loan/Adv. taken with its amount no. of instalment, name of the Bank, inst. etc.	Annual income from salary other sources if any with details of deductions.	Remark
1	2	2	any furnished to court)				*	
	2	3	4	5	6	7	8	9
Pramod Kumar A.D.J., Fatehpur Date of joining 01-09-1987	(1) Smt Mamta Srivastava (wife) age 46 yrs.(2) Arpit Srivastava (son) age 20 yrs.	Nil	Nil	S.B.I., Fatehpur A/c No11559525737 Balance up to 31-03-2010 Rs. 3,88,038.00 saved from salary in different years	P.P.F. A/c No. 30691625841 Rs. 70,000.00 (2) S.B.I. Smart Ulip Rs. 50,000.00 (3) L.I.C. Policy No231488722 yearly Premium Rs. 2644.00 Total 1,22,644.00 Saved from salary	Nil	Annual Income from Salary Rs. 563401.00 <u>Deductions</u> GPF- Rs. 49460.00 GIS- Rs. 4800.00 Income Tax-44043.00 Total Deduction Rs. 94303.00	

(Pramod Kumar)
A.D.J., Fatehpur
वापालय अपर जिला एप सप कारावाद

वस्पर-करेखन

request 118

Statement of movable properties held up to the Financial Year 2008-09

Name designation & initial date of joining the official service	Name & age of the family members	Details of earning members of the family such as name, profession monthly & annual income	Details of movable properties acquired held in each calendar year (exceeding Rs. 10,000/- i.e. its value, source of amount, date & year of purchase (with particulars information (if any furnished to court)	Details or A/C in Bank, Post office etc. amount in balance year & source of amount	Details of PPF, FDR, NSC, KVP, IVP, shares, units & others investment etc. along with A/c date of purchase, value, source of amount invested.	Details of loan/Adv. taken with its amount no. of instalment, name of the Bank, inst. etc.	Annual income from salary other sources if any with details of deductions.	Remark
1	2	3	4	5	6	7	8	9
Pramod Kumar A.D.J., Fatehpur Date of joining 01-09-1987	(1) Smt Mamta Srivastava (wife) age 45 yrs.(2) Arpit Srivastava (son) age 19 yrs.	Nil	Nil	S.B.I., Fatehpur A/c No11559525737 Balance up to 31-03-2009 Rs. 3,48,815.00 saved from salary in different years	P.P.F. A/c No. 30691625841 Rs. 50,000.00 (2) L.I.C. Policy No231488722 yearly Premium Rs. 2644.00 Saved from salary	Nil	Annual Income from Salary Rs. 520888.00 Deductions GPF- Rs.37356.00 GIS- Rs. 2280.00 Income Tax-29900.00 Total Deduction Rs. 69536.00	

Ephonier, (Pramod Kumar) A.D.J., Fatehpur जानामन एवर निवा एक सन जानामा कोट नं-

रुक्पत-- इतेहान

(93) Regum 1/8

Statement of movable properties held up to the Financial Year 2007-08

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Name	Name & age of the family	Details of	Details of	Details or A/C in Bank,	Details of PPF, FDR, NSC, KVP,	Details of	Annual income from	e
designation &	members	earning	movable	Post office etc. amount	IVP, shares, units & others	loan/Adv.	salary other sources	
initial date of		members	properties	in balance year &	investment etc. along with A/c	taken with	if any with details of	
joining the		of the	acquired held	source of amount	date of purchase, value, source	its amount	deductions.	
official service		family such	in each		of amount invested.	no. of		1
		as name,	calendar year			instalment,		
		profession	(exceeding Rs.			name of		٠
		monthly &	10,000/- i.e. its			the Bank,		H
	4.0	annual	value, source of			inst. etc.		Remark
		income	amount, date &					~
			year of					1
			purchase (with					ĺ
			particulars					
			information (if				-	1
			any furnished					ŀ
	· · · · · · · · · · · · · · · · · · ·		to court)					
1	2	3	4	5	6	7	8	9
Pramod Kumar A.D.J. (F.T.C.) Date of joining	(1) Smt Mamta Srivastava (wife) age 44 yrs.	Nil	Nil	S.B.I., Firozabad A/c No11559525737	P.P.F. Rs. 60,000.00 L.I.C. Policy No. 231488722	Nil	Annual Income from Salary Rs. 438058.00	
, ,	(a) A			Balance up to 31-03-2008	yearly Premium Rs. 2644.00		Deductions	i .
01-09-1987	(2) Arpit Srivastava (son)		•	Rs. 2,25,198.00	L.I.C. in the name of Arpit	,	GPF- Rs.36000.00	i
	age 18 yrs.			saved from salary in	Srivastava Policy No282574188		GIS- 1440.00	
				different years	yearly Premium Rs. 13589.00		Income Tax-33258.00	
					Above amount saved from salary	`	Total Deduction	ĺ
					Above amount saved from salary		Rs. 70698.00	

(Pramod Kumar)

अभारत तर र लिया एक पढ़ स्थापनि क्रीड रोज्या (72) Request 1/18.

Statement of movable properties held during Financial Year 2006-07

Name designation & initial date of joining the official service	Name & age of the family members	Details of earning members of the family such as name, profession monthly & annual income	Details of movable properties acquired held in each calendar year (exceeding Rs. 10,000/- i.e. its value, source of amount, date & year of purchase (with particulars information (if any furnished to court)	Details or A/C in Bank, Post office etc. amount in balance year & source of amount	Details of PPF, FDR, NSC, KVP, IVP, shares, units & others investment etc. along with A/c date of purchase, value, source of amount invested.	Details of loan/Adv. taken with its amount no. of instalment, name of the Bank, inst. etc.	Annual income from salary other sources if any with details of deductions.	
1	2	-3	4	5	6	7	Q	<u> </u>
Pramod Kumar A.D.J. (F.T.C.) Date of joining 01-09-1987	(1) Smt Mamta Srivastava (wife) age 43 yrs.(2) Arpit Srivastava (son) age 17 yrs.	Nil	Nil	S.B.I., Varanasi A/c No11103474316 Balance up to 31-03-2007 Rs. 1,75,545.00 saved from salary in different years	P.P.F. Rs. 50,000.00 L.I.C. Policy No. 231488722 yearly Premium Rs. 2644.00 L.I.C. Arpit Srivastava Policy No282574188 yearly Premium Rs. 13589.00 Above amount saved from salary	Nil	Annual Income from Salary Rs. 494076.00 Deductions GPF- Rs. 64454.00 GIS- Rs. 1440.00 Income Tax-48350.00 Total Deduction Rs. 114244.00	9

(Pramod Kumar)

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Statement of movable properties held during Financial Year 2005-06

Name designation & initial date of joining the official service	Name & age of the family members	Details of earning members of the family such as name, profession monthly & annual income	Details of movable properties acquired held in each calendar year (exceeding Rs. 10,000/- i.e. its value, source of amount, date & year of purchase (with particulars information (if any furnished	Details or A/C in Bank, Post office etc. amount in balance year & source of amount	Details of PPF, FDR, NSC, KVP, IVP, shares, units & others investment etc. along with A/c date of purchase, value, source of amount invested.	Details of loan/Adv. taken with its amount no. of instalment, name of the Bank, inst. etc.	Annual income from salary other sources if any with details of deductions.	Remark
1	2	3	to court)	5	6	7	8	9
Pramod Kumar A.D.J. (F.T.C.) Date of joining 01-09-1987	(1) Smt Mamta Srivastava (wife) age 42 yrs. (2) Arpit Srivastava (son) age 16 yrs.	Nil	Nil	S.B.I., Varanasi A/c No1113474316 Balance up to 31-03-2006 Rs. 1,63,561.00 saved from salary in different years	P.P.F. Rs. 50,000.00 L.I.C. Policy No. 231488722 yearly Premium Rs. 2644.00 L.I.C. Arpit Srivastava Policy No282574188 yearly Premium Rs. 13589.00 Above amount saved from salary	Nil	Annual Income from Salary Rs. 445512.00 <u>Deductions</u> GPF- Rs. 79210.00 GIS- Rs. 1440.00 Income Tax-48749.00 Total Deduction Rs. 129399.00	

Semon (Pramod Kumar)
(Pramod Kumar)
कार्याक्ष प्रस्त कार्याक्षर

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(70) Reguertible

Statement of movable properties held during Financial Year 2004-05

- \	Name designation & initial date of joining the official service	Name & age of the family members	Details of earning members of the family such as name,	Details of movable properties acquired held in each calendar year	Details or A/C in Bank, Post office etc. amount in balance year & source of amount	Details of PPF, FDR, NSC, KVP, IVP, shares, units & others investment etc. along with A/c date of purchase, value, source of amount invested.	Details of loan/Adv. taken with its amount no. of instalment, name of the Bank, inst. etc.	Annual income from salary other sources if any with details of deductions.	
			profession monthly & annual income	(exceeding Rs. 10,000/- i.e. its value, source of amount, date & year of					Remark
				purchase (with particulars information (if any furnished to court)		6	7	8	9
	Pramod Kumar A.D.J. (F.T.C.) Date of joining 01-09-1987	(1) Smt Mamta Srivastava (wife) age 41 yrs. (2) Arpit Srivastava (son) age 15 yrs.	Nil	Nil	S.B.I., Varanasi A/c No11103474316 Balance up to 31-03-2005 Rs. 82,218.00 saved from salary in different years	L.I.C. Policy No. 231488722 yearly Premium Rs. 2644.00 L.I.C. Arpit Srivastava Policy No282574188 yearly Premium Rs. 13589.00 Above amount saved from salary	House Building Advance Rs. 3,00,000.00 (Rs. Three Lac) taken from S.B.I. Unnao on 06-04-2004 at the rate of Intt. 7.25% Per Annum for period of 5 years Number of Instalment-60 Instalment Rs. 5976.00 Per Month	Annual Income from Salary Rs. 430965.00 Deductions GPF- Rs. 83000.00 GIS- Rs. 1440.00 Income Tax-78125.00 Total Deduction Rs. 162565.00	

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(69) request UB

Statement of the movable properties owned during Financial year 2009-10

Sl. No.	Name	Date of Appointment	Land held in Distt. Pargana	Area in acres	Acquired or ancestral	Annual revenue assessed	Estimated Value	Remark
1_	2	3	. 4	5	6	7	8	9
1	Pramod Kumar A.D.J., Fatehpur	01-09-1987	Nil	Nil	Nil	Nil	Nil	Nil

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(Pramod Kumar)

A.D.J., Fatehpur

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(68) request 49

Statement of the movable properties owned during Financial year 2008-09

Sl. No.	Name	Date of Appointment	Land held in Distt. Pargana	Area in acres	Acquired or ancestral	Annual revenue assessed	Estimated Value	Remark
1	2	3	4	5	6	7	8	9
1	Pramod Kumar A.D.J., Fatehpur	01-09-1987	Nil	Nil	Nil	Nil	Nil	Nil

(Pramod Kumar)

A.D.J., Fatehpur

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Statement of the movable properties owned during Financial year 2007-08

Sl. No.	Name	Date of Appointment	Land held in Distt. Pargana	Area in acres	Acquired or ancestral	Annual revenue assessed	Estimated Value	Remark
1	2	3	4	5	6	7	8	9
1	Pramod Kumar A.D.J., (F.T.C.)	01-09-1987	Nil	Nil	Nil	Nil	Nil	Nil

Extremer.

(Pramod Kumar)

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(66) reguest 118

Statement of the movable properties owned during Financial year 2006-07

Sl. No.	Name	Date of Appointment	Land held in Distt. Pargana	Area in acres	Acquired or ancestral	Annual revenue assessed	Estimated Value	Remark
1	2	3	4	5	6	7	8	9
1	Pramod Kumar A.D.J., (F.T.C.)	01-09-1987	Nil	Nil	Nil	Nil	Nil	Nil

Extermor

(Pramod Kumar)

विशेषिय वर्गन निता एक सक व्याचादाक

 (65) Regus 119

Statement of the movable properties owned during Financial year 2005-06

Sl. No.	Name	Date of Appointment	Land held in Distt. Pargana	Area in acres	Acquired or ancestral	Annual revenue assessed	Estimated Value	Remark
1	2	3	4	5	6	7	8	9
1.	Pramod Kumar A.D.J., (F.T.C.)	01-09-1987	Nil	Nil	Nil	Nil	Nil	Nil

Pramod Kumar

(Pramod Kumar)

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69) Regura-188

Statement of the movable properties owned during Financial year 2004-05

Sl. No.	Name	Date of Appointment	Land held in Distt. Pargana	Area in acres	Acquired or ancestral	Annual revenue assessed	Estimated Value	Remark
1	2	3	4	5	6	7	8	9
1	Pramod Kumar	01-09-1987	Nil	Nil	Nil.	Nil	Nil	Nil

I had applied to Allahabad Development Authority for allotment of Housing Plot under Devo Prayagam-III (Gyan Kunj-I) Housing Scheme. After considering my application one Housing Plot description as given below, has been allotted to me on 24-03-2004.

Discription of Housing Plot

Place

- Devo Prayagam-III (Gyan Kunj-I)

Housing Scheme (Zhalwa)

Allahabad

Plot No.

- G-152

Area - 200 Sq.m.

Estimated Cost - Rs. 4,00,000/- (Rupees Four Lac)

Actual Cost

- Rs.4,08,825/-

(Rupees Four Lac Eight Thousand Eight Hundred Twenty Five)

Discription of Payment

Rs. 3,00,000/- (Three Lac) through House Building

advance Loan from S.B.I., Unnao

Date of Loan - 06-04-04

Period - 5 years

No. of Inst. - 60

Int. Rate - 7.25% per Annum

Inst. - Rs. 5976.00 per month

Ownership of above Housing Plot has yet not been transferred in my name. As soon as plot is transferred in my name detail information in prescribed proforma shall be submitted to the Hon'ble High Court.

Encloser -

Note -

(i) Photocopy Passbook.

(ii) Allotment Letter.

(iii) Loan Paper

(iv) Loan Check

(Pramod Kumar)

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वासाराध

ा एवं सू**प भावांबा**र

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OLIARAMAN OCYELOPMENT ROTHORD (COLONIAL COLOR) Allocaent Letter Cum Payarmi Schadule

/?7/062/?00/CC/ADA/2004 Lette: No.

Dated: 24/03/2004

To.

PRANOD KUNAR

LATE MADAN MOHAN LAU SRIVASTAV

CIVIL JUDGE S.D.

JUDGES COLONY, CIVIL LINES,

UNRAGO: U.P.-

Subject : Regarding the allotrant of PLOT 200.00 SQ.NYR, Flath and at DEV PRAYAGAM-III (GYAN KL . 1) Housing Schame!

: Your application no.1288 Ref.

Dear Applicant.

I have been directed to inform you that a Flat/Plot has been alloted to you as per following astails:-

0627000027 1. Allotte Code scheme Code: 062 DEV PRAYAGAM-III (GYAN KUHJ-I) 2. Scheme name : PLOT 200.00 SQ.MTR. : G-152 Prop Code : 700 3. Property Category Quota Code : 01 4. Alloted Flat/Plot No. : Pay Code : 2 5. Estimated Cost : 400000.00 25000.00 6. Registration Amt. : ALLAHABAD DEV. AUTHORTY.7-8TH FLOOR INDRA, BHAWAN, CIVIL LINES ALL, ASAD 7. Aut. Name

S.No. Instalment No. Due Date Of Payment As ant (In Rs.) 103600.00 30/04/2004 1. FIRST INSTALMENT 31/07/2004 90000.00 2. SECOND INSTALMENT 31/10/2004 31/10/2004 31/01/2005 2. SECUND INSTALMENT
3. THIRD INSTALMENT
4. FOURTH INSTALMENT 20000.00

You are requested to pay as per payment schedule given above, willing which, action shall be to ea as mentioned below.

(I) If the amounts payble to A.D.A. are not paid within the prescribed time limit penal interest at the rate of 18% per annum shall be payable along with the payable amounts. If the payment is not made within one mont! after its due date along with panal interest, the allotment shall be treated cancelled without notice.

(2) If the possession of the FLAT/PLOT is given before due of above schedule you have to pay the cole amout in lump-sum before posses

(3) All payments relating to due instalments should be made directly to ALLAHABAD DEV. AUTHORTY.

(4) If the flat/plot have only sexcess land a part from the standard design/map, the cost of exces land will be payable in addition to intimated estimated cost, cost of land will be charged on Current Rate.

(5) if the estimated cost of the property will change at the time of final costing you have to pa the difference amount in lump-sum.

(6) According to terms of scheme the amount is to be paid in full before possession, and furth a you have to fulfill the following formalities within one month from the date of issue of letter. A. Hotary affidavit on Rs.10/- General stamp that you and your family does not possess any proper y at Allahabad.

8. Three passport size photographs, Income Certificate & Quota Certificate (if any).

C. Lease rent 010% of the cost of land is to deposited before taking the possession.

D. The house and water tax is payable by the allottee as assessed by the Magar Nigam and Jal Gans then, Allahabad.

E. Electric and water connection shall be taken by you on your own cost from the concerned depart 30%.

F. Extra charge for special type flat/plot & maintenance charge should also be paid by allottee & list direction willbe given by A.D.

G. in case of land, construction will have be made within five years from the date of possession an egistration, whichever is earlied

H. The possession of flat/plot given after execution of Registered agreement or Sale Deed/Lease $\Gamma \approx i$.

I. Allottee will be bound to rollow the rules & regulation which may be charged time to time by (5 A.. Any difference at the time of final costing of the rlat/Plot, the balance amount shall be payers by the Allottee in lump-sum. The cost of land increase due to compensation awarded by the judge under reference issues.

The allottee shall be bound to pay the increase cost accordingly. (7) If the Allottee is willing to pay the full & final amount of the property allotted by taking the loan from any financial institu-After making the final payment to Authority, A.D.A. has no objection to sortgage the proper to financial institution by Allotte

(8) Any dispute egarding registration/allotment/possession etc. will only be subject to the c it situated at Allahabad only.

(9) In case of failure in handing over the allotted property, the simple interest will be give the further rules. In all our future correspondence Allottee's code, Application number & Pay Plan code should avariabley be quoted.

Your's Since 19,1

Zonal Off.

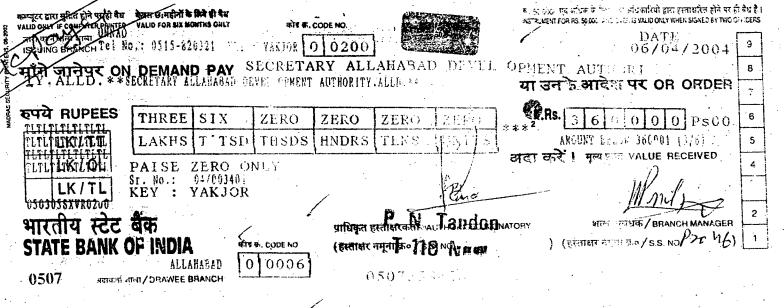
Allahabad Developme 🔭 authority, Alld.

अम्मित्र के विकास के अन्य देखा वास स्वी · ĝoji, जोनल आधान् रो ब्लाधाबाद विकास गृहिकरण, इलाहाबाद । सेदा में, शी/शीमने प्रमाद खुमार युर्ध ख मदन मो हन लाक भी व स्नानलं (मज़ं ड ं जिजन काली-ग 9 fra 2018/04 4-574: 502 ्वक्रिणेपुरम् गावस्व में क्लोज जा निमानमा कुछ के नामने ने देवते तारामें हमाण्यां एक मा याम के राज्यां भे न्त्रं में महोदय, न ८९ । १८ 2 ं उपरोक्त विक्रम की और आपका ज्यान आकि करते हुए विध्व किया जाता है कि आपके उन्ह क्षण की गणना देखा नैवभाग से कराई गई, जिसके अनुसार निम्न धनराभा आपको पाकित्य जो में जमा करना : बकाया ध्वरा शि 30-4.04 रेका-. . 360 000 -00 अति रेक्त भी में का मूल्य किए-. 125200 का -- ^{*} • • सेनेद्री भूलक __7-.300. =10 गणना शल्क का भेर शुल्क 300 - w भाके वार्ष अन्य साइः, प्लान् पुल 100 =00 सीकी गार्ज साइट.८०१७ · 1) if FO- . 480.00 -00 भीहोत्ह यार्ज 2:0 802: =00

अतरव आप कृप्या वाहित धनरांश 4080 कर कि 20-9-04 तक प्रांध्मरण को हो है जमा करने का कह करें तरा उक्त भूक्षण की कर ही हिंदी हेत स्ट्री का प्रांप्य का का दाधिल कर ही गड़ीड कराने का कर करें। हिंदी स्ट्रीम पेपर का कि अन्दर सभी अंपचारिकताए कि करा लें अन्यशा एक पक्ष में आगोरित अवधि के अन्दर सभी अंपचारिकताए कि करा लें अन्यशा एक पक्ष में आगोरित कर दिया में आगोरित करा कि उन्हर सभी अंपचारिक कर कि वा में आगोरित कर दिया कर भाग कि उन्हर सभी अंपचारिक कर कि वा में आगोरित कर दिया का प्रांप्य करा है है जमारित कर किया कर कि वा में आगोरित कर दिया का प्रांप्य करा है है कराने का करा कि पक्ष में आगोरित कर दिया का प्रांप्य होता समें के प्रांप्य प्रांप्य करा करें।

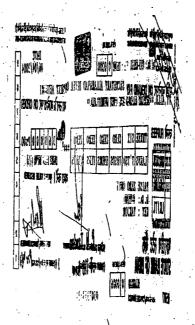
जानी अधि । रो जानी अधि । रो इलाहाबाद पवकात पार्धकरण इलाहाबाद । दिस

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मुख्य प्रबन्धक CHIEF MANAGER

SAVINGS BANK PASS BOOK

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New / First Passbook PRAMOD KUMAR di king

Flot No 8 Judges Colony IL MAINPURI News MA

नाम Name(s)

पास बुक क्र. Pass Book No. : 01190101077

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Address Joint Names:MR PRAMOD KUMAR व्यवसाय

Occupation

खाता-बही क्रमांक: Ledger No.

Mode खता ब्रमांक Account No

दिनांक DATE	विवरण PARTICULARS	चैक क्र. CHEQUE NO.	आहरित राशि AMOUNT WITHDRAWN	जमा की गई शशि AMOUNT DEPOSITED	खाता शेष BALANCE	संशिद इस्ताव INITIA
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ANNEXURE-G

Arrangement Letter - Housing Finance

BANK OF INDIA STATE UMMAA... BRANCH

Shri/Sat./Kim Date: 06-04-2504

Dear Sir. Personal Segment advances : Housing Finance Term Loan of Rs. 3. Lazo ... lakhs

With reference to your application dated. 6-64-66 we hereby sanction you a Jerm Loan of Rs. 300,000/.... on the following terms and conditions:

The loan is sanctioned to you for the purpose of purchase/construction/extension/repairs of new/second-hand 1. residential house/flat at the following address:

Gyan Kunj, Allaheer

Margin : 2 .

fit.

Rate of Interest: Fixed Rate of Interest: Interest on the loan will be charged at.... p.a. on highest monthly reducing balance at monthly rests. in the event of a default in payment or any irregularity in account, the Bank reserves the right to law a higher rate of interest. as it deems

Floating Rate of Interest:
Interest on the loan will be charged at... 3% p.a. over SBMTLR—
Which is currently ... 10:25% p.a. (The current effective rate
being 7:25% p.a.) with monthly rests. The rate of interest
being 7:25% p.a.) with monthly rests. is subject to revision from time to time and you shall be deemed to have notice of changes in the rate of interest whenever the at/by the changes in SBMTLR are displayed/notified branch/published in newpapers/made through entry of interest charged in the passbook/statement of account sent to you etc. The Bank has the option to reduce or increase the EMI or extend the repayment period consequent upon changes in SBMTLR. In the event of a default the payment or any irregularity in account, the Bank reserves the right to levy of a higher rate of interest as it deems fit.

.1

The loan is to be repaid in Equated Monthly Instalment of Rs. 59.76 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) from . 12:45.44. 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.

Johnson

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∡okan should be borne by you.

Disbursement:

The loan will be disbursed only on the following condtions:

- a) Title of the property proposed to be mortgaged is clear. absolute, unencumbered and marketable to the satisfaction of the Bank's solicitor and a valid mortgage (equitable or registered if equitable mortgage is not possible) has been created in favour of
- b) All the security documents prescribed have been executed by
- c) The loan will be dibursed as under: (applicable where loans for construction is disired or purchase is through payment

4.3	Stage Amount(Rs.)
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v)	Allohan

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 aggangement 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 herein.

FOR STATE BANK OF INDIA or STATE ASSET GOT WASTINGED

Borrower(s)
Date:

Assit Gen.

Assit: Gen. 6-4.04.

Terms and conditions of the loan are noted. Guarantor(s) Date :

Regust 1/8

Preayment Charges :

a) LOANS ON FIXED RATE OF INTEREST: A 2% prepayment charge will be levied on any amount prepaid in excess of EMI payments (as also payments to lover incidental debits like insurance etc.)

b) FLOATING RATE OF INTEREST LOANS: A prepayment charge of 2% of the amount prepaid will be levied where the loan is preclosed for reasons of take over by aby Bank/Financial Institution.

The same of take over by aby Bank/Financial Institution.

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BOY TOWER

TOTALE PANK OF INDIA
FORDTATE PANK OF INDIA
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Security

The loan will be secured by:

Equitable/Registered mortgage of the land and building situated at No. No. 152 Per Margare Mith the loan has been sanctioned, valued at Rsg. 2000/... belonging to Shri/Smt/Kum / same of Krome of Shri/Smt/Kum / same of the land and building Bank.

b) Equitable/Registered mortgage of the land and building situated at ... valued at Rs. ... belonging to

c) Third Party Guarantee of....

d) Chelk off fereilit

7. Utilisation of the loan:

The amount of the loan shall be utilised strictly for the purpose detailed in your application and in the manner prescribed. The construction of the house/flat of the modification/extension proposed by you 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.

8. Insurance:

The house/flat shall be insured comprehensively for the market value covering fire, flood, etc. in the joint names of the Bank and the borrower.

9. Inspection:

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

10. Legal expenses etc.:

All legal 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

admired