

Annexure P

SECURITY*****GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY*****

रुपये RUPEES

ND/TL

EIGHT ZERO ZERO ZERO ZERO LAKHS T TSD THSDS HNDRS TENS UNITS

PAISE ZERO ONLY

Sr. No.: 77461

KEY : PIMFUZ

या उनके आदेश पर OR ORDER

₹ 8,00,000/- P500

AMOUNT BELOW 800001 (8/6)

अदा करें। मूल्य प्राप्त VALUE RECEIVED

भारतीय स्टेट बैंक STATE BANK OF INDIA

0414

अदाकर्ता शाखा / DRAWEE BRANCH

4324

कोड क्र. CODE NO

अधिकृत हस्ताक्षरकर्ता AUTHORIZED SIGNATORY

(हस्ताक्षर नमूना क्र. / S.S. NO)

0414537216

M. L. ARORA A-3022

Handwritten signature and stamp: T.K. NATAL, T.S. NO. W-142

Vertical table with 9 rows and 1 column, containing numbers 1-9 and a checkmark in row 9.

⑈537216⑈ 000002000⑈ 000414⑈ 16

ocquest - 98

कंप्यूटर द्वारा मुद्रित होने पर ही वैध केवल छ:महीनों के लिये ही वैध

VALID ONLY IF COMPUTER PRINTED VALID FOR SIX MONTHS ONLY

आफ़ी करने वाली शाखा ISSUING BRANCH

SECTOR - 62 NOIDA

Tel No.: 2404805

KEY : WUCWUQ

कोड क्र. CODE NO

5222

₹ 50,000/- एवं अधिकतम निम्नलिखित दो अधिकारियों द्वारा हस्ताक्षरित होने पर ही वैध है। INSTRUMENT FOR RS. 50,000/- AND OVER IS VALID ONLY WHEN SIGNED BY TWO OFFICERS

DATE 23/08/2006

मांगे जानेपर ON DEMAND PAY GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY*****

रुपये RUPEES

ND/TL

NINE ZERO ZERO ZERO ZERO LAKHS T TSD THSDS HNDRS TENS UNITS

PAISE ZERO ONLY

Sr. No.: 205404

KEY : WUCWUQ

या उनके आदेश पर OR ORDER

₹ 8,00,000/- P500

AMOUNT BELOW 900001 (9/6)

अदा करें। मूल्य प्राप्त VALUE RECEIVED

भारतीय स्टेट बैंक STATE BANK OF INDIA

0414

अदाकर्ता शाखा / DRAWEE BRANCH

कोड क्र. CODE NO

4324

अधिकृत हस्ताक्षरकर्ता AUTHORIZED SIGNATORY

(हस्ताक्षर नमूना क्र. / S.S. NO)

14537215

M. L. ARORA A-3022

Handwritten signature and stamp: T.K. NATAL, T.S. NO. W-142

Vertical table with 9 rows and 1 column, containing numbers 1-9 and a checkmark in row 8.

⑈537215⑈ 000002000⑈ 000414⑈ 16

Handwritten number 222

Annexure-7

Receipt Applicant's Copy

आवेदक की प्रति

request 98

Greater Noida Industrial Development Authority

Residential Plots Scheme PHI 3&4, CHI 3&4 & ETA-1

Scheme Code :

L	0	0	1	0	4
---	---	---	---	---	---

 Form Serial No. :

1	0	7	4	1	4
---	---	---	---	---	---

योजना कोड
पंजीयन नम्बर

Registration Number :

--	--	--	--	--	--	--	--	--	--

Bank Code :

1	3
---	---

Date :

1	5	1	1	0	4
---	---	---	---	---	---

D D M M Y Y
दिथि मास वर्ष

Issued by the Bank बैंक द्वारा जारी

Name of Applicant **SATISH KUMAR**

Received a sum of Rs. **171250** : (Rupees **One lac Seventy one thousand two hundred and fifty**)

On behalf of "Greater Noida Industrial Development Authority" **two hundred and fifty**

By Cash/Demand Draft/Pay Order No. **81539 R 115 1001** Dated **09-11-08**

Drawn on **State Bank of India**

PAN 82NOS-474868 CA 1811104

Date of Receipt **R 56250/**

पाने की तिथि

1921
Signature of the receiving officer

222

115000
52250

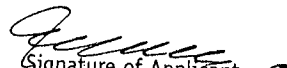
171250/-

56280
57000

5120

29/2/04

Note : "In case of Surrender/Refund kindly discharge the receipt by signing as under and send this receipt to Greater Noida Industrial Development Authority, 169, Chitvan Estate, Sector Gamma, Greater Noida City, Greater Noida, Pin Code 201308 (U.P.) under registered post. Kindly refund my registration money/amount deposited as per rules."


Signature of Applicant

223

केनरा बैंक CANARA BANK

मुल्तानपुर

SULTANPUR

117701

DD/DRAWEE

24/07/2006

मांगते पर ON DEMAND PAY

रुपये RUPEES

दस्ता TL

केनरा बैंक CANARA BANK

1177 - NOIDA (GHAZIABAD DT)

DDNA/TL

Drawee Branch, D.P. Code

₹. Rs. 100000 = 00

अदा करें FOR VALUE RECEIVED

कृते केनरा बैंक For CANARA BANK

Handwritten signature of Authorised Signatory (1)

Authorised Signatory (1)
Name, Designation, S.P. No.

Handwritten signature of Authorised Signatory (2)

Authorised Signatory (2)
Name, Designation, S.P. No.

9
8
7
6
5
4
3
2
1

084908 0000 5000 55 749 16

कम्प्यूटर द्वारा मुद्रित होने पर ही वैध केवल कागजातों के लिये ही वैध
VALID ONLY IF COMPUTER PRINTED VALID FOR SIX MONTHS ONLY

जारी करने वाली शाखा SULTANPUR, SULTANPUR (D.P.)
ISSUING BRANCH Tel. No. : 05362-28146 KEY : WIJGAS

शेड कोड नं. 0188



₹. 50,000. एवं अधिक के निम्नतम दो अधिकारियों द्वारा हस्ताक्षरित होना पर ही वैध है।
INSTRUMENT FOR RS. 50,000. AND OVER IS VALID ONLY WHEN SIGNED BY TWO OFFICERS

DATE 24/07/2006

मांगे जाने पर ON DEMAND PAY GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY
HORITY***GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY***

या उनके आदेश पर OR ORDER

रुपये RUPEES

TWO	FIVE	ZERO	ZERO	ZERO	ZERO
LAKHS	T'SD	THSDS	HNDRS	TENS	UNITS

₹. Rs. 250000 PEGU

AMOUNT BELOW 250000 (2/5)
अदा करें FOR VALUE RECEIVED

LK/TL

PAISE ZERO ONLY
Sr. No. : 06/000020
KEY : WIJGAS

Handwritten signature of Authorised Signatory

Authorised Signatory
Name, Designation, S.P. No. B2179

Handwritten signature of Branch Manager

Branch Manager / BRANCH MANAGER
(हस्ताक्षर नमूना क्र./S.S. NO.)

050402EWTR0188
भारतीय स्टेट बैंक
STATE BANK OF INDIA

शेड कोड नं. 04324

0519

GREATER NOIDA BRANCH
DRAWEE BRANCH

04324

TL/19764432

J. P. Mishra
M-6832

08443 0000 5000 000519 16

request. 988

06/0000

Request 98

Annexure - 5

220

ग्रेटर नौएडा औद्योगिक विकास प्राधिकरण

एच - 169, सैक्टर - गामा, वित्तमन एस्टेट, ग्रेटर नौएडा सिटी, जिला - गौतम बुद्ध नगर
दूरभाष नं० : 95120-2326150/151 फेक्स नं० 95120-2326143/145

कोड : LOP01
 प्लान सं० : LOP0170227
 प्लॉट का क्षेत्रफल : 600 Sqm.
 प्लॉट का नाम : LAGERSTROMIA ESTATE
 प्लॉट सं० : 56D
 एर का नं० : CHI-04

पत्रांक / सम्पत्ति / योजना / 2006 (407)
 तिथि : 03-08-2006

HISH KUMAR
 7, AGCR ENCLAVE

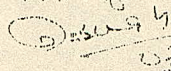
DELHI
 Pincode : 110092 City : DELHI

बोदय / महत्वपूर्ण

कृपया अपने पत्र दिनांक 16/06 का मंदर्भ ग्रहण करें जिसके द्वारा Cash भुगतान योजना परिवर्तित करने हेतु अनुरोध किया गया है। उक्त के क्रम में आपको सूचित किया जाता है कि प्रबन्धक सम्पत्ति के अनुमोदन दिनांक 03-07-2006 के उपरान्त आपके भूखण्ड को L-1-1 भुगतान योजना से Cash भुगतान योजना में परिवर्तन कर दिया गया है। अतः आप अनुरोध है कि निम्न तालिका के अनुसार भुगतान करना सुनिश्चित करें। शेष शर्तें पूर्वतः हैं।

PAYMENT SCHEDULE

Pay Type	Due Date	Due Amt
Allotment Money	25-08-2006	2069750.00

भवदीय

 प्रबन्धक (सम्पत्ति)

Request 98

Annexure to 225

कम्प्यूटर द्वारा मुद्रित होने पर ही वैध केवल छ।महीनों के लिये ही वैध

VALID ONLY IF COMPUTER PRINTED VALID FOR SIX MONTHS ONLY
जारी करने वाली शाखा: SULTANPUR, SULTANPUR (U.P.)
BBSUNO BRANCH Tel No.: 05362-28146 KEY : PUHJIT

की सं. क्र. CODE NO

0 0188

₹. 50,000/- एवं अधिक के सिखत या अधिगतियों द्वारा हस्ताक्षरित होने पर ही
INSTRUMENT FOR RS. 50,000/- AND OVER IS VALID ONLY WHEN SIGNED BY TWO OFF

DATE
12/08/2006

मांगे जाने पर ON DEMAND PAY GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY
HORITY***GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY***

या उनके आवेश पर OR ORDER

रुपये RUPEES

ONE	NINE	SEVEN	FIVE	ZERO
T'TSD	THSDS	HNDRS	TENS	UNITS

₹. 1 9 7 5 0 P 00

AMOUNT BELOW 19751 (1/5)

अदा करें। मूल्य प्राप्त VALUE RECEIVED

01010101010101
01010101010101
LK/OL
01010101010101
01010101010101
050402WWWTRU188

PAISE ZERO ONLY
Sr. No.: 06/000032
KEY : PUHJIT

भारतीय स्टेट बैंक
STATE BANK OF INDIA

की सं. क्र. CODE NO

0 4324

प्राधिकृत हस्ताक्षरकर्ता AUTHORISED SIGNATORY

शाखा प्रबंधक / BRANCH MANAGER

(हस्ताक्षर नमूना क्र० / S.S. NO.)

(हस्ताक्षर नमूना क्र० / S.S. NO.)

0519

GREATER NOIDA BRANCH

प्रदाकर्ता शाखा / DRAWEE BRANCH

OL/19765709

S. ARGAL
A-3176

11 765709 11 00000 20001: 000519 16

Request 98

Annexure - 5

22A

GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY

169, CHITVAN ESTATE, SECTOR-GAMMA, GREATER NOIDA CITY, GREATER NOIDA
DISTRICT GAUTAM BUDH NAGAR., (U.P.)

PH. : 95120-2326335/336/337/4326150/151 FAX : 0120-2326334/145/143

ALLOTMENT-CUM-ALLOCATION LETTER

Scheme Code : LOP01
Form Serial No : 107414
Size of Plot : 500 Sqm.
Payment Plan : Inst2
Location Type : Park Facing/Green Belt
Location Percentage : 5 %

Ref. : Prop./LOP01 /AIV / 287
Date : 26-06-2006

ATISH KUMAR
57, AGCR ENCLAVE

DELHI

Pincode : 110092 City : DELHI

Dear Sir/Madam,

The Authority had advertised residential Scheme PHI 3 & 4 - CHI 3 & 4 & ETA-01 on 22-10-2004 @ Rs.3425 per Sqm. Since the rate of allotment has been revised w.e.f. 1st April' 2006, consequently the allotment shall be done @ Rs. 4500/- per sqm. The draw of lots for allotment and allocation of specific plot numbers was held on 17-01-05 & 19-01-05. Consequently the allotments were withheld due to certain unforeseen circumstances.

Now we are pleased to inform you that you have been allocated plot number 56D in LAGERSTROMIA ESTATE Sector CHI-04

In future correspondence kindly mention your allotment number along with plot number, the Estate and Sector.

Your Allotment Number is	:	LOP0170227
Amount Deposited as Registration Money	:	Rs. 56250
Allotment Money	:	Rs. 503750
Payable on or before	:	10-08-2006

The instalments shall be payable on or before the due date as mentioned in Payment Schedule on the next page of this allotment letter.

Note :- Specifically this is to mention that in case the allocated plot has a locational value the location charges for the same as per clause A-7.2 of section I of the brochure have been included in the payment schedule mentioned in this letter.

The allotment money and the instalments can be deposited in any of the following bank branches directly through a Bank Draft/Pay Order drawn in favour of GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY payable at NOIDA/NEW DELHI/GREATER NOIDA :-

- IDFC Bank, G-28-29-30, Sector-18, Noida.
- IDFC Bank, C-1, Alpha Plaza, alpha Commercial Belt, Greater Noida.
- IDFC Bank, RG Complex, Plot no-4, DDA Community Centre, Sector - 9, Rohini, Delhi
- IDFC Bank, Opposite Mata Ka Mandir, D-965, New Friends Colony, New Delhi - 35
- IDFC Bank, Kailash Building, 1st Floor, Kasturba Gandhi Marg, New Delhi.

Please write your NAME, ALLOTMENT NUMBER, PLOT NUMBER along with BLOCK NAME on the covering letter and also on the back of the Draft/Pay Order.

The following documents and formalities are to be complied with at the time of executing the lease deed, as per the clause 'G', 'H' & 'I' Section-IV of the brochure.

U.P. State Non-Judicial stamp paper is required for an amount equal to 8% of the total premium of plot plus lease rent. The aforesaid rates shall be applicable as determined by the Govt. of U.P from time to time. These stamp papers are to be purchased from Treasury, Distt.-Gautam Budh Nagar.

Lease rent @.10% of the total cost of the plot.

Documentation Charges Rs. 120/-.

Cont.2....

Request 98

Annexure - 5

22A

GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY

169, CHITVAN ESTATE, SECTOR-GAMMA, GREATER NOIDA CITY, GREATER NOIDA
DISTRICT GAUTAM BUDH NAGAR., (U.P.)

PH. : 95120-2326335/336/337/4326150/151 FAX : 0120-2326334/145/143

ALLOTMENT-CUM-ALLOCATION LETTER

Scheme Code : LOP01
Form Serial No : 107414
Size of Plot : 500 Sqm.
Payment Plan : Inst2
Location Type : Park Facing/Green Belt
Location Percentage : 5 %

Ref. : Prop./LOP01 /AIV / 287
Date : 26-06-2006

ATISH KUMAR
67, AGCR ENCLAVE

DELHI
Pincode : 110092 City : DELHI

Dear Sir/Madam,

The Authority had advertised residential Scheme PH: 3 & 4 - CHI 3 & 4 & ETA-01 on 22-10-2004 @ Rs.3425 per Sqm. Since the rate of allotment has been revised w.e.f 1st April' 2006, consequently the allotment shall be done @ Rs. 4500/- per Sqm. The draw of lots for allotment and allocation of specific plot numbers was held on 17-01-05 & 19-01-05. Consequently the allotments were withheld due to certain unforeseen circumstances.

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In future correspondence kindly mention your allotment number along with plot number, the Estate and Sector.

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Amount Deposited as Registration Money	:	Rs. 56250
Plotment Money	:	Rs. 503750
Payable on or before	:	10-08-2006

The instalments shall be payable on or before the due date as mentioned in Payment Schedule on the next page of this allotment letter.

Note :- Specifically this is to mention that in case the allocated plot has a locational value the location charges for the same as per clause A-7.2 of section I of the brochure have been included in the payment schedule mentioned in this letter.

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- IDFC Bank, C-1, Alpha Plaza, alpha Commercial Belt, Greater Noida.
- IDFC Bank, RG Complex, Plot no-4, DDA Community Centre, Sector - 9, Rohini, Delhi
- IDFC Bank, Opposite Mata Ka Mandir, D-965, New Friends Colony, New Delhi - 65
- IDFC Bank, Kailash Building, 1st Floor, Kasturba Gandhi Marg, New Delhi.

Please write your NAME, ALLOTMENT NUMBER, PLOT NUMBER along with BLOCK NAME on the covering letter and also on the back of the Draft/Pay Order.

The following documents and formalities are to be complied with at the time of executing the lease deed, as per the clause 'G', 'H' & 'I' Section-IV of the brochure.

1. P. State Non.-Judicial stamp paper is required for an amount equal to 8% of the total premium of plot plus lease rent. The aforesaid rates shall be applicable as determined by the Govt. of U.P from time to time. These stamp papers are to be purchased from Treasury, Distt.-Gautam Budh Nagar.

Lease rent @.10% of the total cost of the plot.

Documentation Charges Rs. 120/-.

Cont.2...

Annexure - 4



केनरा बैंक प्र.का. बेंगलूर
CANARA BANK

वेतन पर्ची SALARY SLIP FOR NOV-2008

H.O. BANGALORE PILIBHIT PURANAGANJ
नाम NAME: SUMAN BALA
(59055) CLERK

अर्जित EARNINGS	रकम AMOUNT	कटौतियाँ DEDUCTIONS	रकम AMOUNT	जमा-शाखा CR-BRANCH
BASIC	12,549.30	S P F	1,325.25	0401
GRADUATION ALL.	171.00	TRAM	3.00	2198
FIXED PER ALL	589.00	INCOME TAX	500.00	2198
DA	5,831.47	CHEMP GOLD JUB	100.00	0822
HRA	763.23	FEST ADV REC	1,850.00	2198
CONV. ALLOWANCE	97.00	DR EMP UNION	40.00	0906
सकल अर्जित GROSS EARNINGS:	20,001.20	सकल कटौतियाँ GROSS DEDUCTIONS:	3,818.25	
को निव्वन देय NET PAYABLE ON:	27-11-2008	खाता सं.: A/C NO.:	00000 CR. BRN :	2198
	RS. 16,182.95			

0206506

Request 98

request 198

Annexure-3

220

वेतन प्रमाण पत्र

प्रमाणित किया जाता है कि सतीश कुमार, अमर
सूत्र न्यायाधीश/त्वरित न्यायालय सं. -1, पीलीभीत का मूल
वेतन 17,950/- + 8,975/- मंद्गाई वेतन + 12,655/-
मंद्गाई भत्ता + 4028/- अन्य भत्ते सहित कुल परिलब्धियाँ
43,608/- प्रति माह है तथा 4813/- की कटौती के पश्चात
मु0 38,795/- ₹ अड़तीस हजार सात सौ पचचानवे रुपये प्राप्त
कर रहे है।



वरिष्ठ कोषाधिकारी,

वरिष्ठ कोषाधिकारी,
पीलीभीत
कोषाधिकारी
पीलीभीत



केनरा बैंक
CANARA BANK

request 198

Annexure-2
230

Canara Bank A/C No : OD 20083 Date : 05/01/2006
CHOWK, SULTANPUR Page : 3
Statement of Account for the Period From 03/02/2004 TO 05/01/2006

SUMAN BALA
CANARA BANK
SULTANPUR

Date	Particulars	Chq.No	Withdrawals	Deposits	Balance
24/06/2004	To Bal b/f		406547.42	250003.55	1,48,543.87
24/06/2004	TRAM			3.00	1,48,540.87
24/06/2004	SUP			864.05	1,47,676.82
29/06/2004	TR SB		7000.00		1,54,676.82
30/06/2004	M'LY INTEREST		1330.00		1,56,006.82
01/07/2004	TR SB			100.00	1,55,906.82
03/07/2004	By Chq 8681			150000.00	5,906.82
15/07/2004	RANDEV	339622	500.00		6,406.82
17/07/2004	SELF	339623	500.00		6,906.82
19/07/2004	CHAMAN	339624	2093.00		9,796.82
20/07/2004	TR INT KDR		2041.00		11,837.82
22/07/2004	By Chq 879906SBI			2000.00	9,837.82
23/07/2004	BSNL	339625	797.00		10,634.82
24/07/2004	SELF	339627	500.00		11,134.82
24/07/2004	SURENDER	339626	51000.00		62,134.82
28/07/2004	MANISH	339628	5400.00		67,534.82
29/07/2004	SAL			3.00	67,531.82
29/07/2004	SAL			7872.10	59,659.72
29/07/2004	SELF	339629	6000.00		55,659.72
30/07/2004	SAL			230.41	65,429.31
31/07/2004	MEDICAL			5330.00	60,099.31
31/07/2004	M'LY INTEREST		283.00		60,382.31
12/08/2004	SUP			864.05	59,518.26
21/08/2004	BSNL	339630	1324.00		60,842.26
26/08/2004	ALAM SALESCORP.	339631	2100.00		62,942.26
26/08/2004	SAL			3.00	62,939.26
26/08/2004	SAL			7266.94	55,672.32
Total :			488212.42	432540.10	55,672.32

Unless the constituent brings to the notice of the Bank any discrepancy/errors/omission/unauthorised debits immediately, the entries in such pass sheet shall be deemed as correct and shall bind the constituent for all purposes and intents.

Computer Output - Does Not Require Signature

Continued...

519360



भारतीय स्टेट बैंक 079812
State Bank of India

TO CASH CHEQUE:00679813

7,000.00

1,29,798.20

4,931.00

1,24,867.20

Annexure - 2

232

CONTINUED

request. 98

SULTANPUR
(U.P.)

MR. SATISH KUMAR
ADDL. CHIEF MAGISTRATE
SULTANPUR U.P.
SULTANPUR
SULTANPUR
228001

01190/041041/

SAVINGS BANK (PERSON.) *CLOSE

0.00

15 JAN 07

* INTERIM *

6 INR

22 SEP 04	TRANSFER CHQ 00879814 CLG PAID	40,000.00	84,867.20
05 OCT 04	TO CASH CHQ : 00879816 T26	4,000.00	80,867.20
13 OCT 04	G T	18,043.00	98,910.20
04 NOV 04	TO CASH CHQ : 00879817 T24	3,000.00	95,910.20
04 NOV 04	G T	20,463.00	1,16,373.20
09 NOV 04	INDUSTRIAL DEVELOPMENT AUTHORITY GRETORN OIDA	1,15,288.00	1,085.20
02 DEC 04	GOVT. TR.	18,301.00	19,386.20
03 DEC 04	TO CASH CHQ : 00879819 T49	2,000.00	17,386.20
16 DEC 04	TO CASH CHEQUE:00679820	6,000.00	11,386.20

(Suman wife)

✓

Annexure-2

request 98

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12 APR 06	TRANSFER CHR 00214879 CLG	10,000.00	2,16,855.67
26 APR 06	Transfer	11,620.00	2,28,475.67
02 MAY 06	GOVT. CH. 679744 & 679745	53,162.00	2,81,637.67
08 MAY 06	TO CASH CHEQUE: 00214880	2,000.00	2,79,637.67
01 JUN 06	TO CASH CHEQUE: 00146321	5,000.00	2,74,637.67
06 JUN 06	Transfer	26,581.00	3,01,218.67
07 JUN 06	TRANSFER CHR 00146322	6,778.00	2,94,440.67
03 JUL 06	INTEREST TO DATE	4,063.17	2,98,503.84
03 JUL 06	TO CASH CHEQUE: 00146323	4,184.00	2,94,319.84
13 JUL 06	TRANSFER CHR 00146324	4,117.00	2,90,202.84
24 JUL 06	TRANSFER CHR 00146325	2,50,875.00	39,327.84
12 AUG 06	TRANSFER CHR 00146326 DFT ISS	19,820.00	19,507.84
22 AUG 06	TO CASH CHEQUE: 00146327	2,500.00	17,007.84

CONTINUED

MR. SATISH KUMAR
ADDL. CHIEF MAGISTRATE
SULTANPUR U.P.
SULTANPUR
SULTANPUR
228001

SULTANPUR
(U.P.)

01190/041041/

SAVINGS BANK (PERSON.) MCLOSE

0.00 15 JAN 07 * INTERIM * 12 INR

20 SEP 06	TRANSFER CHR 00146328 CLG	3,209.00	13,798.84
25 SEP 06	TO CASH CHEQUE: 00146329	10,000.00	3,798.84
25 SEP 06	Interest Application	0.84	3,798.00
25 SEP 06	A/C CLOSED & TFD. TO SBI PILIDHIT DR.	3,798.00	0.00

END OF STATEMENT

document-98

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VERIFICATION

I / We SATISH KUMAR Son/Daughter/Wife of AJIT LAL ATTRI at present aged around 45 years and residing at ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY FATEHGARH MOB 09415183975 the borrower(s) solemnly verify that the contents of the above paragraphs are true to my/ our knowledge.

Signed and verified at NOIDA on _____ day of _____.

Place:

Date:

SIGNATURES

SATISH KUMAR s/w/d of AJIT LAL ATTRI
ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT,
OFFICER COLONY FATEHGARH MOB 09415183975

Undertaking from applicant where a housing loan is granted for purchase of plot of land

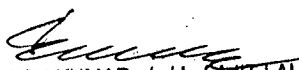
Branch Manager / Chief Manager,
State Bank of India,
SECTOR-62 NOIDA

Dear Sir,

HOUSING FINANCE
APPLICATION FOR A LOAN FOR PURCHASE OF PLOT OF LAND

This has reference to my / our application dated 26/07/06 for a loan of Rs.1831000.00 for purchase of a plot of land for construction of a dwelling unit thereon. I hereby give an undertaking that I will be constructing a house on the said plot of land within a period of two years. In the event of my failing to construct a house within two years, the Bank will be free to charge a higher rate of interest as deemed fit by the Bank or even to recall the loan.

Yours faithfully,


SATISH KUMAR s/w/d of AJIT LAL ATTRI

ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY FATEHGARH
MOB 09415183975

(Name(s) and Address)

Sequest 98

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Stamp duty as applicable in the State

AFFIDAVIT

I/ We

Shri/Smt SATISH KUMAR s/w/d of AJIT LAL ATTRI Age - 45 years, Occupation -SERVICE residing at ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY FATEHGARH MOB 09415183975 do hereby solemnly affirm and State on oath as follows :-

By virtue of an Agreement dated 23/8/06 with SBI, I/ we have agreed to purchase flat No. _____ admeasuring 500 Sq.m/sq.ft. built up together with attached terrace of _____ sq.ft. built up on _____ floor in Building known as _____ constructed at Plot No. S-11, Kanchana Estate, Sector-62, Farukhabad, NOIDA (hereinafter called the said property) for Rs. _____. The developer on _____ has permitted me/us to mortgage the said property in favour of State Bank of India. Thus I / we have occupancy rights in the property, I / we have agreed to purchase the said property out of own funds, and by taking loan from State Bank of India.

I/ We hereby declare that I/we have not in any manner dealt with the said property by way of mortgage, sale, gift, sub-lease, transfer or otherwise entered into the agreement to do so by which my/ our title to the same would be effected. The said property is not attached by any authority nor is a subject matter of any civil suit. I/ We have not received any notice to that effect. I/ We hereby declare that the said property is absolutely free of any charge or any encumbrance and my/ our title to the same is clear and marketable to give first charge to State Bank of India, SECTOR-62 NOIDA.

I/ We have made this Affidavit with knowledge that relying on the contents of this Affidavit, State Bank of India is going to accept the said property as a security for the total credit facility of Rs.1831000.00 ((Rupees Eighteen Lacs Thirty One Thousand Only)) to be granted to me/ us by the said Bank. I/ We further state that I/ we shall not create any charge encumbrance over the said property during currency of the above said loan.

Whatever stated above in para No.1 to 4 is true and correct to the best of my/ our knowledge, information and behalf and in witness thereof I / we have signed this affidavit at 23rd Aug on this 2006

Date :

Identified by

ADVOCATE

AFFIANT

AFFIANT

AFFIDAVIT

I / We SATISH KUMAR Son/Daughter/Wife of AJIT LAL ATTRI at present aged around 45 years and residing at ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY FATEHGARH MOB 09415183975 the borrower(s) hereby make an oath and state as follows:

(a) I/we have availed finance of Rs. 1831000.00 from the Bank for purchase/ construction of house/ tenement/flat which is more particularly described in Schedule I hereunder written (hereinafter referred to as the scheduled property), and hereby declare that I/we have not availed any other loan for acquiring the scheduled property.

(b) I/we have full, absolute and unhindered right, title interest to and over the scheduled property and nobody else has any right, title or interest in the scheduled property:

(c) As a security for the advance/finance availed by me/us, we have delivered to the Bank the title deeds more particularly described in Schedule II hereunder written in respect of the scheduled property with an intention to create mortgage of the scheduled property on _____ (date). I/ we hereby declare that the documents of title delivered by us to the Bank are original title deeds and there are no other documents of title in my/ our possession or at my/ our command.

I/ we hereby declare that there are not subsisting charges/ encumbrances on the scheduled property and I/ we have not done any act which would affect our title to the scheduled property or the security created by us in favour of the Bank.

(e) I/ we hereby declare that the scheduled property is not subject to any attachment orders on account of taxes, inter alia, including Income Tax/ Sales Tax/ property tax or any other levy, penalty of any nature whatsoever.

(f) I/ we are aware that the Bank has believed on the declarations made by us in this affidavit and on the basis of the declarations made by us, has agreed to grant finance for acquisition of the scheduled property. I/ we are aware that appropriate civil/ criminal proceedings can be initiated against me/ us if it turns out that the declarations made by me/ us hereinabove turn out to be incorrect, false or misleading.

SCHEDULE - I (Detailed description of the property for which loan is granted)

The Property situated at PLOT NO. 56-D, LAGERSTROMIA ESTATE, SECTOR -CHI-04, GREATER NOIDA. AREA - 500 SQ. METRES.

SCHEDULE II (Description)

SIGNATURES

SATISH KUMAR s/w/d of AJIT LAL ATTRI

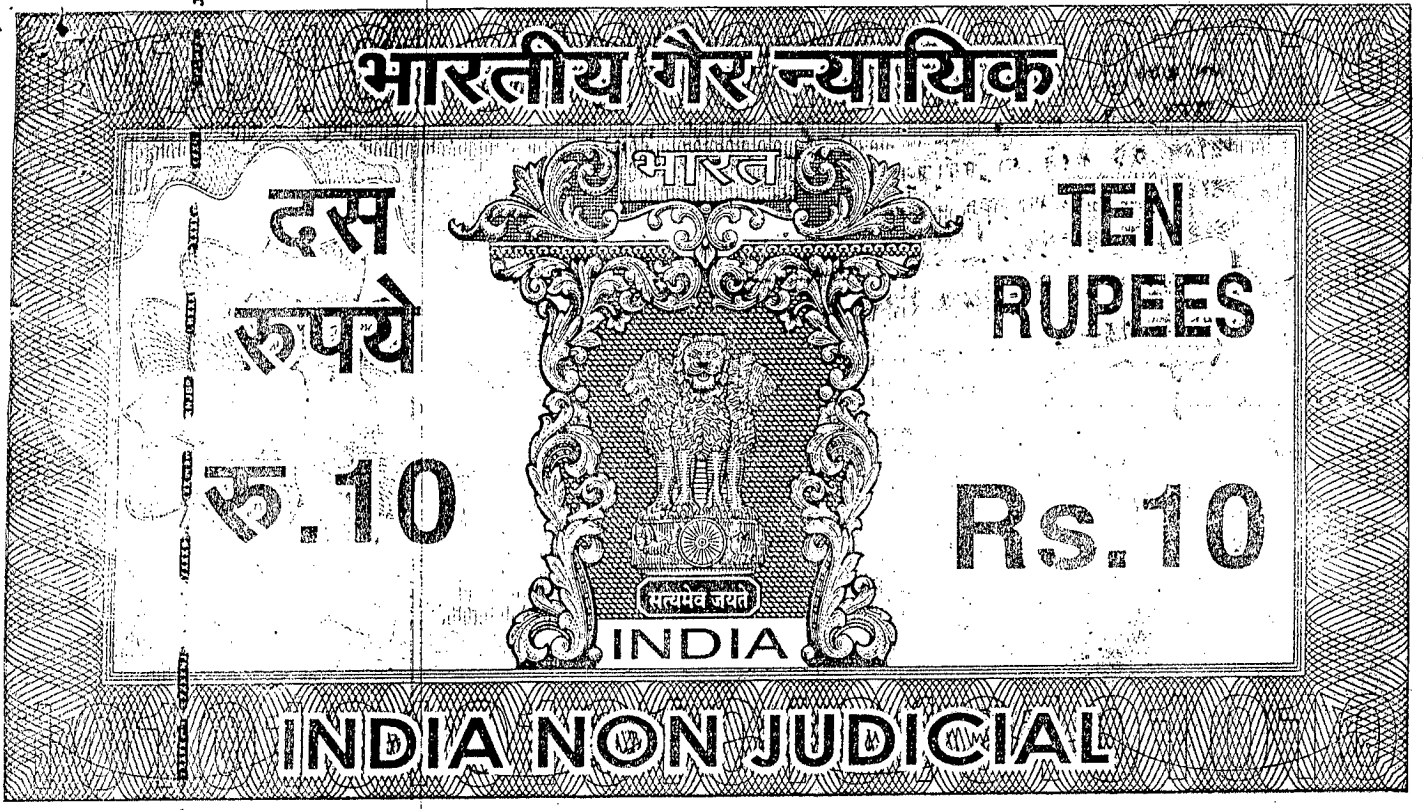
Place:

ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT,
OFFICER COLONY FATEHGARH MOB 09415183975

Date:

request-98

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उत्तर प्रदेश UTTAR PRADESH

13AA 537476

This is an Integral Part of Document
 AFFIDAVIT
 For Rs. 18,31,000 (Rupees Eighteen Lacs Thirty
 one thousand Only) Executed By.....
 SH. SATISH KUMAR
 In favour of State Bank of India
 on 23/8/06 at NDIDA

sequest-198

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Dated this ___ day of _____, 200

AND

UNDERTAKING CUM
DECLARATION CUM
INDEMNITY

Request. 98

100/2

UNDERTAKING CUM DECLARATION CUM INDEMNITY

Dated 23/8/06

The Asstt. General Manager / Branch Manager,
State Bank of India,
RASECC, GHAZIABAD/NOIDA

Sirs,

At our/my request you have agreed to grant me a Housing Loan facility to the tune of Rs.1831000.00 for purchase of PLOT NO. 56-D, LAGERSTROMIA ESTATE, SECTOR -CHI-04, GREATER NOIDA. AREA - 500 SQ. METRES. and to the secure the same We/I have created a mortgage charge by deposit of title deeds in respect of the PLOT NO. 56-D, LAGERSTROMIA ESTATE, SECTOR -CHI-04, GREATER NOIDA. AREA - 500 SQ. METRES. (hereinafter referred to as "the said flat/unit/gala" more particularly detailed in the Schedule appended hereinbelow) with the SECTOR-62 NOIDA on _____ At our/my request you have agreed to grant me a _____ facility to the tune of Rs. _____ for the _____ (purpose) and to the secure the same We/I have created a mortgage charge by deposit of title deeds in respect of the _____ (hereinafter referred to as "the said flat/unit/gala" more particularly detailed in the Schedule appended hereinbelow) with the _____ Mumbai on _____ and in consideration of the sanction of the said housing loan facility, We/I, the undersigned bind ourself/myself and our/my successors, assigns, heirs, executors, administrators and assets and hereby irrevocably

a) We / I agree to indemnify and keep the Bank fully indemnified against all claims, demands, actions, proceedings losses, damages, costs, charges, expenses and disbursement whatsoever which the Bank may pay or incur or suffer or sustain or to be liable and/or made to be liable to pay or incur or suffer or sustain as a result of consequences, direct or indirect, on the Bank having agreed to advance housing loan credit facilities, with whatever discrepancies that may arise or be subsequently found in our/my right title and interest over the said flat/unit/gala and/or any of the documents, title deeds latent or otherwise in respect of the said flat/unit/gala more specifically in the event of any encumbrance which may or may not be reflected in the records of the competent Sub-Registrar of Assurances and the absence and non-availability of the _____ (details of the documents which is not available or furnished to Bank).

b) That We/I have the full absolute and unhindered right to ownership over the said flat/unit/gala and create the mortgage charge over it by deposit of _____ title _____ deeds _____ with _____ the _____ Bank.

c) That pursuant to the agreement dated _____ registered in the office of Sub-Registrar of Assurances at _____ under Serial no. _____ dated _____, the right title and interest in the said flat/unit/gala and proportionate interest in the land being the said property stands duly and absolutely vested and the crystallized in us/me.

d) That neither We/I nor any of our/my successors, administrators, assigns and/or the legal heirs/ representatives, nominees of the parties hereto shall have any objection to and/or challenge the charge created by us/me on _____ over the said flat/unit/gala in favour of the Bank.

e) That We/I declare that pursuant to the execution of the agreement dated _____ the sole and exclusive right title and interest and the right to use and occupy the said flat/unit/gala on ownership basis stands vested in us/me and we/I further indemnify the Bank against any doubt and/or encumbrance in respect of our/my title over the said flat/unit/gala,

and We/I shall indemnify and shall keep indemnified the Bank and/or anybody claiming through it against any claims, demands, actions, proceedings, losses, damages, recoveries, judgments, charges, lien, encumbrance (by way of sale, exchange, mortgage, gift, trust, possession, easement, lease, lien or lispence or attachment either before or after judgement or other encumbrances etc.) that may or may not be reflected in the records of the competent Sub-Registrar of Assurances and expenses, any third party claims /proceedings, Notices, Injunctions from any Courts of Law restraining the Bank from enjoying the quiet, vacant and peaceful possession of the said flat/unit/gala and keep the Bank indemnified against any act, deed by person(s) whomsoever by which the Bank may incur damages or suffer on account of any claim being made and established by any person or persons found interested in the said Flat/unit/gala described in the Schedule hereunder written or any part thereof including the proportionate interest in the said property.

f) In the event of default/non-payment of the loan installments, our/my account running irregular, non-acceptance of the membership by the Cooperative Society, or non-acceptance/discrepancies in validity of the title deed documents or in the event of arising of any doubt, encumbrances including sale, exchange, mortgage, gift, trust, possession, easement, lease, lien or lis-pendence or attachment either before or after judgement or other encumbrances, injunction or order from any Courts of Law or Quasi-Judicial authorities/ Government Authority or agency restraining us/me to occupy the said Flat/unit/gala, We/I, the undersigned agree to repay and to make good to the Bank due payments with the applicable rates of interest without any further proof or contention together with the costs, charges and expenses incurred by the Bank for such acts of omission and/or commission including the invalid title and/or discrepancy in the title deeds in respect of the said flat/unit/gala with the Bank.

g) We/I also undertake to pay to the Bank the Principal Amounts with the applicable rates of interest or at such other rate as may be made applicable from time to time to be stipulated by the Bank from the date the amounts became due till the date of payment/realization in respect to the loan facility availed from the Bank. In the event of default, We/I undertake to pay the enhanced rate of interest @ 2% per month (i.e. 24% 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)

h) We/I undertake to deposit and keep deposited with the Bank such sum of money as payable towards the loan installments or approved securities including the Membership Share Certificate when issued and title deeds of the said flat/unit/gala including the (details of the deposited title deeds) with the Bank for due fulfillment and discharge of my obligations towards the Bank against the housing loan facility.

i) We/I irrevocably authorise the Bank to set-off the amounts so deposited and also to realise from the securities which may be appropriated by the Bank in situations of the obligations and liability to the Bank to the extent possible at any time the Bank deems fit.

j) We/I authorise the Bank to take such steps to secure its dues which remain payable and outstanding from the undersigned in the event of default, at any time and from time to time as it may deem necessary in its discretion including to protect/or to dispose off and sell the said flat/unit/gala.

k) We/I agree and undertake not to hold the Bank responsible or liable for any loss or damage which We/I may suffer as a result of any act of omission and/or commission amounting to negligence or default on part of the said Builder/Society or the previous owners of the said flat/unit/gala.

l) Nothing herein contained shall prejudice any other rights and remedies which the Bank may have against the undersigned under the law or any other documents signed or to be signed by us/me.

THE SCHEDULE HEREINABOVE REFERRED TO

PLOT NO. 56-D, LAGERSTROMIA ESTATE, SECTOR -CHI-04, GREATER NOIDA. AREA - 500 SQ. METRES.

Yours faithfully,

ACCEPTED

BRANCH / ASST. GENERAL MANAGER
FOR STATE BANK OF INDIA

request 48

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भारतीय गैर न्यायिक

दस
रुपये

₹. 10



TEN
RUPEES

Rs. 10

INDIA NON JUDICIAL

उत्तर प्रदेश UTTAR PRADESH

537477

This is an Integral Part of Document

Undertaking

For Rs. 18,31,000/- (Rupees Eighteen Lacs
Thirty one thousand Only) Executed By

Sh. Sandeep Kumar

In favour of State Bank of India

at SBI on 23/8/06, NOIDA

STATE BANK OF INDIA

Stamp duty as applicable in the State

DEED OF UNDERTAKING

This DEED OF UNDERTAKING made on 23/8/06

BY

Shri/Smt SATISH KUMAR s/w/d of AJIT LAL ATTRI Age - 45 years, Occupation -SERVICE residing at ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY FATEHGARH MOB 09415183975 hereinafter referred to as mortgagor,

IN FAVOUR OF STATE BANK OF INDIA, SECTOR-62 NOIDA a Banking Corporation and Constituted under the State Bank of India Act, 1955, having its Corporate Office at Madam Cama Road, Bombay and One of its branches at various places including at and known as SECTOR-62 NOIDA Branch Hereinafter referred to as the "BANK" (which expression shall) mean and include its successors and assigns).

WHEREAS, the mortgagor has entered into an Agreement to Sale with GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY, GR. NOIDA and thereby agreed to purchase flat No. _____ admeasuring 500 sq.mtrs on _____ floor of the building being constructed at Plot No. S6 Survey No. _____ at Aganstromia Gatali, Sector - Ch-04 G. Noida. The said Agreement is registered in the office of Sub-Registrar _____ at Sr.No. _____ on _____ AND WHEREAS, the Bank has sanctioned a Housing Loan of Rs.1831000.00 ((Rupees Eighteen Lacs Thirty One Thousand Only)) to the mortgagor for the purpose of purchase of flat. The mortgagor has agreed to repay the said loan in 180 equal monthly installments of Rs.18845/- each with interest @ 9.25 per cent per annum with monthly rests.

AND WHEREAS the mortgagor is presently working in ADDL. DISTT. JUDGE, FARUKKABAD 22/IV, CIVIL COURT, FATEHGARH MOB In case the mortgagor leaves the said job and /or voluntarily retires from the said job prior to his age of retirement, which is popularly known as 'premature voluntary retirement' or retires after the age of super annuation, the security of the bank regarding repayment of loan will be jeopardized.

AND WHEREAS, the bank has therefore called upon the mortgagor to execute this Deed of undertaking.

NOW THIS DEED OF UNDERTAKING WITNESSETH AND IT IS HEREBY AGREED, CONFIRMED, AFFIRMED AND COVENANTED BY THE MORTGAGOR THAT :-


1) In case the mortgagor retires or leaves the present job or takes premature voluntary retirement from the present job, the mortgagor undertakes to deposit with the bank the amount received by him from his present employer towards provident fund, gratuity and other benefits for the fixed term equivalent to the remaining period of installments of the abovesaid loan obtained by him from the Bank. The Bank shall continue to hold the said amounts in deposit till the entire loan is repaid.

2) Further covenants that the Bank shall be entitled to adjust the interest accrued upon the said deposit towards the monthly installment of the loan of the mortgagor obtained by the Bank

3) The mortgagor further undertakes that during the pendency of the said loan facility, the mortgagor shall not withdraw the said amounts of fixed deposit before maturity nor claim any interest on the said amount till the repayment of entire loan.

IN WITNESS WHEREOF the mortgagor has set his/her hands to this undertaking the day, month and the year hereinabove written.

WITNESS :


SATISH KUMAR s/w/d of AJIT LAL ATTRI

1. Sign., Name, Address

2. Sign., Name, Address



STATE BANK OF INDIA

To
The Asstt. General Manager / Branch Manager,
State Bank of India,
RASECC, GHAZIABAD/NOIDA

BRANCH / ASST. GENERAL MANAGER
SECTOR-62 NOIDA Branch

DISBURSEMENT ADVICE TO THE RACPC

RASECC / HL /

Date: 23/8/06

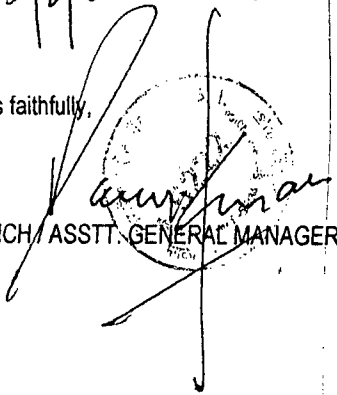
Dear Sir,

'P' SEGMENT ADVANCES PRASHASAN PLUS
HOUSING LOAN
SATISH KUMAR s/w/d of AJIT LAL ATTRI

TERM LOAN OF :Rs. 1831000/-

With reference to above loan sanctioned by you, we are pleased to advise you that the loan has been disbursed today, i.e. on 23/8/06. This is for your information.

Yours faithfully,



BRANCH / ASST. GENERAL MANAGER

request 98

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उत्तर प्रदेश UTTAR PRADESH

3AA 537460

NOIDA

23/5/06

This is an Integral Part of Document
 Undertaken cum declaration cum Intention
 For Rs. 1,83,000/- (Rupees Eighteen Lacs Thirty
 one Thousand Only) Executed By
 Sh. SATISH KUMAR
 In favour of State Bank of India

Satish Kumar

request 98

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ANNEXURE I

From:
SATISH KUMAR s/w/d of AJIT LAL ATTRI
ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT,
OFFICER COLONY FATEHGARH MOB 09415183975

To,
Branch Manager / Chief Manager,
State Bank of India,
SECTOR-62 NOIDA

I/We, understand that as a pre-condition, relating to grant of the loans / advances / other non-fund-based credit facilities to me / us, the State Bank of India requires my/our consent for the disclosure by the bank of, information and data relating to me / us, of the credit facility availed of / to be availed, be me / us, obligations assumed / to be assumed, by me / us. In relation thereto and default, if any, committed by me/ us, in discharge thereof.

2. Accordingly I / We, hereby agree and give consent for the disclosure by the State Bank of India of all or any such

- a) Information and data relating to me / us;
- b) the information or data relating to any credit facility availed of / to be availed by me / us, and
- c) default, if any, committed by me / us, in discharge of my / our such obligation.

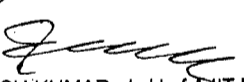
as the State Bank of India may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. And any other agency authorized in this behalf by RBI.

3. I / We, declare that the information and data furnished by me / us to the State Bank of India are true and correct.

4. I / We, undertake that,

a) the Credit Information Bureau (India) Ltd. And any other agency so authorized may use, process the said information and data disclosed by State Bank of India in the manner as deemed fit by them; and

b) the Credit Information B Bureau (India) Ltd. And any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/ financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.


SATISH KUMAR s/w/d of AJIT LAL ATTRI

Date: 23/8/06

Place: NOIDA

SIGNATURE OF THE BORROWERS
CIBIL/B/ Page 1/1

request 98

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That if the Borrower shall become insolvent, bankrupt, or makes any arrangement or composition with creditors the Bank (notwithstanding payment to the Bank by me/us or any other person of the whole or any part of the amount hereby secured) rank as creditor and may prove against the estate of the borrower for the full amount of all the Bank's claims against the Borrower or agree to and accept any composition in respect thereof and the bank may receive and retain the whole of the dividends, compensation or other payments thereof to the exclusion of all my/our rights as guarantor(s) for the borrower in competition with the Bank until all the bank's claim are fully satisfied and I/we will not be paying off the amount payable by me/us or any part thereof or otherwise proved or claim against the estate of the borrower until the whole of the Bank's claims against the Borrower, in respect of all the liabilities whatsoever have been satisfied and the Bank may enforce and recover payment from me/us of the full amount payable by me/us not withstanding any such proof or composition as aforesaid.

The Guarantor shall not stand discharged by transfer of the loan account of the borrower from one branch to another and such transfer of the account shall not be deemed as a variation of the terms of the contract.

That any notice by way of demand or otherwise may be given by the Bank to me/us sending the same by post and addressed to me/us and the notice shall be deemed to have been given at the time when it will be delivered in the ordinary course of post and it will be sufficient in order to prove service of any such notice and to prove that the envelope containing the same was posted and the certificate signed by any officer duly authorised by the Bank in this regard that the envelope was posted, shall continue such proof.

That the guarantor herein authorise the Borrower/s to acknowledge the debt, on his behalf also and any such acknowledgement or payment made by the Borrower/s in respect of the Loan, shall and shall always deem to extend the Limitation as against the guarantor.

That the guarantee herein contained shall not be determined or affected by the death of the guarantor(s) hereunder but shall in all respect and for all purposes be binding and operative on his/their successor(s), heir(s) and assigns until repayment of all moneys secured by and due to the bank under the loan granted to the Borrower.

We further agree that we shall be jointly and severally liable to the bank for the entire outstanding in respect of the loan and that the bank shall be at liberty to sue either or any of us in respect of such liability without joining the other or others of us and notwithstanding any decree in any such suit subsequently to sue the other or others of us and to proceed to judgement and execution at the option of the bank until its claim is fully satisfied.

Signed and delivered by the said

GUARANTOR

SUMAN BALA s/w/d of SATISH KUMAR

Suman Bala

ADDITIONAL D. J. FARUKKABAD, 22/IV OFFICERS' COLONY, FATEHGARH.

Place : NOIDA

Date : 23/8/02

ANNEXURE II

From:
SUMAN BALA s/w/d of SATISH KUMAR

ADDITIONAL D. J. FARUKKABAD, 22/IV OFFICERS'
COLONY, FATEHGARH.

To,
Branch Manager / Chief Manager,
State Bank of India,
SECTOR-62 NOIDA

I/We, understand that as a pre-condition, relating to grant of the loans / advances / other non-fund-based credit facilities to SATISH KUMAR s/w/d of AJIT LAL ATTRI and furnishing guarantee in relation thereto, the State Bank of India requires consent of the guarantors/s of the credit facility, granted / to be granted, by the bank for disclosure of, information and data relating to the guarantors/s, and credit facility availed of by the guarantor/s, obligations as assumed by the guarantors/s, in relation thereto and default, if any, committed, in discharge thereof.

2. Accordingly I / We, hereby agree and give consent for the disclosure by the State Bank of India of all or any such

- a) Information and data relating to me / us;
- b) the information or data relating to any credit facility availed of / to be availed by me / us, and
- c) default, if any, committed by me / us, in discharge of my / our such obligation.

as the State Bank of India may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. And any other agency authorized in this behalf by RBI.

3. I / We, declare that the information and data furnished by me / us to the State Bank of India are true and correct.

4. I / We, undertake that,

- a) the Credit Information Bureau (India) Ltd. And any other agency so authorized may use, process the said information and data disclosed by State Bank of India in the manner as deemed fit by them; and
- b) the Credit Information B Bureau (India) Ltd. And any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/ financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.

SUMAN BALA s/w/d of SATISH KUMAR

Suman Bala

Date: 23/8/06

Place: NOIDA

SIGNATURE OF THE GUARANTORS

CIBIL/G/ Page 1/1

request 98

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OPERATIONS LETTER

Unstamped Operations Letter

STATE BANK OF INDIA

SATISH KUMAR s/w/d of AJIT LAL ATTRI

Date : 11/08/2006

To:
The Branch Manager,
State Bank of India,
RASECC GHAZIABAD/NOIDA

Dear Sir / Madam

'P' SEGMENT ADVANCES PRASHASAN PLUS
HOUSING LOAN
TERM LOAN OF :Rs. 1831000/-

With reference to the Agreement dated 11/08/2006 executed by me/us in respect of the above limit, I / We request you to please make the account operative at SECTOR-62 NOIDA Branch, until otherwise agreed upon. In token of my/our acceptance to the above, I / We return to you the duplicate of this letter duly signed by me / us for your records.

Yours faithfully,


Borrower (s)

OPERATIONS LETTER

Unstamped Operations Letter

STATE BANK OF INDIA

SATISH KUMAR s/w/d of AJIT LAL ATTRI

Date : 11/08/2006

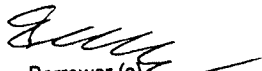
To:
The Branch Manager,
State Bank of India,
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Yours faithfully,


Borrower (s)

24/8/06

24/8



उत्तर प्रदेश UTTAR PRADESH

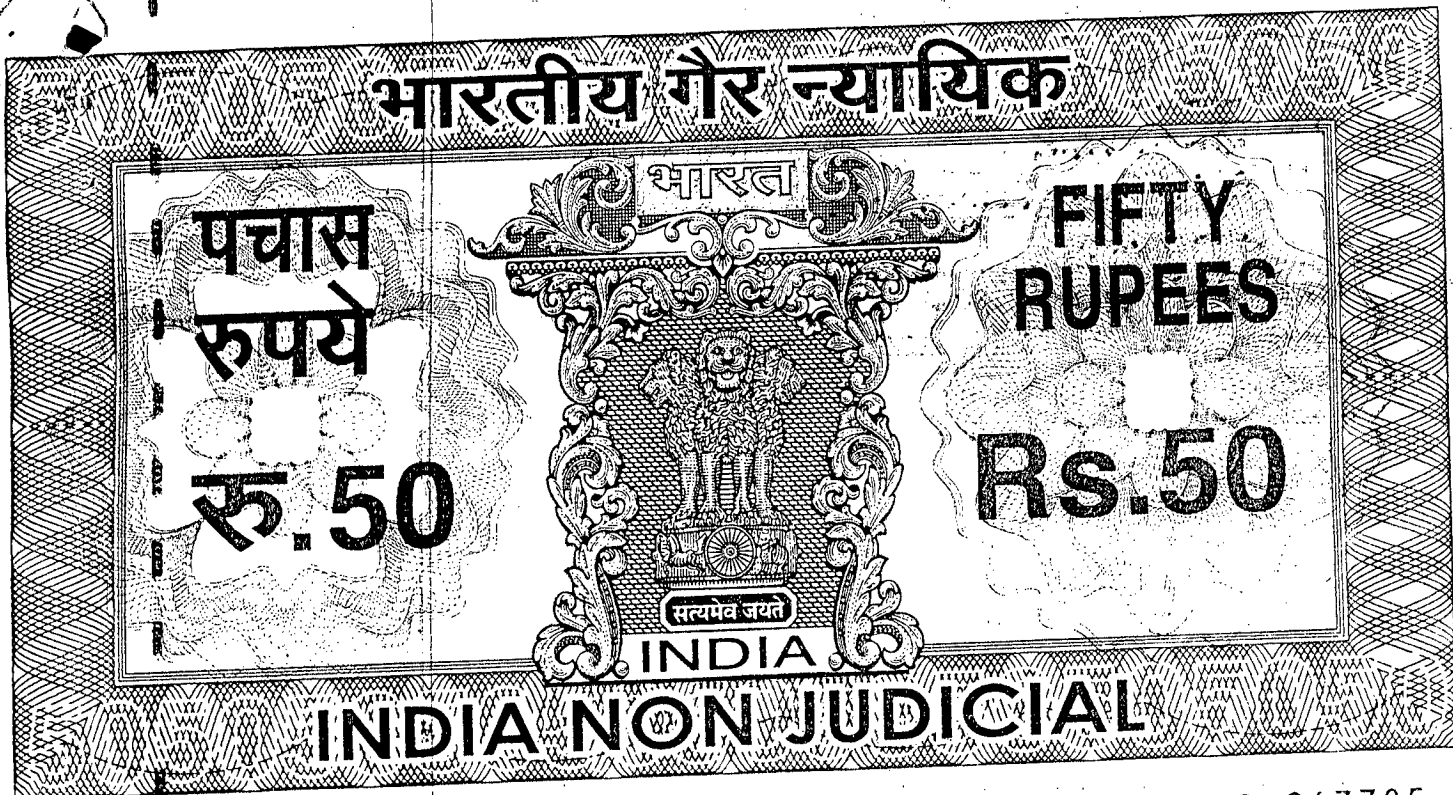
C 967784

This is an Integral Part of Document
 ... Term Loan Agreement for Housing Loan
 For Rs. 3,00,000 (Rupees Three Lakh Only) Executed By
 Sh. SATISH KUMAR
 In favour of State Bank of India
 on 23/8/06 at NOIDA

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request 98

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उत्तर प्रदेश UTTAR PRADESH

C 967785

This is an Integral Part of Document
 Loan Agreement in House No 100
 For Rs. 10,21,000 (Rupees Eighteen Lacs
 and Two Thousand Only) Executed By
 Sh. SAISHI KUMAR
 in favour of State Bank of India
 on 23/8/06 at NOIDA

request 98

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Stamp duty as applicable in State

To be stamped as an Agreement in accordance with the Stamp Act in force in the State in which the document is executed and not to be attested.

MEMORANDUM OF TERM LOAN AGREEMENT FOR HOUSING LOAN GRANTED TO PUBLIC

NOIDA

Date: 23/8/06

Branch Manager / Chief Manager,
State Bank of India,
SECTOR-62 NOIDA

Sir/Madam,

Whereas, the State Bank of India, a body corporate constituted under State Bank of India Act 1955, having its Corporate Centre at Madame Cama Road, Nariman Point, Mumbai - 400 021, having one of its Branch Offices at SECTOR-62 NOIDA (hereinafter called the "the Bank" which expression shall include its successors and assigns) having, at my /our request SATISH KUMAR Son/Daughter/Wife of AJIT LAL ATTRI at present aged around 45 years and residing at ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY FATEHGARH MOB 09415183975 hereinafter, called 'the Borrower' which expression shall include his/her respective heirs, executors, administrators and assigns) granted me/us a Housing Loan of Rs.1831000.00 (Rupees Eighteen Lacs Thirty One Thousand Only) for purchase/construction of a flat/house/plot of land or for additions thereto, situated at PLOT NO. 56-D, LAGERSTROMIA ESTATE, SECTOR -CHI-04, GREATER NOIDA. AREA - 500 SQ. METRES.

2. In consideration of the grant of the said advance and continuance of the said facility for such time as the Bank may deem fit, I/we SATISH KUMAR s/w/d of AJIT LAL ATTRI do hereby irrevocably and unconditionally agree and undertake with you, so as to bind myself/ourselves, my/ our heirs, executors, administrator, estates, assigns and effects as follows, viz.

a) The disbursement of the amount of the loan shall be at your absolute discretion and shall be co-related to the actual progress in the construction of the house/flat/additions. Such disbursements shall be made by means of the Bankers Cheque drawn in favour of parties to whom I/we may desire and instruct to make payment for the purpose of acquisition/ construction/ addition of/to house/flat/land. You may at your discretion and at my/our request credit a part of loan amount to my/our current/saving Bank account (maintained in single or joint names) to enable me/us to make payments to suppliers of goods and services. I/we shall submit to the Bank within a reasonable time, satisfactory proof of the proper utilization of the amount of the loan, such as Architect's certificate, certifying the value of the work carried out, Contractor's bills, stamped receipts, sale agreement for house/ flat.

If considered necessary by the bank, I/we shall produce, at my/our cost, photographs showing the progress of construction work carried out by me/us, which photographs besides showing portion of the neighbouring properties, shall be certified by persons whose certificates are acceptable to the Bank.

TL / Page 1 / 5

[Handwritten signature]

b) I/We shall repay the amount of loan as per arrangement / sanction letter, which forms part of this Agreement in Equated Monthly Instalments of Rs. 18845/- each till the entire loan with interest is fully repaid. This equated monthly installment also includes interest component. The Bank reserves the right to levy prepayment charges of 2% of the amount prepaid in excess of normal EMI dues in respect of preclosure of Housing Loans before expiry of half of the original tenure of the loan.

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 exist or not. If the Borrower is not agreeable to the revised interest rates 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 shall repay the Loan and any other amount due to SBI in full and final settlement in accordance with the provisions of this Agreement relating to prepayment.

Loan on floating interest rate basis ; Interest on the amount of the loan will be applied at the rate of 1.75 % below State Bank Advance Rate hereinafter referred to as SBAR, rising or falling therewith, effective rate being 9.25 per annum at monthly rests calculated on the daily balance of the loan amount. Provided that the Bank shall at any time and from time to time be entitled to change the rate of interest depending on changes in SBAR, and such revised rate of interest shall always be construed as agreed to be paid by the borrower(s) and hereby secured. Borrowers shall be deemed to have notice of change in the rate of interest whenever the changes in SBAR are either displayed / notified at / by the branch or published in newspaper or made through entry of interest charged in the passbook / statement of accounts sent to the borrower(s).

Without prejudice to the Bank's other rights and remedies, the Bank shall be entitled to charge at its own discretion enhanced rates of interest on the outstanding in the loan account (s) or a portion thereof for any default or irregularity on my/our part which in the opinion of the Bank warrants charging of such enhanced rates of interest for such period as the Bank may deem fit. The Equated Monthly Installments will have to be paid till the entire loan and the interest is fully repaid. Further, the amount of Equated Monthly Installment may change/ increase as may be decided by the Bank. 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.

Such enhanced interest will start accruing from the date of disbursement of the loan or the date of disbursement of the first installment of the loan where such loan is paid in installments or 30 days from the date of equated monthly instalments (EMI) if it remains unpaid for a period of 30 days from the due date, for any reason, including bounced cheque.

c) If the loan amount has been utilized by me/us for purchase of ready built house/flat, I/We shall pay the first such monthly installment following the month in which the loan amount is disbursed to me/us. The subsequent monthly installments shall be paid before the last day of each subsequent month. If the loan amount has been utilised for construction of/ additions to house/flat, I/we may be permitted to pay the first such monthly installment till 2 months after the month in which the house/flat has been completed or on the expiry of 18 months from the date of disbursement of the first installment, whichever may be earlier. The subsequent monthly installments will be paid before the expiry of the each subsequent month.

d) Pre-EMI interest : I/We have opted for servicing of Pre-EMI interest and have already delivered or hereby undertake to deliver post-dated cheques drawn at monthly intervals for servicing of the amounts of Pre-EMI interest during the moratorium period.

e) I/We declare and confirm that the amount of the loan or the balance then outstanding shall become payable at once in case of my death or death of anyone of us. In case of death, the Bank may, at its discretion, continue the loan provided sufficient collateral security is furnished by my legal heirs/ surviving borrower(s) or some satisfactory arrangement for repayment acceptable to the Bank has been made by my legal heirs/ surviving borrower(s).

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f) I/We shall arrange for the payment of the equated monthly installment from my/our monthly salary or in whatever manner deemed fit* or by debit on the due dates from the Current/ Savings Bank account with Branch/ or any other Branch where I/we may hold the account singly or jointly and to appropriate the same in repayment of the said loan and interest. (*Delete if not appropriate)

I/ We shall execute in favour of the Bank, a letter of authority, addressed to my/our employees to recover and pay to the Bank the equated monthly installment from my/ our salary every month* (*Delete if not applicable)

g) On the demand the Borrower agrees to deliver to the Bank post-dated cheques for the monthly installments and the Borrower warrants that the cheques will be honoured on first presentation. Any non-presentation of a cheque due to any reason will not affect the liability of the Borrower to pay the monthly installments or any other sum. The borrower agrees to forthwith replace the cheques/ issue fresh cheques, if required by the Bank. The borrower shall not be entitled to call upon the Bank to refrain from presenting any cheques for payment and if the borrower does so, the Bank shall nevertheless be entitled to present the cheques for payment and in the even of dishonour the provisions under Chapter XVII of the Negotiable Instrument Act, 1881 shall apply. I/We also agree to pay a penalty of Rs.250/- for every bounced cheque for any reason whatsoever in addition to the enhanced rate of interest as applicable.

h) I/We declare and confirm that on my/our retirement, the outstanding amount of the loan sanctioned to me will become repayable at once. The Bank may, at its discretion, continue the loan provided satisfactory arrangement for repayment, acceptable to the Bank has been made by me us.

i) In the event of cessation of my/our business/service with my/our employers by way of resignation or otherwise (except as a result of the death or retirement), I/we undertake to repay to the Bank forthwith on demand the balance principal amount of the loan, or the balance then outstanding whichever is higher.

j) In the event of my/our ceasing to be in business/service of my/our employer whether by retirement, resignation, death or by operation of law or by any other reason or cause whatsoever and howsoever you shall be entitled at your discretion, to write to my/our employers to appropriate and set off (i) any amount which may then be payable by my /our employers to me/us whether by way of salary, allowances, bonus, other remuneration or any payment (whether ex-gratia or otherwise) whatsoever and

ii) any amount that may be standing to the credit of any account which I/we may have with my/our employers or with you, either singly or jointly towards repayment of the balance that may be then remaining due and payable by me/us in my/our said loan account together with interest thereon at the applicable rates upto the date of such repayment. Any such appropriation made by you or my/our employers shall be conclusive and binding on me/us and my/our estate both in and out of court. In any even my/ our liability to make repayment of the entire dues immediately shall remain valid till the entire amount with applicable interest as upto the date of payment has been realised by you whether by way of recovery from my/our employer or otherwise.

k) I/We will not sell, assign, mortgage, change or in any way encumber or alienate the said flat/house/land or any part thereof so long as I/we am/are indebted to the Bank in the said loan account without prior permission of the Bank in writing. I/We undertake to give prior intimation to you before letting out/ giving on leave and license the said flat/house.

l) The loan shall be secured by a valid equitable/legal mortgage of the land/house/flat purchased/constructed by me/us for which the Loan facility is provided by executing/registering such documents in such form as may be decided by the Bank. I/We shall, if required by the Bank, give such further security as acceptable to the Bank forthwith on demand by the Bank. In case it is not possible to create security by way of mortgage as aforesaid I/we shall forthwith on demand arrange for other collateral securities by way of pledge such as insurance policies, promissory notes issued by any Govt., shares or debentures of the companies, sufficient quantity of gold or gold ornaments or other articles or things acceptable to the Bank as security for the loan. The loan shall also be secured by the guarantee of a person acceptable to the Bank and good for the loan amount involved and by mortgage of the guarantor's property also, if need be.

m) I/We shall obtain at my/our cost and produce for the satisfaction of the Bank a certificate from the Advocate/Solicitors approved by the Bank certifying that I/we will have clear and marketable title to the land/house/flat propose to be purchased by me/us and agree that Bank shall be entitled not to disburse any amount of the loan until such certificate has been produced by me/us.

n) I/We shall maintain a flat/house in good tenantable repair and condition at my/our cost at all times so long as I/we am/are indebted to the Bank and that I/we shall ensure that the Bank's security is not in any way jeopardised. I/We shall duly and punctually pay the charges, if any, payable to the Co-operative society and also all the municipal taxes, charges, rates, cesses etc. from time to time payable by me/us in respect of the flat/house/land. The Bank shall be at liberty to inspect the flat/house/land at any reasonable hours of the day and I/we shall furnish all such information/particulars whatsoever as and when called upon to do so by the Bank. I/We shall provide the required no objection consent for creating a charge on the property secured for the Loan, from the Society/Condominium or any other permissions by any authority necessary for creating the security in favour of the Bank.

r) I/We shall abide by the terms and conditions of the sanction of the loan to me/us as mentioned in the arrangement letter/sanction letter which forms part of this agreement and also to the rules for such loans which are now in force and also those which may be altered, revised, amended, added from time to time by the Bank/the Reserve Bank of India/Central Government/State Government.

s) The undertakings, authority and agreements herein contained shall be irrevocable so long as I/we continue to be liable to the Bank in the said loan account.

t) I/We hereby further agree that as precondition of the loan/ advance given to me/us by the Bank, that in case of default in repayment of the loan/advances or in the repayment of the interest thereon or any of the agreed installment of the loan on due date/s, the Bank and/or the Reserve Bank of India will have an unqualified right to disclose or publish my/our name(s), details and photograph(s) as defaulter in such manner and through such medium as the Bank or Reserve Bank of India in their absolute discretion may think fit.

u) I/We further agree that the Bank is at liberty to disclose/share my/our Credit information to/with Information Company formed under the Credit Information Company (Regulation), 2005, as to the loans granted to me/us and the nature of the securities given by me/ us, the guarantees furnished to secure the said loans whether fund based or non-fund based, my/our creditworthiness and any other manner which the RBI may consider necessary for inclusion in the Credit Information to be collected and maintained by Credit Information Companies and the Bank is not liable in any manner to me/us for providing the information as aforesaid to the Information Company.

v) I/We agree that the Bank has absolute right to assign this agreement in favour of any person including securitisation company or reconstruction company under the SARFAESI Act and on such assignment, I/We will be liable to such assignee as if assignee is the Bank/lender and assignee will have all rights against me/us and as well as overall properties either given as security or otherwise to recover all debts/liabilities payable by me/us under this agreement.

w) I/We declare that I have understood all the terms and conditions for the sanction of this loan and agree to abide by the same and also by the rules and regulations which may be issued by the Bank in future from time to time and in the event of my/our failing to do so, the Bank will have a right to recall the advance without prejudice to the Bank's right to take such appropriate action as the Bank may deem it fit and proper.

Yours faithfully,

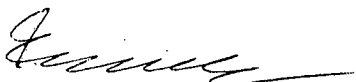
BORROWER(S)

Signed and delivered by :

SIGNATURE

NAME

ADDRESS



SATISH KUMAR s/w/d of AJIT LAL ATTRI

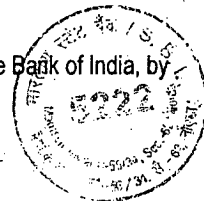
ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY FATEHGARH
MOB 09415183975

Signed and delivered for and on behalf of State Bank of India, by

Shri / Smt

(Asst. General Manager/Chief Manager/Branch Manager/an authorized officer of State Bank of India

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Request 98

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Stamp duty as applicable in the State

GUARANTEE AGREEMENT

Branch Manager / Chief Manager,
State Bank of India,
SECTOR-62 NOIDA

Place : NOIDA

Date : 23/8/06

Dear Sir,

In consideration of the State bank of India (hereinafter referred to as "the State bank") having agreed to grant/granted at my/our request an advance of Rs.1831000.00 ((Rupees Eighteen Lacs Thirty One Thousand Only)) by way of loan to Shri/Smt SATISH KUMAR son of / wife of / daughter of Shri AJIT LAL ATTRI, (hereinafter referred to as "the Borrower") for purchasing flat / constructing of house/ flat, addition thereto at PLOT NO. 56-D , LAGERSTROMIA ESTATE, SECTOR -CHI-04 , GREATER NOIDA. AREA - 500 SQ. METRES. I/We Shri/ Smt/ Kum. SUMAN BALA son/wife /daughter of Shri SATISH KUMAR , residing at ADDITIONAL D. J. FARUKKABAD, 22/IV OFFICERS' COLONY, FATEHGARH. hereby guarantee repayment of all moneys at any time payable by the Borrower to the Bank in respect of the said loan made to the Borrower with interest thereon.

Suman Bala

I / We also hereby guarantee repayment of all moneys at any time payable by the Borrower to the Bank in respect of the said loan made to the Borrower with interest, costs, charges, expenses, taxes thereon and the due performance and observance by the borrower of the terms pertaining to the loan including the loan agreement dated _____ executed by the borrower in favour of the State Bank and the terms and conditions contained in the arrangement letter dated _____ issued by the State Bank to the borrower (hereinafter called as Agreement) and the payment of all costs and expenses incurred by the Bank in relation thereto and I/we also agree to pay and make good to the Bank on demand all losses, costs, damages and expenses occasioned to the Bank by reason of non-payment of the said moneys, costs and expenses occasioned to the Bank by reason of non payment of the said monies, costs and expenses or any part thereof or the breach, non-performance or non-observance of any of the terms under the said agreement as aforesaid, subject to the terms and conditions hereinafter contained.

That my/our liability under this guarantee is co-extensive with that of the Borrower as if I/we were the principal debtor(s) of the Bank and the amount due under this agreement will be recoverable from me/us without any recourse to the Borrower and it shall not be obligatory on the Bank to call upon the Borrower to pay the amount first or to take any action against the Borrower before enforcing the guarantee against me/us nor shall it be necessary for the Bank to join the Borrower in any suit against me/us. I/we further agree that the guarantee given there under is irrevocable and enforceable notwithstanding any dispute or any suit that may be pending between the Bank and the borrower. That the guarantee shall be continuing one.

GA / Page 1 / 3

Suman Bala

That on demand being made by the Bank for the payment of any amount under this guarantee the same shall be paid without demur or protest by me/us and the notice for the claim sent to me/us shall be conclusive of the amount due from me/us under the terms of the guarantee.

The Bank shall be at liberty and without the consent or knowledge of me/us at any time or from time to time to grant to the Borrower or any person liable for him any time or indulgence and to determine, enlarge or vary the amount of the loans and advances to take or not to take and if taken to vary exchange or to take other security or release or part with any securities held or to be held by the Bank for or on account of loans and advances or any part thereof and to compound or to make any other arrangement with the Borrower or any person so liable with or for the Borrower without releasing or discharging and/or in any manner affecting my/our liability under the guarantee.

That the guarantee hereby given is independent and distinct from any security that the bank has taken or may take in any manner what so ever whether it be by way of hypothecation, pledge and/or mortgage and/or any other charge over goods, book debts, movable and other assets and/or any other property movable or immovable and that I/we have not given the guarantee upon any understanding, faith or belief that the Bank has taken and/or may hereafter take any or other such security and that notwithstanding the provisions of section 140 and 141 of the Contract Act, 1872 or any other provision of that Act or any other law, I/we will not claim to be discharged to any extent because of the Bank's failure to take any or other such security or in requiring or obtaining any or other such security or losing or parting with for any reason whatsoever including reasons attributable to its default and negligence benefit of any other such security or any rights to any other such security that have been or could have been taken and in the event of the bank so losing or parting with security the guarantor(s) shall be deemed to have consented to acquiesce in the same.

That without prejudice to the effect in any manner whatsoever of the forgoing clause, where the loans and advances are secured or intended to be secured in any manner whatsoever by or over any property, movable or immovable whatsoever by way of hypothecation, pledge and/or mortgage of and/or any charge over goods, book debts, movables and other assets by or under any agreement(s) or letter(s) or otherwise I/we will not be concerned in any manner with any or other such security that the Bank has taken or possess to take or may take and that the Bank's failure in requiring or obtaining any or other such security or in the observance or performance of any of the stipulations or terms contained in any agreement (s) if any or letter(s) and the default of the bank in requiring or endorsing a observance or performance of any of the said stipulations or terms shall not have the effect of releasing me/us from my/our liability and or of prejudicing the Bank's rights or remedies against me/us under the agreement or other wise.

That the Bank shall be at liberty to take other securities for the loans and advances or any part thereof and to release or forbear to enforce all or any of its remedies upon or under such securities and any collateral security or securities now held by the Bank and that no such release or forbearance as aforesaid shall have the effect of releasing me/us from my/our liability or of prejudicing the Bank's rights and remedies against me/us under the terms of the guarantee and that I/we shall have no right to the benefit of any other security that may be held by the bank until the claim of the bank against the Borrower in respect of the loans and advances and of all the other claims (if any) of the Bank against the Borrower on any other account whatsoever shall have been fully satisfied and then in so far only as such security shall not have been exhausted for the purpose of releasing the amount of the said Bank's claims and rateably only with other guarantors or other persons (if any) entitled to the benefit of such securities respectively.

That notwithstanding any thing contained in section 133 of the Contract Act or in any other provisions of law I/we will not claim to be discharged to any extent because of the Bank varying any of the terms and conditions whether contained in any Agreement(s) or letter(s) and on which the loan has been made to the Borrower and for this purpose and in particular any excess drawings over and above the sanctioned limit of the loans and advances allowed by the Bank at or without the specific request of the Borrower shall not discharge me/us from my/our liability under this guarantee.

The Guarantor(s) hereby agree(s) that notwithstanding any variation made in the terms of the Loan Agreement dated _____ or any other Agreement or letter inter alia including variation in the rate of interest, extending the date of payment of the installments and on which the loan has been made or any composition made between the Bank and the Borrower or any agreement on the part of the Bank to give time to or not to sue the Borrower or the Bank parting with any of the securities given by the Borrower, the guarantor(s) shall not be released or discharged of his/her/their obligations under this guarantee provided that in the event of any such variation or composition or agreement the liability of the guarantor(s) shall notwithstanding anything herein contained be deemed to have accrued and the guarantor(s) shall be deemed to have become liable hereunder on the date or dates on which the borrower shall become liable to pay the amount/amounts due under the above referred to agreements as a result of such variation or composition or agreement.

x Suman Bala

Suman Bala

Request 981

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उत्तर प्रदेश UTTAR PRADESH

C 967791

This is an Integral Part of Document

For Rs. 183,000/- (Rupees Eighteen Lacs -

Only) Executed By.....

In favour of State Bank of India

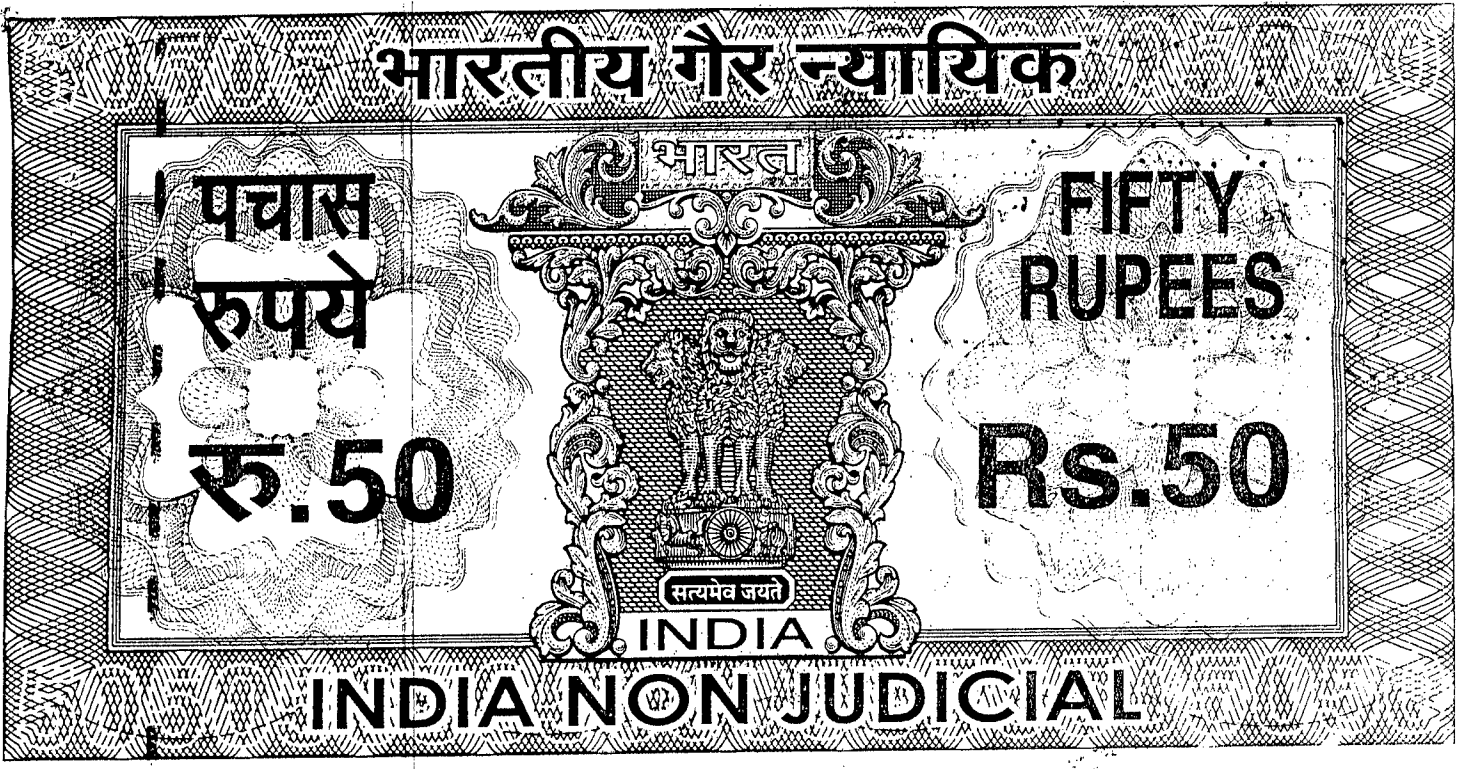
on 23/8/06 at NOIDA

* Suman Bala

Vertical text on the left margin: THE STATE BANK OF INDIA

Receipt 190

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उत्तर प्रदेश UTTAR PRADESH

C 967790

This is an Integral Part of Document
 Guarantee Agreement
 For Rs. 18,20,000/- (Rupees Eighteen Lacs
 Only) Executed By
 Sh. Suman Bala
 In favour of State Bank of India
 on 23/8/06 at NOIDA
 Suman Bala
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Request # 98

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Stamp duty as applicable in the State

AGREEMENT TO MORTGAGE

In consideration of the advance of Rs.1831000.00 now made to me/us by the State Bank of India (hereinafter called 'the Bank') and of the advances already made or to be made by the Bank to me / us from time to time, I / We SATISH KUMAR son of / wife of / daughter of Shri AJIT LAL ATTRI, (hereinafter referred to as "the Borrower") for purchasing flat / constructing of house/ flat, addition thereto at PLOT NO. 56-D, LAGERSTROMIA ESTATE, SECTOR -CHI-04, GREATER NOIDA. AREA - 500 SQ. METRES.residing at ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY FATEHGARH MOB 09415183975

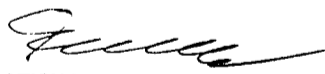
hereby undertake so long as I am / we are indebted to the Bank to execute by way of primary / collateral security a legal mortgage with or without possession at the option of the Bank in favour of the Bank of the immovable properties described in the Schedule hereto which belong to me / us absolutely and over which there are no subsisting encumbrances or charges within 14 days of the issue to me / us of a written requisition from the Bank calling upon me / us to execute such a mortgage, such mortgage to secure the repayment of all monies due or to become due from me/us to the Bank on any account whatsoever.

I/we do hereby irrevocably appoint the Bank my/our attorney to execute in its favour and register such mortgage on failure by me/us to execute the same within the time limited as above and I/We agree to ratify and confirm all acts deeds and things done by the Bank in pursuance of this authority.

DESCRIPTION OF THE PROPERTY

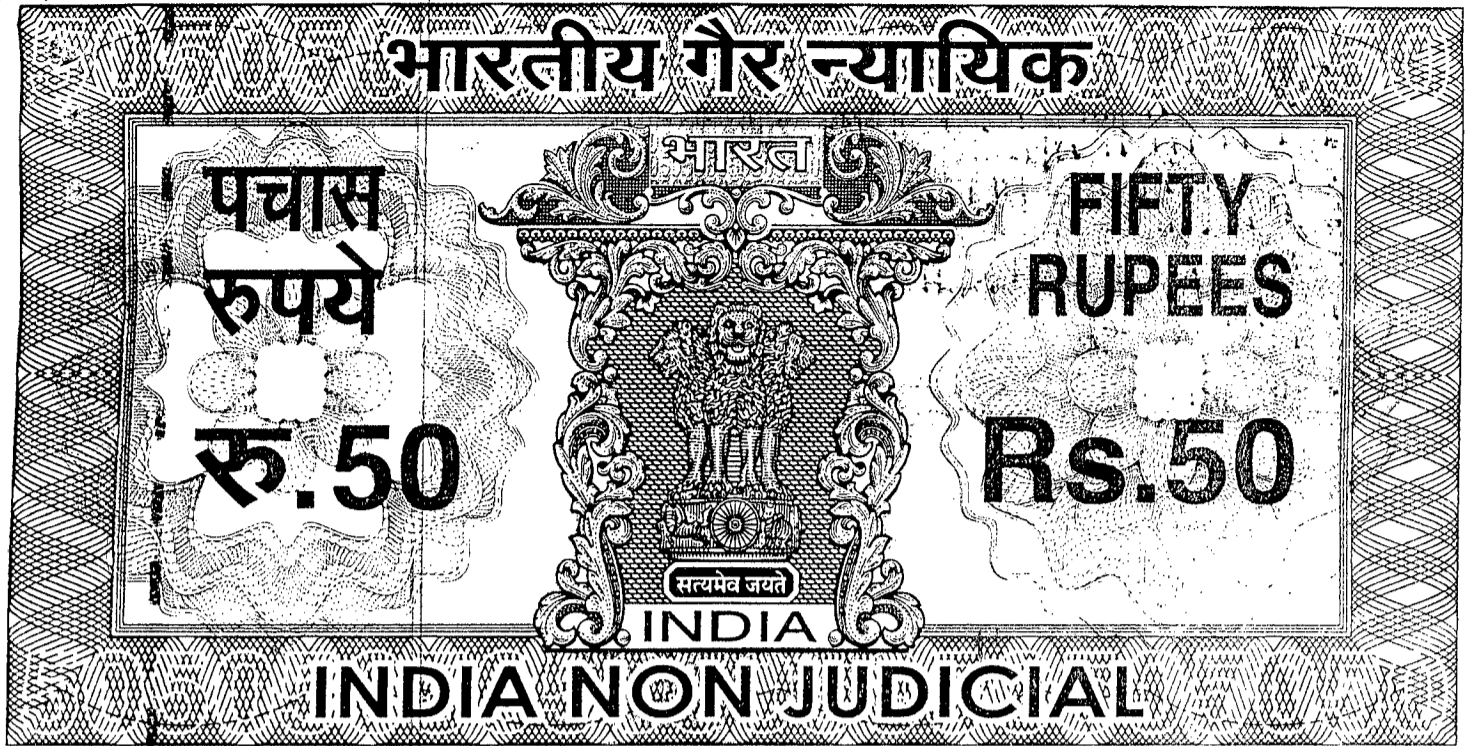
Property situated at PLOT NO. 56-D, LAGERSTROMIA ESTATE, SECTOR -CHI-04, GREATER NOIDA. AREA - 500 SQ. METRES.

Signature


SATISH KUMAR s/w/d of AJIT LAL ATTRI

Request 98

251



उत्तर प्रदेश UTTAR PRADESH

C 967789

NOIDA

23/8/06

This is an Integral Part of Document
 Agreement to Mortgage
 For Rs. 1,83,100/- (Rupees *one lakh eighty three thousand* only) Executed By
Sh. Satish Kumar
 In favour of State Bank of India

on 11/08/06

[Signature]

Request 98

252



उत्तर प्रदेश UTTAR PRADESH

C 967788

This is an Integral Part of Document
 Agreement to Mortgage
 For Rs. 18,21,000 (Rupees Eighteen Lacs Twenty
 One Thousand Only) Executed By
 Sh. Satish Kumar
 In favour of State Bank of India
 on 23/8/06 at NOIDA

Request 98,

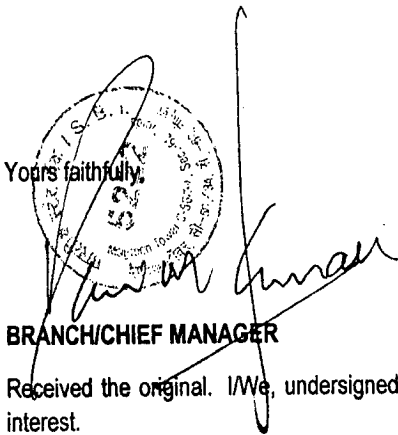
257

14. Collection of tax :


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 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.

Yours faithfully,


BRANCH/CHIEF MANAGER


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.


Borrower(s)

Date 23/8/06

Terms and conditions of the loan are accepted by me / us as a guarantor(s).

Guarantor(s)

Date: 
23/8/06

Request 98

254

SBAR is currently 11 per cent per annum. (The current effective rate being 9.25 percent per annum with monthly rests. The rate of interest is subject to revision from time to time and you/borrower shall be deemed to have notice of changes in the rate of interest whenever the changes in SBAR are displayed/notified at/by the branch/published in newspapers/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 SBAR. In the event of a default in payment or any irregularity in account, the Bank reserves the right to levy a higher rate of interest as it deems fit.

Enhanced rate of interest @ 2% per month (i.e. 24% 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 180 Equated Monthly Instalments of Rs. 18845/- 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 180 E M I of Rs. 18845/- Applicant 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.comencing immediately.

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

Submission of PDCs :

You will have to lodge with us Post Dated Cheques (PDCs) for payment of interest during moratorium and for 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.

Suman Bala

Prepayment Charges - Floating Rate of Interest Loans:

A prepayment charge of 2% of the amount prepaid in excess of normal EMI dues will be levied in respect of preclosure of Housing Loans before expiry of half of the original tenure of the loan.

5. Security

a) Primary

PLOT NO. 56-D , LAGERSTROMIA ESTATE, SECTOR -CHI-04 , GREATER NOIDA. AREA - 500 SQ. METRES. Equitable Mortgage of flat / property / land with original set of documents.

b) Collateral by way of TPG:

SUMAN BALA s/w/d of SATISH KUMAR

Suman Bala

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. 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.

8. SBI LIFE Insurance:

You have not opted for SBI Life policy.

9. 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.

10. Documents :

The following documents will be executed by you before disbursement :
▪ Term Loan Agreement for Housing Loan
▪ Guarantee Agreement
▪ Documents, Affidavits and Confirmation Letter in respect of Equitable Mortgage
▪ Annexures I and II in respect of Disclosure to CIBIL
▪ Affidavit

11. 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 loan should be borne by you.

12. Processing Charges

Processing Charges - Rs.9155.00

13. Disbursement :

The loan will be disbursed only on the following conditions :

Sumanbala

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 the Bank.

b) All the security documents prescribed have been executed by you/co-applicant(s) / guarantor(s).

c) The loan will be disbursed direct to builder / vendor, in phases as per stages of construction and as per schedule given in the Agreement to Sale.

Sanction / Page 3 / 4

Sumanbala

Request no Annexure - 1

RASECC - GHAZIABAD/NOIDA DOCUMENT EXECUTION MEMO

HOME BRANCH

SECTOR-62 NOIDA

ACCOUNT NUMBER

DOCUMENT EXECUTION
REGISTER FOLIO

PROPERTY DOCUMENTS OBTAINED :

0

SECURITY DOCUMENTS OBTAINED :

▪ Term Loan Agreement for Housing Loan ▪ Guarantee Agreement ▪
Documents, Affidavits and Confirmation Letter in respect of Equitable Mortgage ▪
Annexures I and II in respect of Disclosure to CIBIL ▪ Affidavit

DOCUMENT SET generated in DREAM HOME Software - 05/06/2006

FOR HOUSING LOANS

SATISH KUMAR s/w/d of AJIT LAL ATTRI

ADDRESS OF FIRST
APPLICANT WITH PHONE
AND MOBILE NUMBERS :

ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY
FATEHGARH MOB 09415183975

DETAILS OF SITE:

PLOT NO. 56-D , LAGERSTROMIA ESTATE, SECTOR -CHI-04 , GREATER
NOIDA. AREA - 500 SQ. METRES.

SIGNATURE OF DOCUMENTATION OFFICER

SIGNATURE OF CHIEF MANAGER (MAINTENANCE)

CARE - Please note to fill in the dates wherever applicable.



STATE BANK OF INDIA

BRANCH/CHIEF MANAGER
SECTOR-62 NOIDA

To

Delhi

SATISH KUMAR s/w/d of AJIT LAL ATTRI

ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY
FATEHGARH MOB 09415183975

HL /

Date : 11-Aug-2006

Dear Sir,

'P' SEGMENT ADVANCES PRASHASAN PLUS
HOUSING LOAN
TERM LOAN OF :Rs. 1831000/-

With reference to your application dated 26/Jul/2006, we hereby advise you having sanctioned Term loan of Rs.1831000.00 (Rupees Eighteen Lacs Thirty One Thousand Only) on the following terms and conditions:-

Please tender post dated cheques drawn at monthly intervals for servicing of the amount of pre-EMI interest during the moratorium period as mentioned below in this letter.

Amount in words:

(Rupees Eighteen Lacs Thirty One Thousand Only)

Suman Balg

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

PLOT NO. 56-D, LAGERSTROMIA ESTATE, SECTOR -CHI-04, GREATER NOIDA. AREA - 500 SQ. METRES.

2. Margin :

INR 930804

(33.70 %)

3. Floating Rate of Interest :

Floating Rate of Interest at 1.75 % below SBAR, effective rate being 9.25 % per annum with monthly rests.

Suman Balg

* Suman Balg

Sancton / Page 1 / 4

Satish Kumar
13-1-09
Encl-34
From,

request-98
15-1-09
560
Register No.
IV/2464
237
14/1/09
15-2-10

Satish Kumar - II,
Additional Sessions Judge/
Fast Track Court,
Pilibhit.

Through: District Judge,
Pilibhit.

To,
The Registrar General,
High Court of Judicature at
Allahabad.

Subject: Proposal regarding purchase of a plot in Greater Noida (Gautam Budh Nagar) in compliance of Sec.24 U.P. Govt. Servants Rules 1956.

Respected Sir,

Very humbly I would like to submitted that I proposed to purchase a plot in sector CHI-04 block Lagerstromia Estate in Greater Noida (Gautam Budh Nagar) from Greater Noida authority. The detail information on the proposed proforma is as follows:-

1. Date of Joining of Service

June 14, 1990.

Seen by Hon'ble J. on 22-2-10
Muzarja, J.

2. Present Gross salary and take home salary.

Gross Salary is Rs. 43,608.00 P.M.
Take home Salary is Rs. 38,795.00 P.M.

(Note : My wife Smt. Suman Bala is also working lady in Canara Bank, Pilibhit and getting Gross Salary Rs. 20,001.20 P.M., and take home salary is Rs. 16182.93 P.M.)

3. Details of Purchases (movable properties exceeding in value basic pay, immovable property made by him earlier with complete details, date of purchase, amount spent etc.

- a. Maruti Car 800 purchased in 01.12.1996 for Rs.1,97,576.36
- b. Revolver purchased in 19.04.2001 for Rs. 68,139.00
- c. Plot 195.9 Sq.Mtr. purchased on 31.07.2001 in Moti Prayag, Colony, Garh Road, Meerut, Rs.2,92,785.00

(Information regarding these, in details, has already been sent to Hon'ble High Court well in time.

4. If any advance or loan taken from the High Court, its amount and in what manner the loan will be repaid namely, the number of installments, its amount and tili what date the deduction will be made.

None at present.

5. If any loan taken from Bank etc, details of amount, mode of repayment, period of deduction, no. and amount of installments.

Home loan sanction	Rs. 18,31,000.00
Actual loan amount taken	Rs. 17,00,000.00
From S.B.I., Branch Sector-62, Noida (Gautam Budh Nagar)	
Term (months)	180
No. of installments	180
E.M.I.	Rs. 18,845.00

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So. Adm. M/A
J.R.(m)
13-1-09

RD

JRCM
With Encl

12 JAN 2009

Signature

22 August 98

6. Regarding purchase of second hand car etc.....

Not applicable.

256

7. Detail of property (Area of plot, locality, city, district, if building or flat then its size)

500 Sq. Mtr.
56-D Sector CHI-04
Block Lagerstromia Estate,
Greater Noida (Gautam Budh Nagar), U.P.

8. Name and full address of the dealer/seller

Greater Noida Authority (Gautam Budh Nagar)

9. Whether the dealer regular and reputed one.

Yes.

10. Whether the Judicial Officer is related to the seller in any way and whether any case against the seller is pending in or decided by the Judicial Officer.

No.

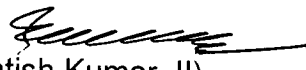
11. Details of the source of amount with papers in support thereof.

1. Loan from S.B.I., Sector-62, Noida Rs. 17,00,000.00
2. From S.B A/c No. 01190041041
S.B.I., Sultanpur (Salary a/c) Rs. 2,69,750.00
3. After breaking F.D.R. No. 495417 Dt.
15.04.2005 Rs.93,665.00 Canara Bank Rs. 1,00,000.00
4. Plot registration amount Rs. 1,71,250.00
(Rs.1,15,000/- from S.B. A/c No. 01190041041, S.B.I., Sultanpur and
Rs. 56,250/- taken from friend Sri Surendra Kumar working with S.B.I.,
Delhi and given back Rs. 51,000/- through my wife O.D. a/c no. 20088
and Rs. 5,250/- in cash)

Total Rs. 22,41,000.00
Price of plot after cash down rebate Rs. 22,41,000.00

Yours faithfully,

Date : 2/12/08


(Satish Kumar-II)
Additional Sessions Judge/
Fast Track Court, Pilibhit.

PILIBHIT JUDGESHIP
No. 1360/XV Date 02.12.2008
Forwarded to The Registrar General,
Honble. High Court, Allahabad.

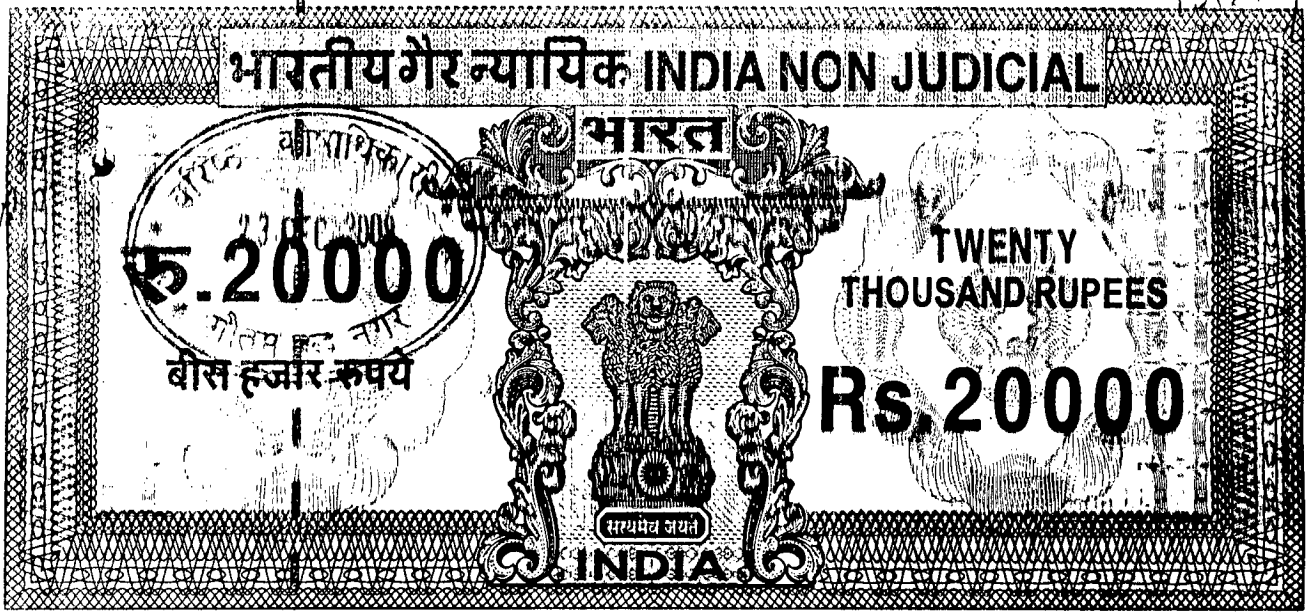
Distt Judge
PILIBHIT

Encl.:

1. Photocopy of loan agreement with S.B.I. branch 62, Noida.
2. Photocopy of my saving bank a/c no 01190041041. with S.B.I., Sultanpur and my wife overdraft loan a/c with Canara Bank, Sultanpur)
3. Salary certificate.
4. Salary certificate (Wife).
5. Photocopy of allotment letter from Greater Noida authority.
6. Photocopy of drafts which was submitted to Greater Noida authority in lieu of cost of plot.
7. Photocopy of Receipt of Application form for Plot registration.

15778/11 - Regd 98

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उत्तर प्रदेश UTTAR PRADESH

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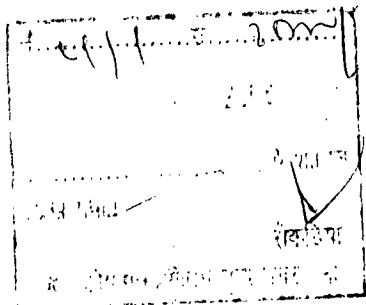
Lease Deed (Residential)



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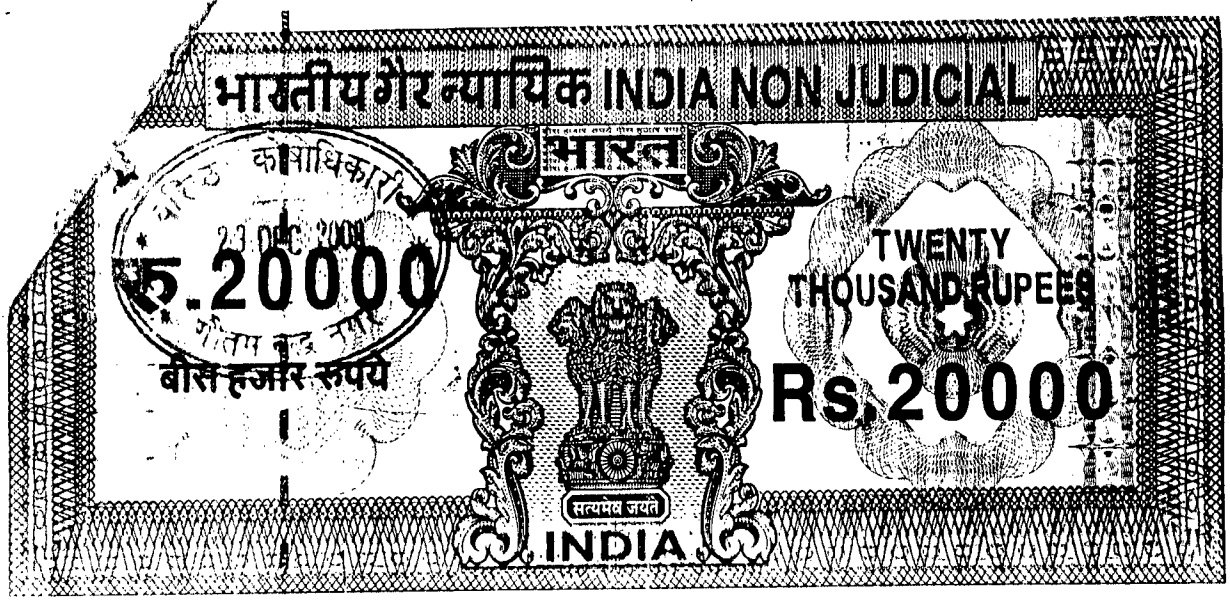
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Mr. Satish Kumar
s/o late Sh. Ajeet Lal Ahn
B-30 Officer Colony Pilibhit

20/9/80

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उत्तर प्रदेश UTTAR PRADESH

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पट्टा विलेख (00 वर्ष)
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प्रतिफल मालियत ओसत वार्षिक किराया फीस रजिस्ट्री नकल व प्रति शुल्क योग शब्द लगभग
 श्री/श्रीमती वी०पी०सिंह प्रतिनिधि ग्रे०नौ०ओ०वि०प्रा० द्वारा बशी खाँ
 पुत्र / पत्नी श्री



पेशा
 निवासी स्थायी ग्रे०नौ०ओ०वि०प्रा०- जी०वी०नगर
 अस्थायी पता
 ने यह लेखपत्र इस कार्यालय दिनांक 23/12/2008 समय 6:10PM
 वजे निवन्धन हेतु पेश किया।

राजेश तिवारी
 उप निबन्धक गौ०बुद्धनगर
 सदर
 23/12/2008

निष्पादन लेखपत्र वाद सुनने व समझने मजमून व प्राप्त धनराशि रू. प्रलेखानुसार उक्त

पट्टा दाता
 श्री/श्रीमती वी०पी०सिंह
 प्रतिनिधि श्री ग्रे०नौ०ओ०वि०प्रा० द्वारा बशी खाँ
 पुत्र/पत्नी श्री
 पेशा नौकरी



पट्टा गृहीता
 श्री/श्रीमती रातीश कुमार
 पुत्र/पत्नी श्री स्व० अजीत लाल अत्री
 पेशा नौकरी
 निवासी 357 एजीसीआर एंक्लेव दिल्ली



ने निष्पादन स्वीकार किया।
 जिनकी पहचान श्री आशीष कुमार
 पुत्र श्री अरविन्द कुमार
 पेशा

निवासी सी-28/पी-3 ग्रेटर नोएडा
 व श्री सुरेन्द्र कुमार
 पुत्र श्री स्व० खजान सिंह
 पेशा
 निवासी एफ-216ए जीटीवी एंक्लेव दिल्ली

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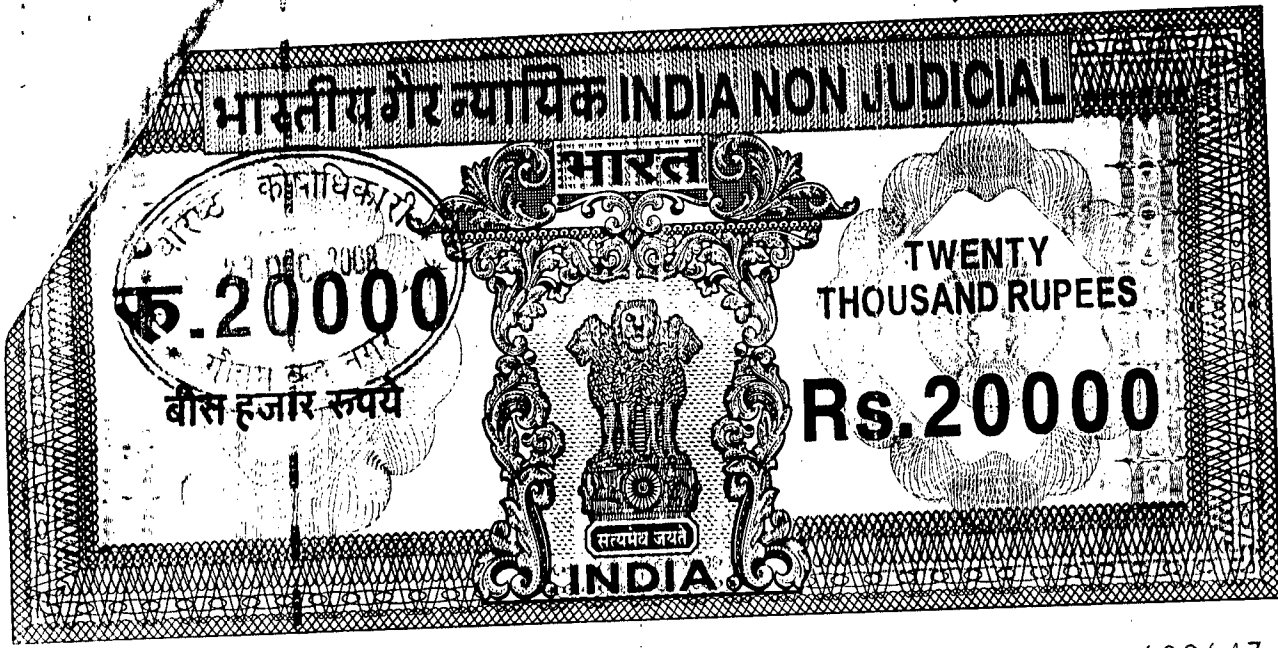


ने की।
 प्रत्यक्षतः भद्र साक्षियों के निशान अंगुठे नियमानुसार लिये गये हैं।

राजेश तिवारी
 उप निबन्धक गौ०बुद्धनगर
 सदर
 23/12/2008

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उत्तर प्रदेश UTTAR PRADESH

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Lease

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पट्टा दाता

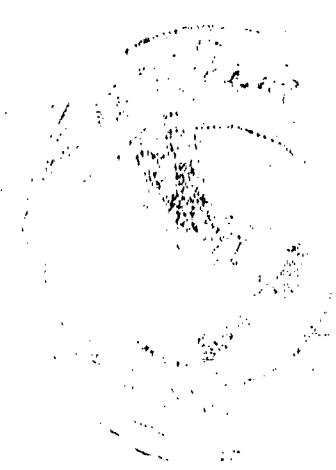
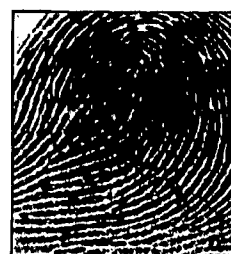
Registration No 15378

Year: 2008

Book No. 1

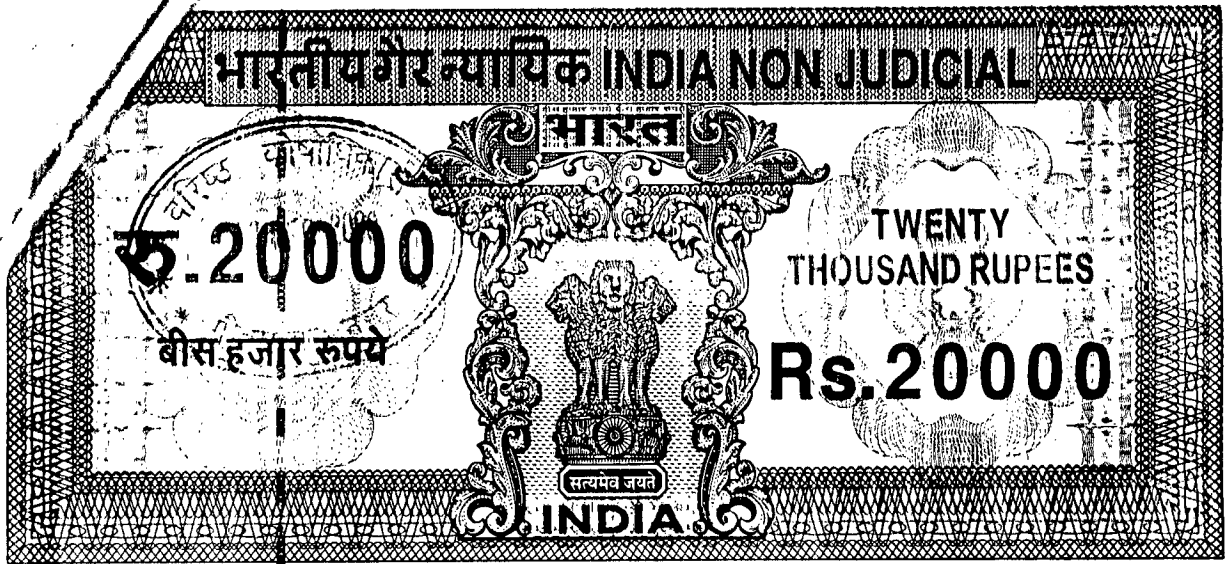
0101 बी०पी०सिंह प्रतिनिधि ग्र०नी०ओ०वि०प्रा० द्वारा बरी खों

ग्र०नी०ओ०वि०प्रा०- जी०बी०नगर
नौकरी



29/98

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उत्तर प्रदेश UTTAR PRADESH

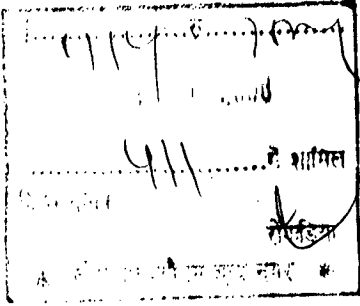
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Deed

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पट्टा गृहीता

Registration No. 15378

Year: 2008

Book No. 1

0201 सतीश कुमार
स्व० अशोक लाल अजी
357 एजीसीआर एंक्लेव दिल्ली
नीकरी



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उत्तर प्रदेश UTTAR PRADESH

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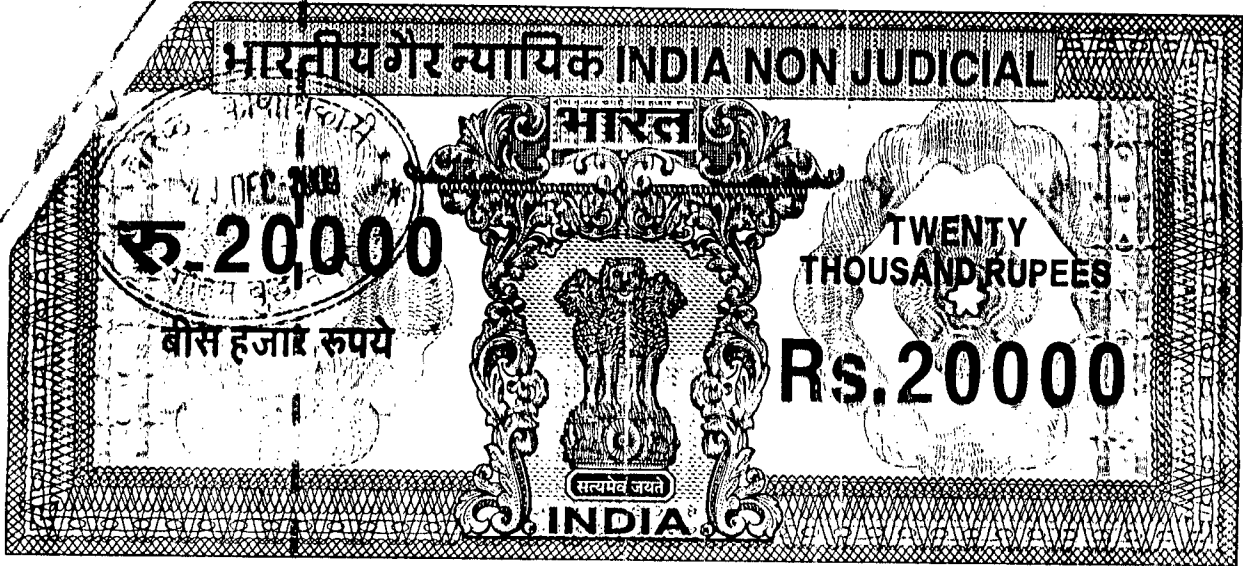
भारतीय गैर न्यायिक स्टंप का उपयोग केवल न्यायिक प्रयोजनों के लिए किया जाना चाहिए। अन्यथा इसे अवैध माना जाएगा।



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उत्तर प्रदेश UTTAR PRADESH

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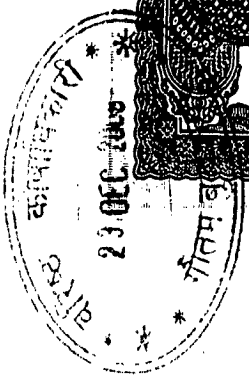
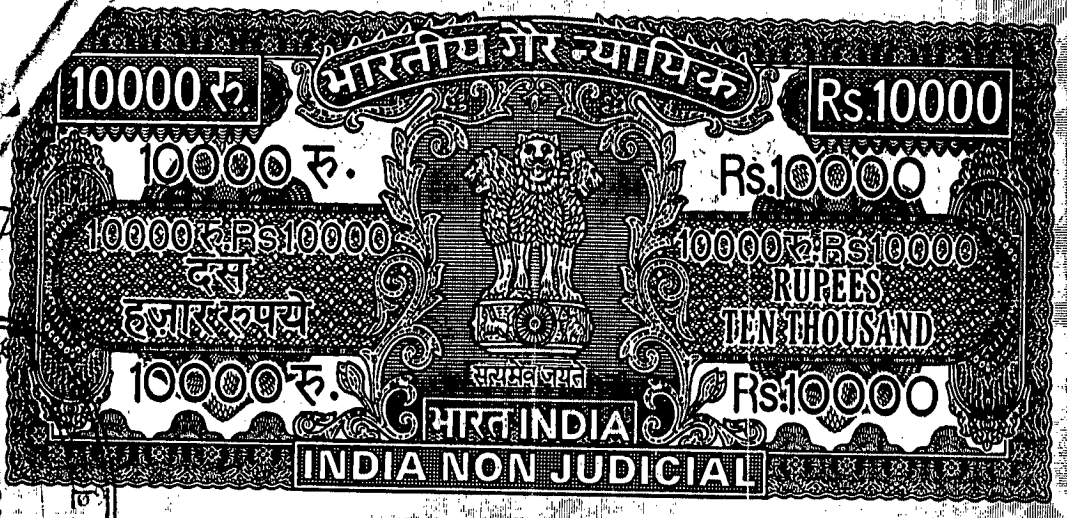
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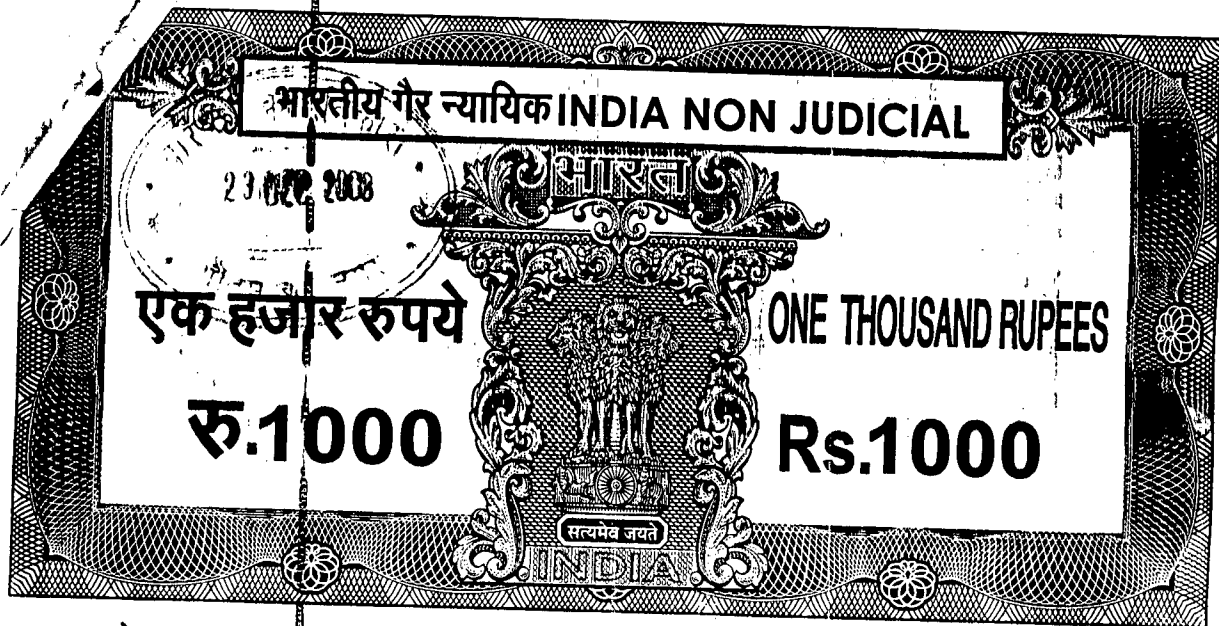
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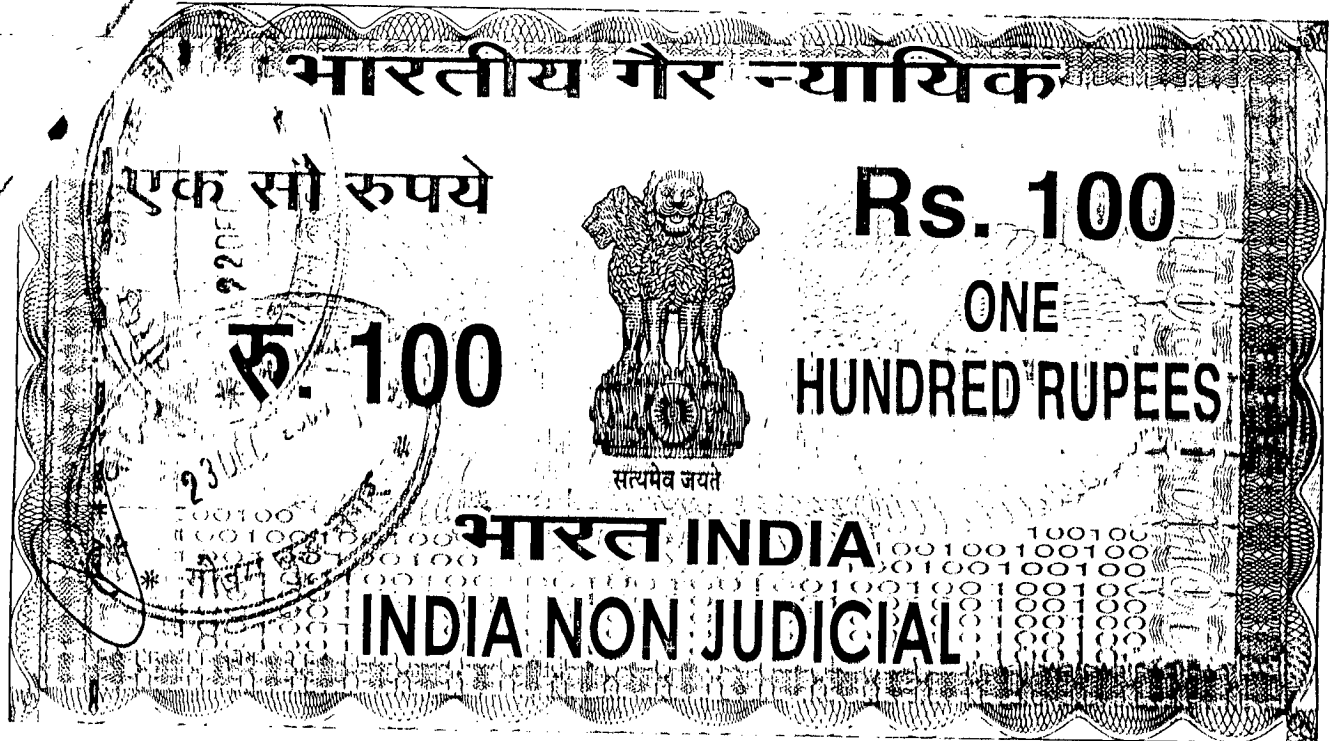
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उत्तर प्रदेश UTTAR PRADESH

N 208194

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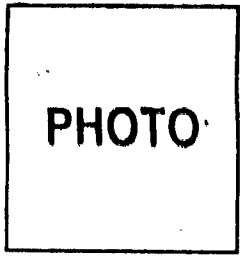
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LEASE DEED (RESIDENTIAL)

THIS LEASE DEED MADE on the 23rd day of December in the year 2008, between the Greater Noida Industrial Development Authority, a body corporate constituted under Section 3 read with Section 2 (d) of the Uttar Pradesh Industrial Area Development Act, 1976 (U.P. act. No 6 of 1976) (hereinafter called the "Lessor" which expression shall, unless the context does not so admit include its successors, assigns) of the one part and Sh./Smt./



Km. S.A.T.I.S.H. KUMAR aged 47 years S/o, D/o Shri Late Sh. A.J.E.E.T. LAL ATTRI R/o 357, A.G.C.R. ENCLAVE, DELHI

(hereinafter called the "Lessee" which expression shall unless context does not so admit, include his/her/their/its heirs, executors, administrators, representatives and permitted assigns) of the other part.

WHEREAS the plot hereinafter described forms part of the land acquired under the land Acquisition Act, 1894, and developed by the Lessor for the purpose of setting up urban and industrial township.

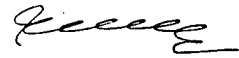


WHEREAS the Lessor has agreed to demise and the lessee has agreed to take on lease the said plot on the terms and conditions hereinafter appearing for the purpose of constructing residential building according to building plan approved by the Lessor.

1. NOW THIS LEASE DEED WITNESSTH AS FOLLOWS :

That in consideration of the premium of Rs. 23,85,180/- (Including 5% Location charges) (Rupees Twenty Three Lakh Eighty Five Thousand one Hundred Eighty only) out of which Rs. (Rupees) have been paid by the lessee to the Lessor (the receipt whereof the Lessor both hereby acknowledges) and the balance of which is to paid by the lessee in the manner hereinafter provided in instalment on dates specified below :

Rs.	on or before
Rs.	on or before
Rs.	on or before
Rs.	on or before
Rs.	on or before
Rs.	on or before
Rs.	on or before
Rs.	on or before

And in consideration of Rs. 2,38,518/- (Rupees Two Lakh Thirty Eight Thousand Five hundred Eighteen only) paid in lump sump on account of one time lease rent which is 10% of the total premium of the plot of the lessor both hereby demise and lease of the lessee, all that plot of land numbered as 56 D (Fifty Six D) Situated in Block 1 of Estate at Sector CHZ-04 in Greater Noida Industrial Development Area, District Gautam Budh Nagar contained by Square Meters be the same, a little more, or less and bounded (situated at tehsil Gautam Budh Nagar, Distt. Gautam Budh Nagar).

(1) 
 

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Admeasurement

507.83 Sqm

ON THE NORTH By
 ON THE SOUTH BY
 ON THE EAST By
 ON THE WEST BY

*As per Lease
 plan attached*

And which said plot is more clearly delineated and shown in attached plan and therein marked red

TO HOLD the said plot (hereinafter referred to as "the demised premises" with their appurtenances unto the Lessee to the term of Ninety years commencing from (the execution of the lease deed) (date of possession) except and always reserving to the lessor :-

- (a) A right to lay water mains, drains, sewers or electric wires under or about the demised premises, if deemed necessary by the Lessor in developing the area.
- (b) Full rights and title to all mines, minerals, coals, washing gold's earth oils, quarries in or under the plot and full right and power at any time to do all acts and things which may be necessary or expedient for the purpose of searching for, working and obtaining, removing and enjoying the same without providing or leaving any vertical support for the surface of the plot(s) / flat or for the structure time being standing thereon provided always, that the lessor shall make reasonable compensation to the allottee / lessee for all damages directly occasioned by exercise of the rights hereby reserved. The decision of the Chief Executive Officer of the lessor on the amount of such compensation will be final and binding on the lessee.

II AND THE LESSEE DOTH HEREBY DECLARE AND CONVENIENT WITH THE LESSOR IN THE MANNER FOLLOWING :-

- 1) That the lessee will pay to the lessor the balance of the premium in the installments mentioned in clause 1 above by the dates mentioned therein. If the lessee fail to pay any installments by the due date, he shall thereafter pay the same with interest @ 20% p.a. compounded quarterly on the instalment in the arrears from the due date till the date of payment provided that for failure to pay three consecutive installments or any instalment / amount continuously for six months, whichever is earlier, the lessor may determine the lease with penalties and consequences give in clause III hereinafter.
- 2) That the lease will bear, pay and discharge all rates, assessments of every description including beneficitation levy and user charges which during the said term be assessed, charged or imposed upon either on the landlord or the tenant or the occupier in respect of demised premises or the buildings to be erected thereupon

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- 3) That the lessee will obey and submit to all directions issued or regulations made by the lessor now existing or hereafter to exist so far as the same are incidental to the possession of immovable property or so far as they affect the health, safety or convenience of the other inhabitants of the place.
- 4) That the lessee will at his own cost, erect on the demised premises in accordance with the plan, elevation and design and in a position to be approved by the lessor or any officer authorised by the Lessor, in that behalf in writing and in substantial and workman like manner, a residential building only with all necessary sewers, drains and other appurtenances according to the directions issued or regulations made in respect of buildings, drains, latrines and connection with sewers.
- 5) The allottee at this own expense will take permission for sewerage, electricity, and water connections from the concerned departments of the lessor or from the competent authority in this regard.
- 6) That the Lessee will construct the building according to the architectural and elevation control as prescribed by the Lessor.
- 7) That the Lessee will keep the demised premises and buildings :-
 - i) at all times in a state of good and substantial repairs and in good sanitary condition to the satisfaction of the Lessor,
 - ii) and the available facilities as well as the surroundings neat and clean and in good healthy and safe condition to the convenience of the inhabitants of the place.
- 8) That the lessee shall abide by all Regulations, Bye-laws, Directions and Guidelines of the Lessor / framed / issued under Sections 8, 9 and 10 or under any other provisions of the U.P. Industrial Area Development Act, 1976 and rules made therein.
- 9) If the maintenance work of any area is not found satisfactory according to the lessor, then the required maintenance work will be carried out by the lessor and the expenses incurred in carrying out such works will be borne by the allottee/s, collectively or in parts. The decision of the lessor will be final as regards to the expenses incurred in the maintenance work.
- 10) In case of non-compliance of these terms and conditions, and any direction of the lessor, the lessor shall have the right to impose such penalty as the CEO of the lessor may consider just and/or expedient.
- 11) That the lessee will not make, or permit to be made, any alteration in or additions to the said buildings or other erections for the time being on the demised premises erect or permit to be erected any new building on the demised premises without the previous permission in writing of the lessor and except in accordance with the term of such permission in writing of the plan if any, approved by the lessor or any officer authorised by the lessor in that behalf and in case of any deviation from such terms of plan, will immediately upon receipt of notice from the lessor or such requiring him so to do correct such deviation as aforesaid if and the lessee shall neglect to correct such deviation for the space of one calendar month after the receipt of such notice then it shall be lawful for the lessor to cause such deviation to be correct at the expenses of the lessee which expenses the lessee hereby agrees to reimburse by paying to the lessor such amount as the lessor (whose decision shall be final) shall fix in that behalf.
- 12) That the lessee shall use the demised premises only for the purpose of constructing a building for residential purpose and no other purpose without the consent of the lessor and subject to such terms and conditions as lessor may impose and will not do or suffer to be

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done on demised premises or any part thereof, any act or thing which may be or grow to be nuisance, damage, annoyance or inconvenience to the lessor or the Owner, occupier of other premises in the neighbourhood

- 13) That the lessee will not erect or permit to be erected on any part of the demised premises any stable, sheds or other structures of any description whatsoever for keeping horse, cattle, poultry or other animals except and in so far as may be allowed by the lessor in writing.
- 14) That the lessee will not assign, relinquish (except in favour of lessor), sublet, transfer or part with possession of the demised premises without prior permission of the lessor. The transfer of the plot to lessee's legal heir will be allowed with the prior permission for an officer authorised by him/her in this regard.
- 15) That lessee may however with the prior permission of the lessor and subject to such conditions as it may impose, mortgage the demised premises to any government/ semi-government organisation/financial institutions for the purpose of securing loan for acquiring the plot and / or constructing house thereupon.
- 16) In case of transfer, transfer charges as fixed by the lessor shall be payable by the lessee to the lessor at the time of transfer.
- 17) That the lessee will not assign, relinquish, mortgage, sublet, transfer part with possession of any portion less than the whole of the demised premises and building thereon nor cause any subdivision thereof by metes and bounds or otherwise.
- 18) That the lessor shall have first charge upon demised premises for the amount of unpaid balance and charges, interest and other dues of lessor.
- 19) That every transfer, assignment, relinquishment, mortgage, subletting of the whole of the demised, premises, or building or both shall be subject to and the transferee, assignee or sub-lessee shall be bound by all covenants and conditions herein contained and be answerable to the lessor in all respect the therefore.

Provided always that if the lessee or his/her/their/its transferee or permitted assignees, and the case may be will assign, relinquish, mortgage, sub-let or transfer the demised premises and building thereon as a whole or residue on the said term he/she/its will deliver at his/her/its/their own expenses to the expenses to the lessor at its office attested copy of the assignment, relinquishment, mortgage or transfer deed together with a notice thereof, within a month after the same shall have been duly registered under the Indian Registration Act or other amending statute.

Provided that in the event of sale or fore closure of the mortgaged or charged property the lessor shall be entitled to claim and recover 25% of the unearned increase in the value of said land as first charge, having priority over the said mortgage or charge. The decision of the lessor in respect of the market value of the said land shall be final and binding on all the parties concerned.

Provided further that lessor shall have pre-emptive right to purchase the mortgage or charged property after deducting such percentage of the unearned increase as aforesaid.

- 20) That the lessor's right to the recovery of the unearned increase and the pre-emptive right to purchase the property as mentioned herein before shall apply equally to involuntary sale or transfer, be it by or through execution of decree of insolvency/court.
- 21) That the lessee will permit the members, officers and subordinates of the lessor and workmen and other employed by the lessor from time to time and at all reasonable time of

[Signature] (4)

[Signature]



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the day, during the said terms after three days, previous notice to enter into and upon the demises premises and building to be erected thereupon in order to inspect the same and carry on necessary works mentioned before and the lessee will give notice of the provision of this sub-clause to his/her/their/its tenants.

22) That the lessee shall not exercise his/her/their/its option of the determining the lease nor hold the lessor responsible to make good the damage if by fire, tempest, flood or violence of army or of a mob or other irresistible force any material part of the demised premises wholly or partly destroyed or rent deed substantially or permanently unfit for building puposes.

23) **FOR SCHEME> ALPHA, BETA, GAMMA**

That the lessee shall have to erect and complete building on the leased land unto the date The lessor may grant extension in exceptional circumstances, for one year on payment of extension charges of 8% of total premium of the plot from the date for completion of construction as mentioned above.

23a) **FOR SCHEME> FDP-01, SWARN NAGARI & MHS-01**

That the lessee shall have to erect and complete building on the leased land within three years from the due date of execution of lease deed i.e. or within five year from the date of allotment i.e. which ever the date comes later, unless extension is allowed by the lessor in exceptional circumstance and on such conditions as it may impose. (Extension of one year, two year and three years may be granted by the lessor on payment of 4% for 1st year, 6% for 2nd year and 8% for 3rd year, of total premium of the plot respectively as an extension charges by the lessess).

23b) **FOR SCHEME> DELTA**

That the Lessee shall have to erect and complete building on the leased land within nine years from the date of allotment or upto December 2003 whichever is earlier, unless extension is allowed by the lessor in exceptional circumstance and on such conditions as it may impose, (Extension of one year, two years and three years may be granted by the lessor on payment of 4% for 1st year, 6% for 2nd year and 8% for 3rd year, of the total premium of the plot, as an extension charges by the lessee).

23c) **R-01 (SECTOR-37) P-3**

That the lessee shall have to erect and complete building on the leased land within seven years from the date of allotment or upto December 2003 whichever is later, unless extension is allowed by the lessor in exceptional circumstances and on such conditions as it may impose. (Extension of one year, two years and three years may be granted by the lessor on payment of 4% of 1st year, 6% for 2nd year and 8% for 3rd year, of the total premium of the plot, as an extension charges by the lessee).

23d) The date of Lease Deed Registration shall be reckoned as the date of possession. The Lessee shall to take possession on the same day.

23e) **FOR SCHEME> SIGMA 01 & 02**

That the lessee shall to erect and complete building on the leased land within two years from the due date of execution of lease deed i.e. or within five years from the date of allotment i.e. which ever the date comes later, unless the extension is allowed by the lessor under exceptional circumstances and on such terms and conditions as it may be imposed. (Extension of one year, two years and three years may be granted by the

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lessor on payment of 4% for 1st year, 6% for 2nd year and 8% for 3rd year, of the total premium of the plot, as an extension charges by the lessee.

23i) **FOR SCHEME> PCH 01**

The allottee/lessee have to obtain completion certificate from the Authority within five years from the date of allotment. In the event of failure to do so, allottee/lessee shall be liable to pay administrative charges at the rate of 4%, 6% & 8% of the total premium for the extension of three years. If the allottee/lessee fails to obtain completion certificate within the extended time, action for cancellation of allotment and forfeiture of deposited money shall be taken.

23g) **FOR SCHEME> LOP 01 (PHI - CHI - ETA) (CHI-04)**

The allottee / lessee have to obtain completion certificate from the Authority within five years from the date of allotment. In the event of failure to do so, allottee / lessee shall be liable to pay administrative charges as per prevailing norms for any extension. If the allottee / lessee fails to obtain completion certificate within the extended time, action for cancellation of allotment and forfeiture of deposited money shall be taken.

23h) **FOR SCHEME> MHS 03**

The allottee / Lessee have to obtain completion certificate from the Authority within three years from the date of allotment. In the event of failure to do so, allottee / Lessee shall be liable to pay administrative charges at the rate of 4%, 6% & 8% of the total premium for the extension of three consecutive years from the due date given for getting of the completion certificate. If the allottee / lessee fails to obtain completion certificate within the extended time, action for cancellation of allotment and forfeiture of deposited money shall be taken.

24) That in case the lessee does not construct building within the time provided for above, this deed of lease will be liable to be determined with the penalties and consequences given in clause III hereinafter. However, in exceptional circumstances the lessor or any officer authorised by him can allow extension, subject to the fulfillment of such conditions, charges as he may impose for the same.

FOR VILLAGERS

The lessee claims that he/she is a bonafide villager of Greater Noida whose land has been acquired by the lessor.

FOR GENERAL CATEGORY

The lessee claims that he/she does not own any residential plot or house in full or any part on lease hold or free hold basis or under HPTA (Hire Purchase Tenancy Agreement/License Agreement) in Greater Noida Industrial Development Area either, in his/her/wife/husband's name or in the name of his/her minor or dependent children.

FOR GREATER NOIDA EMPLOYEES

The lessee claims that he/she is an employee of the lessor and he/she or spouse and/or dependent children do not own any residential plot or house in full of in part, on leasehold or freehold basis or under HPTA (Hire Purchase Tenancy Agreement/ License Agreement) in Greater Noida Industrial Development Area.

If the lessee does not abide by the terms and conditions and building rules or any other rules and regulations framed by the lessor, the lease may be cancelled by the lessor and the possession of the demised premises may be taken over by the lessor and the lessee in such an event will not be entitled to claim any compensation in respect thereof.

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III AND IS HEREBY AGREED AND DECLARED BY AND BETWEEN THE PARTIES TO THESE PRESENTS AND FOLLOWING :-

Notwithstanding anything herein before contained if there shall have been in the opinion in the lessor (Whose decision shall be final and binding) any breach by the lessee or any person claiming through or under him/her/their/its of any of the covenants or conditions hereinbefore contained and on his/her/their/its parts to be observed and performed and in particular and without prejudice to the generality of the sub clause, if the lessee transfers, relinquishes, mortgages or assigns the whole or the part of demised premises before constructing a building on it as hereinbefore provided within the period mentioned in sub clause 23 or 23 (a) of clause II it shall be lawful for the lessor without prejudice to any other right of action of the Lessor in respect of any breach of agreement, to re-enter the demised premises or any part thereof and determine this demise and thereupon it:

- i) At the time of re-entry the demised premises has not been occupied by the lessee by way of constructing a building thereon, the lessor may re-allot the demised premises and entire deposited amount shall stand, forfeited in favour of the lessor.
- ii) At the time of re-entry the demised premises are occupied by the any building constructed by the lessee thereon the lessee shall within a period of three months from the date of re-entry, remove from the demised premises all erection or buildings, fixtures and things which at any time and during the terms shall be affixed or set up within or upon the said premises and leave the said premises in as good a condition as it was on the date of demise, in default whereof the same shall become the property of the lessor without payment of any compensation to the lessee for the land and the building, fixtures and things there on, but upon lessee removing the erections, building fixtures and things before or within the period herein specified the demised premises shall be re-allotted and the lessee may be paid such amounts as may be determined, by the lessor provided that the lessor may at its option agree to purchase the said erection, buildings, and fixtures upon payment to the lessee, price therefore and for his interest in the premises as may be mutually agreed upon.
- B. If lessee is found to have obtained the allotment and lease of the demised premises by any misrepresentation and misstatement or fraud the lease may be cancelled and the possession of the demised premises may be taken over by the lessor along with forfeiture of total deposits and the lessee in such an event will not be entitled to claim any compensation in respect thereof.
- C. If the lessee commit any act or omission on the demised premises resulting in nuisance, it shall be lawful for the lessor to ask the lessee to remove the nuisance with a reasonable period, failing which the lessor shall itself get the nuisance removed at lessee's cost and charge damages from the lessee during the period of substance of nuisance.
- D. Any losses suffered by the lessor on a fresh grant of demised premises for breach of conditions aforesaid on the part of the lessee or any person claiming through or under him shall be recoverable by the lessor.
- L. All notices, orders and other documents required under the terms of the lease or under the Uttar Pradesh Industrial Area Development Act 1976 (U.P. Act No. 6 of 1976) or any rule or regulations made there under shall be deemed to be duly served as provided us 43 of the U.P. Urban Planning and Development Act 1973 as re-enacted and modified by Uttar Pradesh President's Act (Re-enactment with modification) Act 1974 (U.P. Act No. 30 of 1974).

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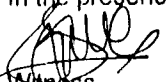
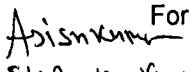
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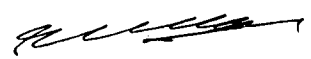
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- F. The Chief Executive Officer of the lessor reserves the right to make such additions and alterations or modification in these terms and conditions as may be considered just and expedient.
- G. All power exercise by the lessor under this lease may be exercised by the Chief Executive Officer of the lessor. The lessor may also authorise any of its officers to exercise all or any of the powers exercisable by it under this lease.
 Provided that the expression Chief Executive Officer shall include the Chief Executive Officer for the time being or any other officer who is entrusted by the lessor with the functions similar to those of Chief Executive Officer.
- H. The cost and expenses of preparation, stamping and registering the legal documents and its copies and all other incidental expenses will be borne by the allottee, who will also pay the stamp duty of transfer of immovable property levied, or any other duty or charge that may be levied by any authority empowered in this behalf.
- I. All arrears payable to lessor shall be recoverable as arrears of land revenue.
- J. In case of any clarification, or interpretation regarding these terms and conditions, the decision of Chief Executive Officer of the lessor shall be final and binding on the lessee.
- K. Any relaxation, concession or indulgence granted by the lessor to the Lessee shall not in any way prejudice the legal right of the lessor.
- L. In the event of any dispute with regard to the terms and conditions of the lease deed the same shall be subject to the jurisdiction of District Court at Gautam Budh Nagar (where the property is situated) or the High Court of Judicature at Allahabad.

IN WITNESS WHERE OF THE parties hereto have set their hand on the day and in the year herein first above written.

In the presence of

- 1. 
 Witness **Suoentokum** For and on behalf of the Lessor
 Address **216A GTB Enclave**
Delhi-95
- 2. 
 Witness **Arvind Kumar** For and on behalf of the Lessor
 Address **No 329 PRAM Nagar**
B. S.R

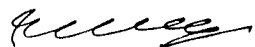




Certified true and exact copy of the original in all respect.

LESSEE For and on behalf of the Lessor





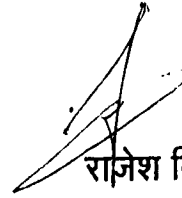


आज दिनांक 23/12/2008 को

वही सं 1 जिल्द सं 4049

पृष्ठ सं 147 से 184 पर क्रमांक 15378

रजिस्ट्रीकृत किया गया ।

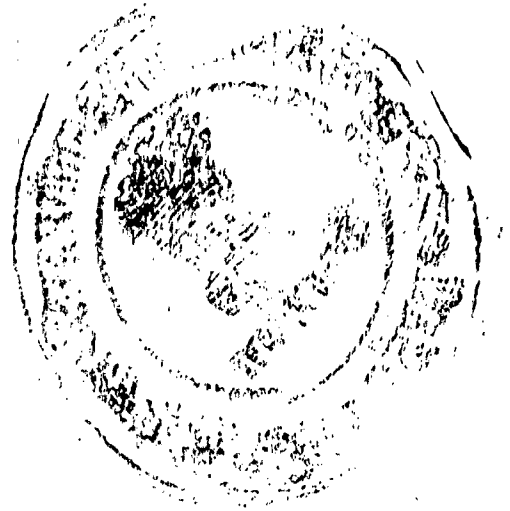


राजेश तिवारी

उप निबन्धक गेबुद्धनगर

सदर

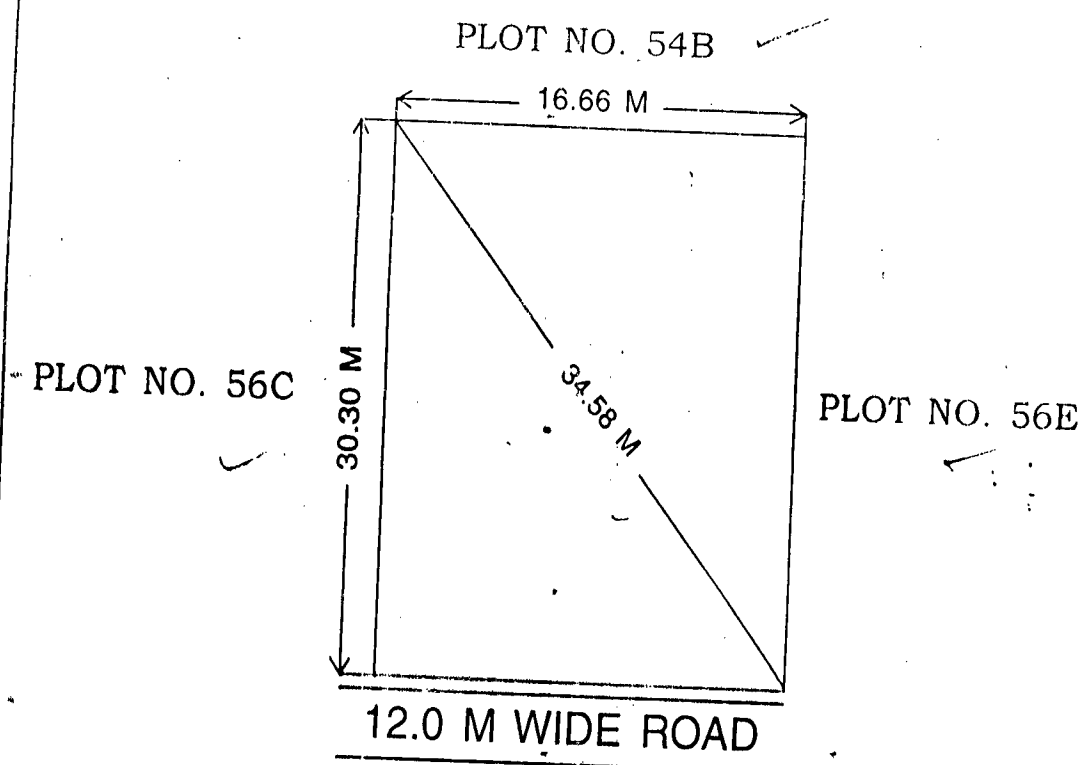
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PLOT NO - 56D



AREA = 504.80 SQM

SIGN <i>[Signature]</i> POSSESSION TAKEN OVER ALLOTTEE	SIGN POSSESSION HANDED OVER	↓ N
LEASE PLAN FOR PLOT IN SECTOR - CHI-IV LAGERSTROMIA ESTATE	<i>[Signature]</i> ASSTT MANAGER	<i>[Signature]</i> MANAGER

**GREATER NOIDA
INDUSTRIAL DEVELOPMENT AUTHORITY**

20/9/98 Armeere - 9/1

GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY
CHALLAN FORM FOR RESIDENTIAL/INDUSTRIAL/COMMERCIAL PLOT/FLAT
 (to be filled in triplicate as annexed)

APPLICANT'S COPY

Tel. No. 9012297240

Dated

1. NAME OF SCHEME SCHEME CODE

2. ALLOTMENT NO. PLOT SIZE

3. FORM NO.

4. ALLOTTEE NAME

(कृपया तीनों प्रति मूल रूप से लिखें)

5. LOCATION SECTOR BLOCK PLOT/FLAT NO.

6. CODEWISE DEPOSITS (FOR HEADS SEE CODES BELOW)

CODE NO.	D	D	M	M	Y	Y	Y	Y	Rs.	P.
A 31	23		12		2008				21600	-
B 34	23		12		2008				238520	-
C 52	23		12		2008				120	-
D 58	23		12		2008				21400	-
E 61	23		12		2008				1080	-
									282720	-

(रुपये शब्दों में) Two lac eighty thousand two thousand
 Rs. (in words) Seven hundred twenty GRAND TOTAL

7. TO BE FILLED IN BY THE DEPOSITOR

Bank Draft No. 888235 Dated 23.12.08 For Rs. 282720 Drawn on

Bank SBI Branch Noida is enclosed herewith/

SIGNATURE OF THE DEPOSITOR

8. TO BE FILLED IN BY THE RECEIVING AUTHORITY/BANK

Received Rs. IN CASH/BANK DRAFT as stated above at risk, cost and responsibility of depositor. In case where the cancellation proceedings have been undertaken, the deposit of above amount will not entitle the depositor to claim any benefit on account of the above deposit made. The right of GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY is reserved to initiate further action as is admissible under the rules and regulations. Any unauthorised payments remitted are liable to be forfeited by GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY

Above deposits credited in Greater Noida A/C No. on

SIGNATURE OF RECEIVING AUTHORITY/BANK OF BARODA

CODE HEADS	CODE HEADS	CODE HEADS
01 Allotment Money	31 Excess Area Amount	53 Revision Charges
02 Installment 1	32 Lease Rent - Annual	54 Completion Fees
03 Installment 2	33 Excess Area Conversion Charges	55 Water Connection Charges
04 Installment 3	34 Lease Rent-One Time	56 Sewer Connection Charges
05 Installment 4	35 Excess Area Lease Redemption Charges Same	57 Other Documentation
06 Installment 5	36 New Plot Conversion Charges Same	58 Ramp Charges
07 Installment 6	37 Scheme Transfer	59 Malwa Charges
08 Installment 7	38 Late Penalty	60 Rain Water Harvesting
09 Installment 8	(Registration, Possession, Construction)	61 Location Charges
10 Excess Area Conversion Amount	39 Registration Amount	62 Revival Charges
11 Installment 9	40 Extra-Payment	63 Sale of Forms-By-Laws etc.
12 Installment 10	41 Transfer Charges	64 Sale of Brochures- New Schemes
13 Installment 11	50 Plan Processing Fees	65 Abadi Plot Development Charges
14 Installment 12	51 Compounding Fees	66 RTI
16 Interest on Premium	52 Revalidation Charges	
25 Interest on Excess Area Conversion Amount		

BANK OF BARODA
 Greater Noida
 23 Dec 2008
 Too late for today's clearing

209/98

	Brought Forward	188806.54Cr		
(Control: 2614413 680 11047476439 07/03/09)				
22/12/06	DEP TFR		60000.00	248806.54Cr
	TRF FRM 098516006805			
29/12/06	LOAN INSTALMENT DEPO	20000.00		228806.54Cr
	TRF TO 030070180768			
31/12/06	INTEREST CREDIT		3637.00	232443.54Cr
01/01/07	6220180068000149499	5000.00		227443.54Cr
13/01/07	CSH DEP		20000.00	247443.54Cr
31/03/07	6220180068000149499	5000.00		242443.54Cr
31/03/07	6220180068000149499	5000.00		237443.54Cr
31/03/07	PPF W/D 11047544912		40000.00	277443.54Cr
	TRF FRM 011047544912			
07/05/07	6220180068000149499	5000.00		272443.54Cr

12/06/07	6220180068000149499	2000.00		270443.54Cr
30/06/07	INTEREST CREDIT		4499.00	274942.54Cr
06/10/07	6220180068000149499	1000.00		273942.54Cr
16/10/07	6220180068000149499	5000.00		268942.54Cr
09/11/07	6220180068000149499	5000.00		263942.54Cr
11/11/07	6220180068000149499	2000.00		261942.54Cr
31/12/07	INTEREST CREDIT		4718.00	266660.54Cr
21/03/08	Annual Fee 622018006	50.00		266610.54Cr
18/05/08	6220180068000149499	1000.00		265610.54Cr
30/06/08	INTEREST CREDIT		4660.00	270270.54Cr
05/11/08	CHQ DEP 618501		16340.00	286610.54Cr
18/12/08	6220180068000149499	1000.00		285610.54Cr
23/12/08	WDL TFR Bank Dft	283428.00		2182.54Cr
	TRF TO 098524030667			
31/12/08	INTEREST CREDIT		3995.00	6177.54Cr
	Carried Forward	6177.54Cr		

Annexure-9/1

Generally used abbreviations

a/c = Account	dep = Deposit	Pr = Principal
adj = Adjustment	Dft = Draft	proc = Processing Charge
Amt = Amount	dish/dsh = Dishonour	rd = Recurring Deposit
Ar = ar	DR = Debit	ret/rtn = Return
bal = Balance	DoB = Date of Birth	Rnd = Round of
Capn = Capitalization	eft = Electronic Fund Transfer	sb = Saving Bank
chg/ch = Charge	Inop = Inoperative	SC = Short Credit
chq = Cheque	ins = Insurance	SI/So/SORD = Standing Instruction
Clos = Closure	int/in = Interest	S/D/W/H/o = Son/Daughter/Wife/Husband of
coll = Collection	lon/ln = Loan	tr/trf/xfer = Transfer
comm = Commision	min = Minimum	TT = Telegraphic Transfer
COR/CORR = Correction	os = Outstanding	txn = Transaction
CR = Credit	P & T = Postage & Telegram	Wdl = Withdrawal
csh = Cash	Pos = Point of sale	+MOD bal= total balance (SB+linked MOD a/c)

07/03/2009 2614413 680
MEERUT (भारतीय स्टेट बैंक)
MEERUT CANTT. (2792213)
Mode of Operat 2618203 SINGLE
Nom. Reg. No. 250001 (PBD)
Date of Issue: 07/03/2009



11047676439
State Bank of India

Mr. SATISH KUMAR
713 SUBHASH NAGAR
MEERUT 250001
MEERUT

1

11047476439

शाखा प्रबंधक
Branch Manager

20098

290

Annexure - 8

Generally used abbreviations

a/c = Account	dep = Deposit	Pr = Principal
adj = Adjustment	Dft = Draft	proc = Processing Charge
Amt = Amount	dish/dsh = Dishonour	rd = Recurring Deposit
Ar = Arrear	DR = Debit	ret/rtn = Return
bal = Balance	DoB = Date of Birth	Rnd = Round off
Capn = Capitalization	eft = Electronic Fund Transfer	sb = Savings Bank
chg/ch = Charge	Inop = Inoperative	SC = Short Credit
chq = Cheque	ins = Insurance	SI/So/SORD = Standing Instruction
Clos = Closure	int/in = Interest	S/D/W/H/o = Son/Daughter/Wife/Husband of
coll = Collection	lon/ln = Loan	tr/trf/xfer = Transfer
comm = Commission	min = Minimum	TT = Telegraphic Transfer
COR/CORR = Correction	os = Outstanding	txn = Transaction
CR = Credit	P & T = Postage & Telegram	Wdl = Withdrawal
csh = Cash	Pos = Point of sale	+MOD bal = total balance (SB+linked MOD a/c)

CONTINUATION


State Bank of India

22/11/2008 4513290 699
 भारतीय स्टेट बैंक
 PILIBHIT (699)
 J P ROAD NEAR OLD TEHSIL (255538)
 Mode of Operation : SINGLE
 Nom.Reg No :
 Date of Issue: 22/11/2008

SATISH KUMAR
 A.D.J.FTC-1
 CIVIL COURT
 TANAKPUR ROAD 262001
 PILIBHIT

1

11181464736
 11181464736


 शाखी प्रबन्धक
 Branch Manager

	Brought Forward	171869.96Cr		
	(Control: 4513290 699 11181464736 22/11/08)			
02/08/08	DIRECT DR	20000.00		151869.96Cr
	TRF TO 030070180768			
02/08/08	CREDIT		37973.00	189842.96Cr
05/08/08	SBCLG	893577		188788.96Cr
07/08/08	Paid to SARAD MISHRA	893578	1054.00	186788.96Cr
14/08/08	Paid to SELF	893580	2000.00	182788.96Cr
14/08/08	TFD.T010992566028	893579	4000.00	167788.96Cr
01/09/08	Paid to NEERAJ	893581	15000.00	165788.96Cr
02/09/08	DIRECT DR	20000.00	2000.00	145788.96Cr
	TRF TO 030070180768			
04/09/08	Paid to SUNEEL KUMAR	893582	3000.00	142788.96Cr
11/09/08	CHQ 993580 DT 09/09		2303.00	119785.96Cr

11/09/08	CHQ 993151 DT 04/09		37973.00	183064.96Cr
16/09/08	CLG	893583	3580.00	179484.96Cr
01/10/08	CHQ 994747 DT 29/09		38795.00	218279.96Cr
02/10/08	DIRECT DR		20000.00	198279.96Cr
	TRF TO 030070180768			
27/10/08	TFR. CH NO. 893586		<u>25100.00</u>	173179.96Cr
27/10/08	INTER BRCH FEE		<u>38.00</u>	173141.96Cr
27/10/08	TFR		<u>25100.00</u>	198241.96Cr
27/10/08	INTER BRCH FEE		<u>38.00</u>	198203.96Cr
27/10/08	AMT WNGLY CREDITED		<u>76.00</u>	198279.96Cr
27/10/08	Paid to K.S.DEEP	893587	5000.00	193279.96Cr
02/11/08	DIRECT DR		20000.00	173279.96Cr
	TRF TO 030070180768			
03/11/08	DR THRU CHQ	893584	4490.00	168789.96Cr
15/11/08	CREDIT		38795.00	207584.96Cr
	Carried Forward	207584.96Cr		

29998

3

299

(Control: 4542738 699 11181464736 25/02/09)

27/10/08 TFR CH NO. 893586		25100.00		173179.96Cr
27/10/08 INTER BRCH FEE		38.00		173141.96Cr
27/10/08 TFR Brought Forward			25100.00	198241.96Cr
27/10/08 INTER BRCH FEE		207584.96Cr		198203.96Cr
27/10/08 AMT WNGLY CREDITED		38.00		198279.96Cr
27/10/08 Paid to K.S.DEEP	893587	5000.00		193279.96Cr
02/11/08 DIRECT DR		20000.00		173279.96Cr
TRF TO 030070180768				
03/11/08 DR THRU CHQ	893584	4490.00		168789.96Cr
15/11/08 CREDIT			38795.00	207584.96Cr
22/11/08 Paid to NEERAJ	893589	10000.00		197584.96Cr

29/11/08 TR BY CH 893588		25100.00		172484.96Cr
02/12/08 TRF TO 011047544912		20000.00		152484.96Cr
02/12/08 DIRECT DR				
TRF TO 030070180768				
03/12/08 GT214084DT27/11/200	601043	2000.00	38795.00	191279.96Cr
05/12/08 OWN CHQ XFER DP	7513		5500.00	196779.96Cr
05/12/08 Paid to RAISHU	893590	5000.00		191779.96Cr
18/12/08 6220180069900092839		1000.00		190779.96Cr
23/12/08 CAS CASH CHEQUE	893591	100000.00		90779.96Cr
23/12/08 INTER BRCH FEE		150.00		90629.96Cr
23/12/08 6220180069900092839		20000.00		70629.96Cr
23/12/08 6220180069900092839		5000.00		65629.96Cr
23/12/08 6220180069900092839		15000.00		50629.96Cr
30/12/08 Paid to SELF	893592	1000.00		49629.96Cr
31/12/08 INTEREST CREDIT			2519.00	52148.96Cr
Carried Forward		52148.96Cr		

Annexure - 6/2

ISSUING BRANCH SECTOR - 62 NOIDA Tel No.: 2404805 KEY : PIMFUZ 015222

DATE 23/08/2006

मांगे जानेपर ON DEMAND PAY GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY ***** GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY *****

या उनके आदेश पर OR ORDER

रुपये RUPEES EIGHT ZERO ZERO ZERO ZERO ZERO LAKHS TSD THSDS HNDRS TENS UNITS PAISE ZERO ONLY Sr. No.: 77461 KEY : PIMFUZ

8,00,000.00 P500 AMOUNT BELOW 80000 (3/6)

अदा करें। मूल्य प्राप्त VALUE RECEIVED

भारतीय स्टेट बैंक STATE BANK OF INDIA

प्राधिकृत हस्ताक्षरकर्ता AUTHORIZED SIGNATORY

(हस्ताक्षर नमूना क्र० / S.S. NO.)

शाखा प्रबंधक / BRANCH MANAGER

(हस्ताक्षर नमूना क्र० / S.S. NO.)

0414

भराकर्ता शाखा / DRAWEE BRANCH

कोड सं. कोड नं० 04324

0414537216

M. L. ARORA A-3022

T.K. NATAL S.S. NO. W-142

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537216 000002000 000414 16

Annexure - 6/3

ISSUING BRANCH SECTOR - 62 NOIDA Tel No.: 2404805 KEY : WUCFIO 015222

DATE 23/08/2006

मांगे जानेपर ON DEMAND PAY GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY ***** GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY *****

या उनके आदेश पर OR ORDER

रुपये RUPEES NINE ZERO ZERO ZERO ZERO ZERO LAKHS TSD THSDS HNDRS TENS UNITS PAISE ZERO ONLY Sr. No.: 205404 KEY : WUCFIO

9,00,000.00 P500 AMOUNT BELOW 90000 (3/6)

अदा करें। मूल्य प्राप्त VALUE RECEIVED

भारतीय स्टेट बैंक STATE BANK OF INDIA

प्राधिकृत हस्ताक्षरकर्ता AUTHORIZED SIGNATORY

(हस्ताक्षर नमूना क्र० / S.S. NO.)

शाखा प्रबंधक / BRANCH MANAGER

(हस्ताक्षर नमूना क्र० / S.S. NO.)

0414

भराकर्ता शाखा / DRAWEE BRANCH

कोड सं. कोड नं० 4324

14537215

M. L. ARORA A-3022

T.K. NATAL S.S. NO. W-142

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537215 000002000 000414 16

Annexure - 6/4

29/3

2009

VALID ONLY IF COMPUTER PRINTED. VALID FOR SIX MONTHS ONLY

पुणे (ग) शाखा/ब्रांच का नाम: SULTANPUR, SULTANPUR (U.P.)
पुणे शाखा/ब्रांच का नाम: No.: 05362-28146 KEY : PUHJIT 0 0188

₹. 50,000.00 तक अधिक के निम्नलिखित को हस्ताक्षरित होने पर ही बैंक द्वारा
INSTRUMENT FOR ₹5,000 AND OVER IS VALID ONLY WHEN SIGNED BY TWO OFFICERS

DATE 12/08/2000

मांगे जाने पर ON DEMAND PAY GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY *** GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY ***

या उनके आदेश पर OR ORDER

रुपये RUPEES

ONE	NINE	SEVEN	FIVE	ZERO
T'TSD	THSDS	HNDRS	TENS	UNITS

₹.Rs. 1 9 7 5 0 P 500

AMOUNT BELOW 19751 (1/3)
अदा करें। मूल्य प्राप्त VALUE RECEIVED

01010101010101
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LK/OL
01010101010101
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050402WWWIK0188

PAISE ZERO ONLY
Sr. No.: 867000012
KEY : PUHJIT

भारतीय स्टेट बैंक
STATE BANK OF INDIA

प्राधिकृत हस्ताक्षरकर्ता/ AUTHORIZED SIGNATORY

शाखा प्रबंधक/ BRANCH MANAGER

GREATER NOIDA BRANCH
(0519) शाखा/ब्रांच / DRAWEE BRANCH

पुणे क. कोड नं. 0 4324

(हस्ताक्षर नमूना क्र./ S.S. NO. OL/19765709

(हस्ताक्षर नमूना क्र./ S.S. NO.)

S. ARON
A-3175

⑈ 765709 ⑈ 000002000⑈ 000519 ⑈ 16

Annexure 61-

केनरा बैंक CANARA BANK

सुल्तानपुर
SULTANPUR

(1770)

मांगने पर ON DEMAND PAY

रुपये RUPEES

दस्ता
TL

केनरा बैंक CANARA BANK

1177 - NOIDA (GHAZIABAD DT)

DDNA/TL

Drawer Branch, D.P. Code

₹. RS. 100000/-

अदा करें FOR VALUE RECEIVED

कृते केनरा बैंक FOR CANARA BANK

[Signature]

Authorised Signatory (1)
Name Designation, S.P. No.

[Signature] 39879

Authorised Signatory (2)
Name Designation, S.P. No.

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084908 0000 5000 551749 16

96-96

कम्प्यूटर द्वारा मुद्रित होने पर ही वैध
VALID ONLY IF COMPUTER PRINTED

केवल छ:पहनों के विधि ही वैध
VALID FOR SIX MONTHS ONLY

STK & CODE NO

जारी करने वाली अकांशा SULTANPUR, SULTANPUR (U.P.)
ISSUING BRANCH

Tel. No. : 05362-28146 KEY : WJGAS

0128

₹. 50,000/- एवं अधिक के निम्न वी अंशों पर हस्ताक्षरित होने पर ही वैध है।
INSTRUMENT FOR RS. 50,000/- AND OVER IS VALID ONLY WHEN SIGNED BY TWO OFFICERS

DATE
24/07/2006

मांगे जाने पर ON DEMAND PAY GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY
HORITY***GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY***

या उनके आदेश पर OR ORDER

रुपये RUPEES

TWO	FIVE	ZERO	ZERO	ZERO	ZERO
LAKHS	TENTHS	HUNDREDS	THOUSANDS	TENS	UNITS

₹. RS. 250000/-

LK/TL

PAISE ZERO ONLY
St. No. : 06/000020
KEY : WJGAS

AMOUNT BELOW 250001 (25%)
कदा जितनी रुपये प्राप्त हुई है RECEIVED

050402WWTRO188
भारतीय स्टेट बैंक
STATE BANK OF INDIA

[Signature]
AUTHORISED SIGNATORY
OFFICER / S.S. NO. B2179

[Signature]
BRANCH MANAGER
(संस्कार नम्बर 50/SS NO.)

0519

GREATER NOIDA BRANCH
DRAWING BRANCH

04324

TL/19764432

J. P. Mishra
M-6837

08443 0000 0000 000519 16

1/23



केनरा बँक
CANARA BANK

224-98

Annexure - 2/2

301

Canara Bank
CHCWK, SULTANPUR

A/C No : OD 20013

Date : 05/01/2006

Page : 3

Statement of Account for the Period From 03/02/2004 TO 05/01/2006

SUMAN BALA
CANARA BANK
SULTANPUR

Date	Particulars	Chq.No	Withdrawals	Deposits	Balance
24/06/2004	To Bal b/f		406547.42	255003.55	1,48,543.87
24/06/2004	TRAM			3.00	1,48,540.87
24/06/2004	SUP			864.05	1,47,676.82
29/06/2004	TR SB		7000.00		1,54,676.82
30/06/2004	M'LY INTEREST		1330.00		1,56,006.82
01/07/2004	TR SB			100.00	1,55,906.82
03/07/2004	By Chq 9SBI			150000.00	5,906.82
15/07/2004	RAMDEV	339622	500.00		6,406.82
17/07/2004	SELF	339623	500.00		6,906.82
19/07/2004	CHAMAN	339624	2090.00		9,796.82
20/07/2004	TR INT KDR		2041.00		11,837.82
22/07/2004	By Chq879005SBI			2000.00	9,837.82
23/07/2004	BSNL	339625	797.00		10,634.82
24/07/2004	SELF	339627	500.00		11,134.82
24/07/2004	SURENDER	339626	51000.00		62,134.82
28/07/2004	MANISH	339628	5400.00		67,534.82
29/07/2004	SAL			3.00	67,531.82
29/07/2004	SAL			7872.10	59,659.72
29/07/2004	SELF	339629	6000.00		65,659.72
30/07/2004	SAL			230.41	65,429.31
31/07/2004	MEDICAL			5330.00	60,099.31
31/07/2004	M'LY INTEREST		283.00		60,382.31
12/08/2004	SUP			864.05	59,518.26
21/08/2004	BSNL	339630	1324.00		60,842.26
26/08/2004	ALAM SALESCORP.	339631	2100.00		62,942.26
26/08/2004	SAL			3.00	62,939.26
26/08/2004	SAL			7266.94	55,672.32
Total :			488212.42	432540.10	55,672.32

Unless the constituent brings to the notice of the Bank any discrepancy/errors/ omission/unauthorised debits immediately, the entries in such pass sheet shall be deemed as correct and shall bind the constituent for all purposes and intents.

Computer Output - Does Not Require Signature


Continued...

51936

Page 98 Annexure-3/1

वेतन प्रमाण पत्र

प्रमाणित किया जाता है कि सतीश कुमार, अमर
सूत्र न्यायाधीश/स्वरित न्यायालय सं. - 1, पीलीभीत का मूल
वेतन 17,950/- + 8,975/- मंद्गाई वेतन + 12,655/-
मंद्गाई अत्ता + 4028/- अन्य अत्ते सहित कुल परिलब्धियाँ
43,608/- प्रति माह है तथा 4813/- की कटौती के पश्चात
मु० 38,795/- ₹ अड़तीस हजार सात सौ पचयानवे रूपये० प्राप्त
कर रहे है।


वरिष्ठ कोषाधिकारी,
पीलीभीत
वरिष्ठ कोषाधिकारी
पीलीभीत

पृष्ठ 98

Annexure - 3/2


जैन प्रमाण-पत्र श्री अतीश कुमार् अपर जिला एवं क्षेत्र
न्यायाधीश जनपद पीलीभीत माह मई 2-09

299

वेतन	17950-
महो वेतन	8975-
मैट भत्ता	14540-
ऑटोपे-संस्कार भत्ता	1000-
आवासीय कोषा भत्ता	300-
चिकित्सा भत्ता	100-
पेट्रोल/अन्यभत्ता	2160-
	<u>45032-</u>

आयकर	2000-
आवृत्त-निधि	2693-
शामू. पीता करोंती	120-
	<u>4813-</u>

शुद्ध जोडा रु. 40219-


मुख्य कोषाधिकारी
पीलीभीत
4/6/99



कनरा बँक प्र.का. बेंगलूर
CANARA BANK

H.O. BANGALORE PILIBHIT PURANAGANJ
नाम NAME: SUMAN BALA
(59055) CLERK

वेतन पर्ची SALARY SLIP NOV-2008

298

अर्जित EARNINGS	रकम AMOUNT	कटौतियाँ DEDUCTIONS	रकम AMOUNT	जमा-शाखा CR-BRANCH
BASIC	12,549.50	S P F	1,325.25	0401
GRADUATION ALL.	171.00	TRAM	3.00	2198
FIXED PER ALL.	589.00	INCOME TAX	500.00	2198
DA	5,831.47	CBEMP GOLD.JUB	100.00	0822
HRA	763.23	FEST ADV REC	1,850.00	2198
CONV. ALLOWANCE	97.00	CB EMP UNION	40.00	0906

सकल अर्जित
GROSS EARNINGS : 20,001.20

को निवल देय
NET PAYABLE ON : 27-11-2008

सकल कटौतियाँ
GROSS DEDUCTIONS : 3,818.25

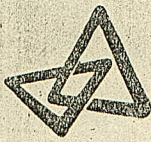
RS. 16,182.95

खाता सं. :
A/C No. : 00000 CR. BRN : 2198

0206506

CS 15000851/06/JG/COMPER

केनरा बैंक



Canara Bank

Annexure-412

900706

8312

297

Canara Bank : H.O. BANGALORE Salary Slip for March 2009

Staff No. : 59055
Staff Name : Mrs. SUMAN SALLA
Branch : BILIDHIT
Designation : Clerk Cum Typist
Section :

Payable On : 26-MAR-2009
Cr. Branch : 2198
Bank A/C No: 147
PAN No :

Earnings	Amount	Reductions	Amount	Adj.	CR-Branch
BASIC	13210.00	PROVIDENT FUND	1395.00	0.00	401
GDP	160.00	EMPLOYER'S CONTRIBUTION	40.00	0.00	906
FPP	620.00	PFAM	3.00	0.00	2186
HRA	803.40	GRATUITY FUND	100.00	0.00	822
DA	6507.54				
TRANSPA	105.00				
ERN Rs	21,425.94	DED Rs	1,538.00		
NET Rs	19,887.94				

PLS CHECK THE SALARY PARTICULARS. INFORM US IMMEDIATELY IF DISCREPANCIES ARE OBSERVED.

reg-98

8170195

GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY

189, CHITVAN ESTATE, SECTOR-GAMMA, GREATER NOIDA CITY, GREATER NOIDA
DISTRICT GAUTAM BUDDH NAGAR., (U.P.)

PH. : 95120-2326335/336/337/4328150/151 FAX : 0120-2326334/145/143

ALLOTMENT-CUM-ALLOCATION LETTER

Scheme Code : LOP01
 Form Serial No. : 107414
 Size of Plot : 500 Sqm.
 Payment Plan : Inst2
 Location Type : Park Facing/Green Belt
 Location Percentage : 5 %

Ref. : Prop./LOP01 /AIV / 267
 Date : 26-06-2006

To,

SATISH KUMAR
 357, AGCR ENCLAVE

Late Sri Ajeet Lal Attari

DELHI

Pincode : 110092 City : DELHI

Dear Sir/Madam,

The Authority had advertised residential Scheme PHI 3 & 4 - CHI 3 & 4 & ETA-01 on 22-10-2004 @ Rs.3425 per Sqm. Since the rate of allotment has been revised w.e.f 1st April' 2006, consequently the allotment shall be done @ Rs. 4500/- per Sqm. The draw of lots for allotment and allocation of specific plot numbers was held on 17-01-05 & 19-01-05. Consequently the allotments were withheld due to certain unforeseen circumstances.

Now we are pleased to inform you that you have been allocated plot number 580 in LAGERSTROMIA ESTATE of Sector CHI-04

For future correspondence kindly mention your allotment number along with plot number, the Estate and Sector.

Your Allotment Number is	Rs.	LOP0170227
Amount Deposited as Registration Money	Rs.	56250
Allotment Money	Rs.	503750
Payable on or before		10-08-2006

The instalments shall be payable on or before the due date as mentioned in Payment Schedule on the next page of this allotment letter.

lots : -Specifically this is to mention that in case the allocated plot has a locational value the location charges for the same as per clause A-7.2 of section I of the brochure have been included in the payment schedule mentioned in this letter.

The allotment money and the instalments can be deposited in any of the following bank branches directly through a Bank Draft/Pay Order drawn in favour of GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY payable at NOIDA/NEW DELHI/GREATER NOIDA :-

- HDFC Bank, G-28-29-30, Sector-18, Noida.
- HDFC Bank, C-1, Alpha Plaza, alpha Commercial Belt, Greater Noida.
- HDFC Bank, RG Complex, Plot no-4, DDA Community Centre, Sector - 9, Rohini, Delhi
- HDFC Bank, Opposite Mata Ka Mandir, D-965, New Friends Colony, New Delhi - 65
- HDFC Bank, Kailash Building, 1st Floor, Kasturba Gandhi Marg, New Delhi.

Please write your **NAME, ALLOTMENT NUMBER, PLOT NUMBER** along with **BLOCK NAME** on the covering letter and also on the back of the Draft/Pay Order.

The following documents and formalities are to be complied with at the time of executing the lease deed, as per the clause 'G', 'H' & 'I' Section-IV of the brochure.

U.P. State Non-Judicial stamp paper is required for an amount equal to 8% of the total premium of plot plus lease rent. The aforesaid rates shall be applicable as determined by the Govt. of U.P from time to time). These stamp papers are to be purchased from the Treasury, Distt.-Gautam Budh Nagar.

Lease rent @.10% of the total cost of the plot.

Documentation Charges Rs. 120/-

Cont.2....

GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY
CHALLAN FORM FOR RESIDENTIAL/INDUSTRIAL/COMMERCIAL PLOT/FLAT

(to be filled in triplicate as annexed)

APPLICANT'S COPY

Tel. No.

Dated 23.8.06

1. NAME OF SCHEME CH104 SCHEME CODE 100104

2. ALLOTMENT NO. LP0170927 PLOT SIZE 500

3. FORM NO. 107414

4. ALLOTTEE NAME

SATISH - KUMAR

5. LOCATION : SECTOR CH104 BLOCK LAGERSTORMIA PLOT/FLAT NO. 56D

6. CODEWISE DEPOSITS (FOR HEADS SEE CODES BELOW) BRANCH

CODE NO.	D D	M M	Y Y Y Y	Rs.	P.
A 01	23	08	2006	900000	-
B 01	28	08	2006	800000	-
C 04	12	08	2006	19750	-
D 01	24	07	2006	250000	-
E 01	24	07	2006	100000	-

Rs. (In words) Twenty Lacs Sixty nine thousand GRAND TOTAL 2669750

7. TO BE FILLED IN BY THE DEPOSITOR

Bank Draft No. 537215 = 900000 Dated 23/8/06 For Rs. _____ Drawn on BI
537216 = 800000 Dated 23/8/06 For Rs. _____ Drawn on BI
 Bank 765704 19750 Branch _____ is enclosed herewith/8 Canara
764432 = 250000 Branch 24/8/06 Baroda
084908 100000 = Branch 24/8/06 Baroda
 Rs. _____ is hereby tendered in CASH. SIGNATURE OF THE DEPOSITOR

8. TO BE FILLED IN BY THE RECEIVING AUTHORITY/BANK

Received Rs. _____ IN CASH/BANK DRAFT as stated above at risk, cost and responsibility of depositor. In case where the cancellation proceedings have been undertaken, the deposit of above amount will not entitle the depositor to claim any benefit on account of the above deposit made. The right of GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY is reserved to initiate further action as is admissible under the rules and regulations. Any unauthorised payments remitted are liable to be forfeited by GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY

Above deposits credited in Greater Noida A/C No. 00400000 on _____

SIGNATURE OF RECEIVING AUTHORITY/BANK OF BARODA

- 01 Allotment Money
- 02 Installment 1
- 03 Installment 2
- 04 Installment 3
- 05 Installment 4
- 06 Installment 5
- 07 Installment 6
- 08 Installment 7
- 09 Installment 8
- 10 Excess Area Conversion
- 18 Interest on Premises

BANK OF BARODA
Extn. Counter
Greater Noida
 23 AUG 2006
 Late for to-day's

- 25 Interest on Excess Area Conversion Amount
- 31 Excess Area Amount
- 32 Telephone
- 33 Excess Area Conversion Charges
- 34 Lease Rent
- 35 Excess Area Lease Rent
- 36 New Plot Conversion Charges Same (Self Scheme)
- 37 Name Transfer
- 38 Case Penalty (Registration, Possession, Construction)

- 39 Stamp
- 40 Extra-Payment
- 41 Transfer Charges
- 50 Plan Processing Fee
- 51 Compounding Fees
- 52 Revalidation Charges
- 53 Revision Charges
- 54 Completion Fees
- 55 Water Connection Charges
- 56 Sewer Connection Charges
- 57 Others

Greater Noida

Annexure-2/1

Reg-98

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22 APR 06	TRANSFER CHR 00214879 CLG	10,000.00	2,14,830.67
26 APR 06	Transfer	11,620.00	2,28,475.67
08 MAY 06	GOVT. CH: 679744 & 679745	53,162.00	2,81,637.67
08 MAY 06	TD CASH CHEQUE:00214880	2,000.00	2,79,637.67
01 JUN 06	TD CASH CHEQUE:00146321	5,000.00	2,74,637.67
06 JUN 06	Transfer	26,581.00	3,01,218.67
07 JUN 06	TRANSFER CHR 00146322	6,778.00	2,94,440.67
03 JUL 06	INTEREST TO DATE	4,063.17	2,98,503.84
03 JUL 06	TD CASH CHEQUE:00146323	4,184.00	2,94,319.84
13 JUL 06	TRANSFER CHR 00146324	4,117.00	2,90,202.84
24 JUL 06	TRANSFER CHR 00146325	2,50,875.00	39,327.84
12 AUG 06	TRANSFER CHR 00146326 DFT ISS	19,820.00	19,507.84
22 AUG 06	TD CASH CHEQUE:00146327	2,500.00	17,007.84

CONTINUED

SULTANPUR
(U. P.)

MR. SATISH KUMAR
ADDL. CHIEF MAGISTRATE
SULTANPUR U. P.
SULTANPUR
SULTANPUR
228001

01190/041041/

SAVINGS BANK (PERSON.) *CLOSE

0.00

15 JAN 07

* INTERIM *

12 INR

20 SEP 06	TRANSFER CHR 00146328 CLG	3,209.00	13,798.84
25 SEP 06	TD CASH CHEQUE:00146329	10,000.00	3,798.84
25 SEP 06	Interest Application	0.84	3,798.00
25 SEP 06	A/C CLOSED & TD TO SBI PTIRHRY BR.	3,798.00	0.00

END OF STATEMENT

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FROM ACCOUNT 01090/094835/
TO ACCOUNT 01090/094835/

TRANSACTION FROM DAY 01/04/2004

DATE	DATE	CD	ACCT	AMOUNT	AMOUNT	DESCRIPTION
20/09/2004	20/09/2004	CHD	SO24027	500.00CR	3,515.02CR	146.82DR By Cash
21/09/2004	21/09/2004	ICL	00642290	500.00DR	3,015.02CR	146.82DR TO CLG : 0000642290
22/09/2004	22/09/2004	CCG	00642291	1,000.00DR	2,015.02CR	146.82DR TO CASH CHG : 00642291
24/09/2004	24/09/2004	CRV	RFRERB	10,015.00CR	12,030.02CR	146.82DR SAL FOR SEP'04
27/09/2004	27/09/2004	DRV	EOgATM	1,000.00DR	11,030.02CR	146.82DR ATM 081101 000000008763 6220180480300000118
30/09/2004	30/09/2004	IAP		146.82DR	10,883.20CR	0.00 INTEREST TO DATE
01/10/2004	01/10/2004	CCG	00642292	1,000.00DR	9,883.20CR	0.00 TO CASH CHG : 00642292
04/10/2004	04/10/2004	CRV	RFRERB	250.00CR	10,133.20CR	0.00 HALF YEARLY CLDSING ALLOW
04/10/2004	04/10/2004	CCG	00642293	500.00DR	9,633.20CR	0.00 TO CASH CHG : 00642293
06/10/2004	06/10/2004	CCG	00642294	200.00DR	9,433.20CR	0.00 TO CASH CHG : 00642294
09/10/2004	08/10/2004	CLC		10,000.00CR	19,433.20CR	0.00 294685/SBI, GOKHALPURI (G MICR Cheque clearing
09/10/2004	09/10/2004	DRV	RFREMG	19,400.00DR	33.20CR	0.00 TFR 01190094835
13/10/2004	13/10/2004	CCG	00642295	5,000.00DR	4,966.80DR	0.00 TO CASH CHG : 00642295
16/10/2004	15/10/2004	CLC		5,000.00CR	33.20CR	2.72DR 294686/SBI, GOKHALPURI (G MICR Cheque clearing
23/10/2004	23/10/2004	CCG	00642296	2,000.00DR	1,966.80DR	2.72DR TO CASH CHG : 00642296
25/10/2004	25/10/2004	CRV	RFRERB	10,623.00CR	8,656.20CR	3.80DR SAL FOR OCT'04
27/10/2004	27/10/2004	CCG	00642297	1,000.00DR	7,656.20CR	3.80DR TO CASH CHG : 00642297
29/10/2004	28/10/2004	DRV	9gqATM	2,000.00DR	5,656.20CR	3.80DR ATM 163901 000000000474 6220180480300000118
30/10/2004	30/10/2004	DRV	RFREMG	1,000.00DR	4,656.20CR	3.80DR IT
30/10/2004	30/10/2004	CCG	00642298	2,000.00DR	2,656.20CR	3.80DR TO CASH CHG : 00642298
01/11/2004	31/10/2004	IAP		3.80DR	2,652.40CR	0.00 INTEREST TO DATE
03/11/2004	02/11/2004	DRV	9rcATM	500.00DR	2,152.40CR	0.00 ATM 163901 000000001428 6220180480300000118
04/11/2004	03/11/2004	DRV	9XgATM	500.00DR	1,652.40CR	0.00 ATM 163901 000000001583 6220180480300000118
04/11/2004	04/11/2004	DRV	AYgATM	2,000.00DR	347.60DR	0.00 ATM 163901 000000001619 6220180480300000118
06/11/2004	06/11/2004	DRV	RFREPA	125.00DR	472.60DR	0.19DR B C ISSUED
16/11/2004	16/11/2004	DRV	RFRDHR	0.10DR	472.70DR	1.48DR NO NARR 01M1409995123
16/11/2004	16/11/2004	CRV	RFRESL	0.10CR	472.60DR	1.48DR E/R OF DT.-WRONG POSTING
18/11/2004	18/11/2004	DRV	RFRETR	56,250.00DR	56,722.60DR	1.74DR BCHG ISSUED
19/11/2004	19/11/2004	DRV	RFREPA	1,02,750.00DR	1,59,472.60DR	17.28DR B C ISSUED
20/11/2004	20/11/2004	DRV	9mJATM	2,000.00DR	1,61,472.60DR	60.97DR ATM 937002 000000009384 6220180480300000118
20/11/2004	20/11/2004	CRV	RFRERB	2,440.00CR	1,59,032.60DR	60.97DR MEDICAL
25/11/2004	25/11/2004	CRV	RFRERB	10,390.00CR	1,48,642.60DR	278.82DR SAL FOR NOV'04
25/11/2004	25/11/2004	ICL	00642299	1,855.00DR	1,50,497.60DR	278.82DR TO CLG : 0000642299
27/11/2004	26/11/2004	DRV	BbiATM	1,000.00DR	1,51,497.60DR	320.05DR ATM 484401 000000009052 6220180480300000118
27/11/2004	26/11/2004	DRV	BbnATM	1,000.00DR	1,52,497.60DR	320.05DR ATM 937002 000000000277 6220180480300000118
27/11/2004	26/11/2004	DRV	BbyATM	1,000.00CR	1,51,497.60DR	320.05DR ATM 484401 000000009052 6220180480300000118
30/11/2004	30/11/2004	IAP		486.07DR	1,51,983.67DR	124.38CR INTEREST TO DATE
30/11/2004	29/11/2004	DRV	9NIATM	500.00DR	1,52,483.67DR	0.14DR ATM 163901 000000004944 6220180480300000118
30/11/2004	30/11/2004	IHR		0.00	1,52,483.67DR	0.14DR RC INT AD 0.14D
01/12/2004	30/11/2004	DRV	9dGATM	500.00DR	1,52,983.67DR	0.14DR ATM 937002 000000001124 6220180480300000118
01/12/2004	01/12/2004	CRV	RFREMG	42,000.00CR	1,10,983.67DR	42.05DR Transfer

Reqd

Req. Amt

115000 =
 56250 =

 171250 =

56,250.00DR



भारतीय स्टेट बैंक
State Bank of India

TD CASH CHEQUE: 00879813

2,000.00

4,936.00

1,207.20

Annexure-2

Reg 98 57.20

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CONTINUED

SULTANPUR
(U.P.)

MR. SATISH KUMAR
ADDL. CHIEF MAGISTRATE
SULTANPUR U.P.
SULTANPUR
SULTANPUR
228001

01190/C/0941/

SAVINGS BANK (PERSON.) *CLOSE

0.00 15 JAN 07 * INTERIM * 6 INR

22 SEP 04	TRANSFER CHQ 00879814 CLG PAID <i>Suman</i>	40,000.00	84,867.20
05 OCT 04	TO CASH CHQ : 00879816 T25	4,000.00	80,867.20
13 OCT 04	G T	18,043.00	98,910.20
04 NOV 04	TO CASH CHQ : 00879817 T24	3,000.00	95,910.20
04 NOV 04	G T	20,463.00	1,16,373.20
09 NOV 04	INDUSTRIAL DEVELOPMENT AUTHORITY GRETORNDIDA	1,15,289.00	1,085.20
02 DEC 04	GOVT TR	18,001.00	19,386.20
03 DEC 04	TO CASH CHQ : 00879819 T49	2,000.00	17,386.20
16 DEC 04	TO CASH CHQ: 00879820	6,000.00	11,386.20

Req 98

304

Undertaking from applicant where a housing loan is granted for purchase of plot of land

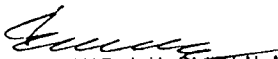
Branch Manager / Chief Manager,
State Bank of India,
SECTOR-62 NOIDA

Dear Sir,

HOUSING FINANCE
APPLICATION FOR A LOAN FOR PURCHASE OF PLOT OF LAND

This has reference to my / our application dated 26/07/06 for a loan of Rs.1831000.00 for purchase of a plot of land for construction of a dwelling unit thereon. I hereby give an undertaking that I will be constructing a house on the said plot of land within a period of two years. In the event of my failing to construct a house within two years, the Bank will be free to charge a higher rate of interest as deemed fit by the Bank or even to recall the loan.

Yours faithfully,


SATISH KUMAR s/w/d of AJIT LAL ATTRI

ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY FATEHGARH
MOB 09415183975

(Name(s) and Address)

Reg 98

305

VERIFICATION

I / We SATISH KUMAR Son/Daughter/Wife of AJIT LAL ATTRI at present aged around 45 years and residing at ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY FATEHGARH MOB 09415183975 the borrower(s) solemnly verify that the contents of the above paragraphs are true to my/ our knowledge.

Signed and verified at NOIDA on _____ day of _____

SIGNATURES

SATISH KUMAR s/w/d of AJIT LAL ATTRI
ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT,
OFFICER COLONY FATEHGARH MOB 09415183975

Place:

Date:

Reg 98

331

Stamp duty as applicable in the State

AGREEMENT TO MORTGAGE

In consideration of the advance of Rs.1831000.00 now made to me/us by the State Bank of India (hereinafter called 'the Bank') and of the advances already made or to be made by the Bank to me / us from time to time, I / We SATISH KUMAR son of / wife of / daughter of Shri AJIT LAL ATTRI, (hereinafter referred to as "the Borrower") for purchasing flat / constructing of house/ flat, addition thereto at PLOT NO. 56-D , LAGERSTROMIA ESTATE, SECTOR -CHI-04 , GREATER NOIDA. AREA - 500 SQ. METRES.residing at ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY FATEHGARH MOB 09415183975

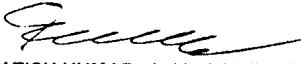
hereby undertake so long as I am / we are indebted to the Bank to execute by way of primary / collateral security a legal mortgage with or without possession at the option of the Bank in favour of the Bank of the immovable properties described in the Schedule hereto which belong to me / us absolutely and over which there are no subsisting encumbrances or charges within 14 days of the issue to me / us of a written requisition from the Bank calling upon me / us to execute such a mortgage, such mortgage to secure the repayment of all monies due or to become due from me/us to the Bank on any account whatsoever.

I/we do hereby irrevocably appoint the Bank my/our attorney to execute in its favour and register such mortgage on failure by me/us to execute the same within the time limited as above and I/We agree to ratify and confirm all acts deeds and things done by the Bank in pursuance of this authority.

DESCRIPTION OF THE PROPERTY

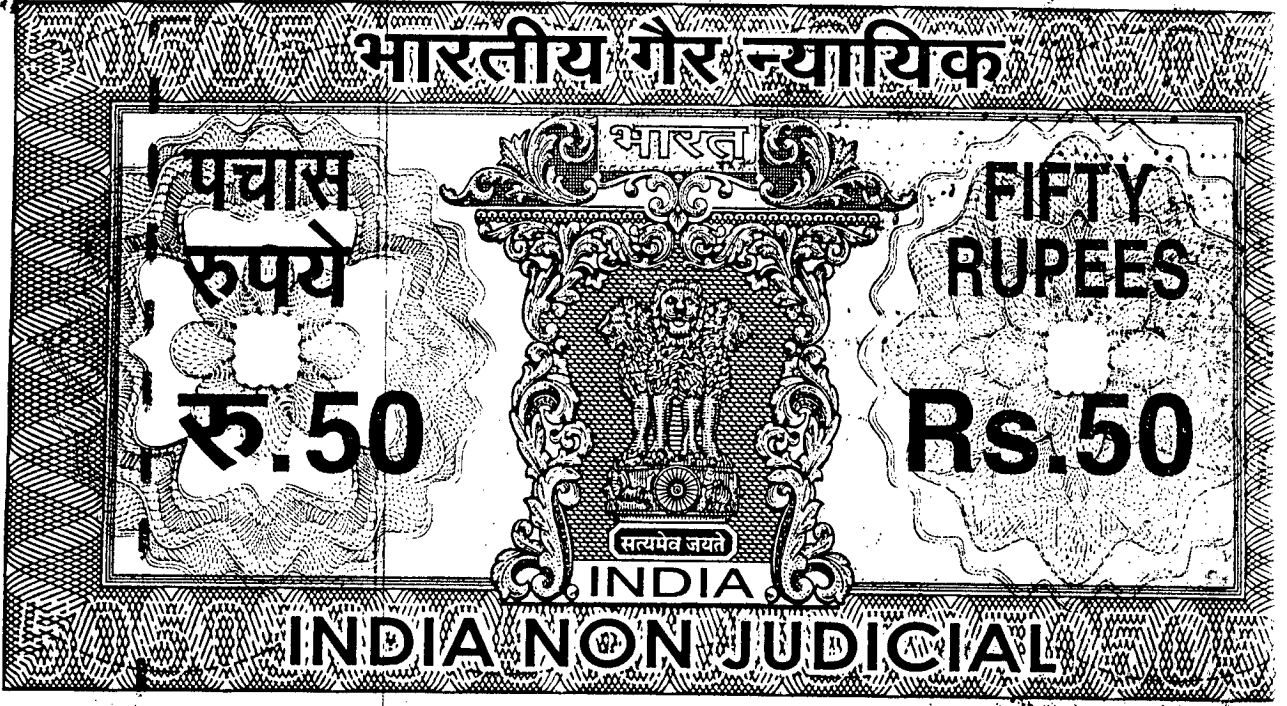
Property situated at PLOT NO. 56-D , LAGERSTROMIA ESTATE, SECTOR -CHI-04 , GREATER NOIDA. AREA - 500 SQ. METRES.

Signature


SATISH KUMAR s/w/d of AJIT LAL ATTRI

Recd 99

330



उत्तर प्रदेश UTTAR PRADESH

C-9677

This is an Integral Part of Document
 ..~~Agreement~~ Agreement
 For Rs. 18,21,000/- (Rupees Eighteen Lacs
thirty one thousand Only) Executed By.....
 ..Sh. Suman Bala.....
 In favour of State Bank of India
 on 23/8/06 at NOIDA
Suman Bala
 x

Reg 98

329



उत्तर प्रदेश UTTAR PRADESH

C 967791

This is an Integral Part of Document
 For Rs. 1831000/- (Rupees Eighteen Lacs -
 - thirty one thousand Only) Executed By
 Smt. Suman Kaur
 In favour of State Bank of India
 on 23/8/06 at NOIDA
 x Suman Bala

Reg 98

328

Stamp duty as applicable in the State

GUARANTEE AGREEMENT

Branch Manager / Chief Manager,
State Bank of India,
SECTOR-62 NOIDA

Place : NOIDA
Date : 23/8/06

Dear Sir,

In consideration of the State bank of India (hereinafter referred to as "the State bank") having agreed to grant/granted at my/our request an advance of Rs.1831000.00 ((Rupees Eighteen Lacs Thirty One Thousand Only)) by way of loan to Shri/Smt SATISH KUMAR son of / wife of / daughter of Shri AJIT LAL ATTRI, (hereinafter referred to as "the Borrower") for purchasing flat / constructing of house/ flat, addition thereto at PLOT NO. 56-D, LAGERSTROMIA ESTATE, SECTOR -CHI-04, GREATER NOIDA. AREA - 500 SQ. METRES. I/We Shri/ Smt/ Kum. SUMAN BALA son/wife /daughter of Shri SATISH KUMAR, residing at ADDITIONAL D. J. FARUKKABAD, 22/IV OFFICERS' COLONY, FATEHGARH. hereby guarantee repayment of all moneys at any time payable by the Borrower to the Bank in respect of the said loan made to the Borrower with interest thereon.

Suman Bala

I / We also hereby guarantee repayment of all moneys at any time payable by the Borrower to the Bank in respect of the said loan made to the Borrower with interest, costs, charges, expenses, taxes thereon and the due performance and observance by the borrower of the terms pertaining to the loan including the loan agreement dated _____ executed by the borrower in favour of the State Bank and the terms and conditions contained in the arrangement letter dated _____ issued by the State Bank to the borrower (hereinafter called as Agreement) and the payment of all costs and expenses incurred by the Bank in relation thereto and I/we also agree to pay and make good to the Bank on demand all losses, costs, damages and expenses occasioned to the Bank by reason of non-payment of the said moneys, costs and expenses occasioned to the Bank by reason of non payment of the said monies, costs and expenses or any part thereof or the breach, non-performance or non-observance of any of the terms under the said agreement as aforesaid, subject to the terms and conditions hereinafter contained.

That my/our liability under this guarantee is co-extensive with that of the Borrower as if I/we were the principal debtor(s) of the Bank and the amount due under this agreement will be recoverable from me/us without any recourse to the Borrower and it shall not be obligatory on the Bank to call upon the Borrower to pay the amount first or to take any action against the Borrower before enforcing the guarantee against me/us nor shall it be necessary for the Bank to join the Borrower in any suit against me/us. I/we further agree that the guarantee given there under is irrevocable and enforceable notwithstanding any dispute or any suit that may be pending between the Bank and the borrower. That the guarantee shall be continuing one.

GA / Page 1 / 3

Suman Bala

Reg 98

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That on demand being made by the Bank for the payment of any amount under this guarantee the same shall be paid without demur or protest by me/us and the notice for the claim sent to me/us shall be conclusive of the amount due from me/us under the terms of the guarantee.

The Bank shall be at liberty and without the consent or knowledge of me/us at any time or from time to time to grant to the Borrower or any person liable for him any time or indulgence and to determine, enlarge or vary the amount of the loans and advances to take or not to take and if taken to vary exchange or to take other security or release or part with any securities held or to be held by the Bank for or on account of loans and advances or any part thereof and to compound or to make any other arrangement with the Borrower or any person so liable with or for the Borrower without releasing or discharging and/or in any manner affecting my/our liability under the guarantee.

That the guarantee hereby given is independent and distinct from any security that the bank has taken or may take in any manner what so ever whether it be by way of hypothecation, pledge and/or mortgage and/or any other charge over goods, book debts, movable and other assets and/or any other property movable or immovable and that I/we have not given the guarantee upon any understanding, faith or belief that the Bank has taken and/or may hereafter take any or other such security and that notwithstanding the provisions of section 140 and 141 of the Contract Act, 1872 or any other provision of that Act or any other law, I/we will not claim to be discharged to any extent because of the Bank's failure to take any or other such security or in requiring or obtaining any or other such security or losing or parting with for any reason whatsoever including reasons attributable to its default and negligence benefit of any other such security or any rights to any other such security that have been or could have been taken and in the event of the bank so losing or parting with security the guarantor(s) shall be deemed to have consented to acquiesce in the same.

That without prejudice to the effect in any manner whatsoever of the forgoing clause, where the loans and advances are secured or intended to be secured in any manner whatsoever by or over any property, movable or immovable whatsoever by way of hypothecation, pledge and/or mortgage of and/or any charge over goods, book debts, movables and other assets by or under any agreement(s) or letter(s) or otherwise I/we will not be concerned in any manner with any or other such security that the Bank has taken or possess to take or may take and that the Bank's failure in requiring or obtaining any or other such security or in the observance or performance of any of the stipulations or terms contained in any agreement (s) if any or letter(s) and the default of the bank in requiring or endorsing a observance or performance of any of the said stipulations or terms shall not have the effect of releasing me/us from my/our liability and or of prejudicing the Bank's rights or remedies against me/us under the agreement or other wise.

That the Bank shall be at liberty to take other securities for the loans and advances or any part thereof and to release or forbear to enforce all or any of its remedies upon or under such securities and any collateral security or securities now held by the Bank and that no such release or forbearance as aforesaid shall have the effect of releasing me/us from my/our liability or of prejudicing the Bank's rights and remedies against me/us under the terms of the guarantee and that I/we shall have no right to the benefit of any other security that may be held by the bank until the claim of the bank against the Borrower in respect of the loans and advances and of all the other claims (if any) of the Bank against the Borrower on any other account whatsoever shall have been fully satisfied and then in so far only as such security shall not have been exhausted for the purpose of releasing the amount of the said Bank's claims and rateably only with other guarantors or other persons (if any) entitled to the benefit of such securities respectively.

Suman Bala

That notwithstanding any thing contained in section 133 of the Contract Act or in any other provisions of law I/we will not claim to be discharged to any extent because of the Bank varying any of the terms and conditions whether contained in any Agreement(s) or letter(s) and on which the loan has been made to the Borrower and for this purpose and in particular any excess drawings over and above the sanctioned limit of the loans and advances allowed by the Bank at or without the specific request of the Borrower shall not discharge me/us from my/our liability under this guarantee.

The Guarantor(s) hereby agree(s) that notwithstanding any variation made in the terms of the Loan Agreement dated _____ or any other Agreement or letter inter alia including variation in the rate of interest, extending the date of payment of the installments and on which the loan has been made or any composition made between the Bank and the Borrower or any agreement on the part of the Bank to give time to or not to sue the Borrower or the Bank parting with any of the securities given by the Borrower, the guarantor(s) shall not be released or discharged of his/her/their obligations under this guarantee provided that in the event of any such variation or composition or agreement the liability of the guarantor(s) shall not notwithstanding anything herein contained be deemed to have accrued and the guarantor(s) shall be deemed to have become liable hereunder on the date or dates on which the borrower shall become liable to pay the amount/amounts due under the above referred to agreements as a result of such variation or composition or agreement.

x Suman Bala

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That if the Borrower shall become insolvent, bankrupt, or makes any arrangement or composition with creditors the Bank (notwithstanding payment to the Bank by me/us or any other person of the whole or any part of the amount hereby secured) rank as creditor and may prove against the estate of the borrower for the full amount of all the Bank's claims against the Borrower or agree to and accept any composition in respect thereof and the bank may receive and retain the whole of the dividends, compensation or other payments thereof to the exclusion of all my/our rights as guarantor(s) for the borrower in competition with the Bank until all the bank's claim are fully satisfied and I/we will not be paying off the amount payable by me/us or any part thereof or otherwise proved or claim against the estate of the borrower until the whole of the Bank's claims against the Borrower, in respect of all the liabilities whatsoever have been satisfied and the Bank may enforce and recover payment from me/us of the full amount payable by me/us not withstanding any such proof or composition as aforesaid.

The Guarantor shall not stand discharged by transfer of the loan account of the borrower from one branch to another and such transfer of the account shall not be deemed as a variation of the terms of the contract.

That any notice by way of demand or otherwise may be given by the Bank to me/us sending the same by post and addressed to me/us and the notice shall be deemed to have been given at the time when it will be delivered in the ordinary course of post and it will be sufficient in order to prove service of any such notice and to prove that the envelope containing the same was posted and the certificate signed by any officer duly authorised by the Bank in this regard that the envelope was posted, shall continue such proof.

That the guarantor herein authorise the Borrower/s to acknowledge the debt, on his behalf also and any such acknowledgement or payment made by the Borrower/s in respect of the Loan, shall and shall always deem to extend the Limitation as against the guarantor.

That the guarantee herein contained shall not be determined or affected by the death of the guarantor(s) hereunder but shall in all respect and for all purposes be binding and operative on his/their successor(s), heir(s) and assigns until repayment of all moneys secured by and due to the bank under the loan granted to the Borrower.

We further agree that we shall be jointly and severally liable to the bank for the entire outstanding in respect of the loan and that the bank shall be at liberty to sue either or any of us in respect of such liability without joining the other or others of us and notwithstanding any decree in any such suit subsequently to sue the other or others of us and to proceed to judgement and execution at the option of the bank until its claim is fully satisfied.

Signed and delivered by the said

GUARANTOR

SUMAN BALA s/w/d of SATISH KUMAR

Suman Bala

ADDITIONAL D. J. FARUKKABAD, 22/IV OFFICERS' COLONY, FATEHGARH.

Place : NOIDA

Date : 23/8/02

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ANNEXURE II

From:
SUMAN BALA s/w/d of SATISH KUMAR

ADDITIONAL D. J. FARUKKABAD, 22/IV OFFICERS'
COLONY, FATEHGARH.

To,
Branch Manager / Chief Manager,
State Bank of India,
SECTOR-62 NOIDA

I/We, understand that as a pre-condition, relating to grant of the loans / advances / other non-fund-based credit facilities to SATISH KUMAR s/w/d of AJIT LAL ATTRI and furnishing guarantee in relation thereto, the State Bank of India requires consent of the guarantors/s of the credit facility, granted / to be granted, by the bank for disclosure of, information and data relating to the guarantors/s, and credit facility availed of by the guarantors/s, obligations as assumed by the guarantors/s, in relation thereto and default, if any, committed, in discharge thereof.

2. Accordingly I / We, hereby agree and give consent for the disclosure by the State Bank of India of all or any such

- a) Information and data relating to me / us;
- b) the information or data relating to any credit facility availed of / to be availed by me / us, and
- c) default, if any, committed by me / us, in discharge of my / our such obligation.

as the State Bank of India may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. And any other agency authorized in this behalf by RBI.

3. I / We, declare that the information and data furnished by me / us to the State Bank of India are true and correct.

4. I / We, undertake that,

- a) the Credit Information Bureau (India) Ltd. And any other agency so authorized may use, process the said information and data disclosed by State Bank of India in the manner as deemed fit by them; and
- b) the Credit Information B Bureau (India) Ltd. And any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/ financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.

SUMAN BALA s/w/d of SATISH KUMAR

Suman Bala

x

Date: 23/8/06

Place: NOIDA

SIGNATURE OF THE GUARANTORS

CIBIL/G/ Page 1/1

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OPERATIONS LETTER

STATE BANK OF INDIA

Unstamped Operations Letter

SATISH KUMAR s/w/d of AJIT LAL ATTRI

Date : 11/08/2006

To:
The Branch Manager,
State Bank of India,
RASECC GHAZIABAD/NOIDA

Dear Sir / Madam

'P' SEGMENT ADVANCES PRASHASAN PLUS
HOUSING LOAN
TERM LOAN OF :Rs. 1831000/-

With reference to the Agreement dated 11/08/2006 executed by me/us in respect of the above limit, I / We request you to please make the account operative at SECTOR-62 NOIDA Branch, until otherwise agreed upon. In token of my/our acceptance to the above, I / We return to you the duplicate of this letter duly signed by me / us for your records.

Yours faithfully,


Borrower (s)

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OPERATIONS LETTER

Unstamped Operations Letter

STATE BANK OF INDIA

SATISH KUMAR s/w/d of AJIT LAL ATTRI

Date : 11/08/2006

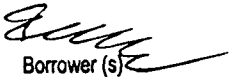
To:
The Branch Manager,
State Bank of India,
RASECC GHAZIABAD/NOIDA

Dear Sir / Madam

'P' SEGMENT ADVANCES PRASHASAN PLUS
HOUSING LOAN
TERM LOAN OF :Rs. 1831000/-

With reference to the Agreement dated 11/08/2006 executed by me/us in respect of the above limit, I / We request you to please make the account operative at SECTOR-62 NOIDA Branch, until otherwise agreed upon. In token of my/our acceptance to the above, I / We return to you the duplicate of this letter duly signed by me / us for your records.

Yours faithfully,


Borrower (s)

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उत्तर प्रदेश UTTAR PRADESH

C 967784

This is an Integral Part of Document
 ... Loan Agreement for Housing loan
 For Rs. 10,00,000 (Rupees Ten Lakhs Only)
 - on the sum of only Executed By
 Sh. SATISH KUMAR
 In favour of State Bank of India
 on 23/8/06 at NOIDA

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उत्तर प्रदेश UTTAR PRADESH

C 967785

This is an Integral Part of Document
 For Rs. 1000/- (Rupees... 1000/-)
 (Rupees... 1000/-) Executed By...
 In favour of State Bank of India
 on 23/8/06 at NOIDA

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Stamp duty as applicable in State

To be stamped as an Agreement in accordance with the Stamp Act in force in the State in which the document is executed and not to be attested.

MEMORANDUM OF TERM LOAN AGREEMENT FOR HOUSING LOAN GRANTED TO PUBLIC

NOIDA

Date: 23/8/06

Branch Manager / Chief Manager,
State Bank of India,
SECTOR-62 NOIDA

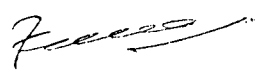
Sir/Madam,

Whereas, the State Bank of India, a body corporate constituted under State Bank of India Act 1955, having its Corporate Centre at Madame Cama Road, Nariman Point, Mumbai - 400 021 having one of its Branch Offices at SECTOR-62 NOIDA (hereinafter called the "the Bank" which expression shall include its successors and assigns) having, at my /our request SATISH KUMAR Son/Daughter/Wife of AJIT LAL ATTRI at present aged around 45 years and residing at ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY FATEHGARH MOB 09415183975 hereinafter, called 'the Borrower' which expression shall include his/her respective heirs, executors, administrators and assigns) granted me/us a Housing Loan of Rs.1831000.00 (Rupees Eighteen Lacs Thirty One Thousand Only) for purchase/construction of a flat/house/plot of land or for additions thereto, situated at PLOT NO. 56-D, LAGERSTROMIA ESTATE, SECTOR -CHI-04, GREATER NOIDA. AREA - 500 SQ. METRES.

2. In consideration of the grant of the said advance and continuance of the said facility for such time as the Bank may deem fit, I/we SATISH KUMAR s/w/d of AJIT LAL ATTRI do hereby irrevocably and unconditionally agree and undertake with you, so as to bind myself/ ourselves, my/ our heirs, executors, administrator, estates, assigns and effects as follows, viz.

a) The disbursement of the amount of the loan shall be at your absolute discretion and shall be co-related to the actual progress in the construction of the house/flat/additions. Such disbursements shall be made by means of the Bankers Cheque drawn in favour of parties to whom I/we may desire and instruct to make payment for the purpose of acquisition/ construction/ addition of/to house/flat/land. You may at your discretion and at my/our request credit a part of loan amount to my/our current/saving Bank account (maintained in single or joint names) to enable me/us to make payments to suppliers of goods and services. I/we shall submit to the Bank within a reasonable time, satisfactory proof of the proper utilization of the amount of the loan, such as Architect's certificate, certifying the value of the work carried out, Contractor's bills, stamped receipts, sale agreement for house/ flat.

If considered necessary by the bank, I/we shall produce, at my/our cost, photographs showing the progress of construction work carried out by me/us, which photographs besides showing portion of the neighbouring properties, shall be certified by persons whose certificates are acceptable to the Bank.



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b) I/We shall repay the amount of loan as per arrangement / sanction letter, which forms part of this Agreement in Equated Monthly Installments of Rs. 18845/- each till the entire loan with interest is fully repaid. This equated monthly installment also includes interest component. The Bank reserves the right to levy prepayment charges of 2% of the amount prepaid in excess of normal EMI dues in respect of pre-closure of Housing Loans before expiry of half of the original tenure of the loan.

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 exist or not. If the Borrower is not agreeable to the revised interest rates 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 shall repay the Loan and any other amount due to SBI in full and final settlement in accordance with the provisions of this Agreement relating to prepayment.

Loan on floating interest rate basis ; Interest on the amount of the loan will be applied at the rate of 1.75 % below State Bank Advance Rate hereinafter referred to as SBAR, rising or falling therewith, effective rate being 9.25 per annum at monthly rests calculated on the daily balance of the loan amount. Provided that the Bank shall at any time and from time to time be entitled to change the rate of interest depending on changes in SBAR, and such revised rate of interest shall always be construed as agreed to be paid by the borrower(s) and hereby secured. Borrowers shall be deemed to have notice of change in the rate of interest whenever the changes in SBAR are either displayed / notified at / by the branch or published in newspaper or made through entry of interest charged in the passbook / statement of accounts sent to the borrower(s).

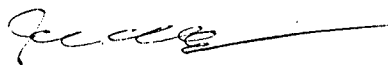
Without prejudice to the Bank's other rights and remedies, the Bank shall be entitled to charge at its own discretion enhanced rates of interest on the outstanding in the loan account (s) or a portion thereof for any default or irregularity on my/our part which in the opinion of the Bank warrants charging of such enhanced rates of interest for such period as the Bank may deem fit. The Equated Monthly Installments will have to be paid till the entire loan and the interest is fully repaid. Further, the amount of Equated Monthly Installment may change/increase as may be decided by the Bank. 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.

Such enhanced interest will start accruing from the date of disbursement of the loan or the date of disbursement of the first installment of the loan where such loan is paid in installments or 30 days from the date of equated monthly instalments (EMI) if it remains unpaid for a period of 30 days from the due date, for any reason, including bounced cheque.

c) If the loan amount has been utilized by me/us for purchase of ready built house/flat, I/We shall pay the first such monthly installment following the month in which the loan amount is disbursed to me/us. The subsequent monthly installments shall be paid before the last day of each subsequent month. If the loan amount has been utilised for construction of/ additions to house/flat, I/we may be permitted to pay the first such monthly installment till 2 months after the month in which the house/flat has been completed or on the expiry of 18 months from the date of disbursement of the first installment, whichever may be earlier. The subsequent monthly installments will be paid before the expiry of the each subsequent month.

d) Pre-EMI interest : I/We have opted for servicing of Pre-EMI interest and have already delivered or hereby undertake to deliver post-dated cheques drawn at monthly intervals for servicing of the amounts of Pre-EMI interest during the moratorium period.

e) I/We declare and confirm that the amount of the loan or the balance then outstanding shall become payable at once in case of my death or death of anyone of us. In case of death, the Bank may, at its discretion, continue the loan provided sufficient collateral security is furnished by my legal heirs/ surviving borrower(s) or some satisfactory arrangement for repayment acceptable to the Bank has been made by my legal heirs/ surviving borrower(s).



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f) I/We shall arrange for the payment of the equated monthly installment from my/our monthly salary or in whatever manner deemed fit* or by debit on the due dates from the Current/ Savings Bank account with Branch/ or any other Branch where I/we may hold the account singly or jointly and to appropriate the same in repayment of the said loan and interest. (*Delete if not appropriate)

I/ We shall execute in favour of the Bank, a letter of authority, addressed to my/our employees to recover and pay to the Bank the equated monthly installment from my/ our salary every month*. (*Delete if not applicable)

g) On the demand the Borrower agrees to deliver to the Bank post-dated cheques for the monthly installments and the Borrower warrants that the cheques will be honoured on first presentation. Any non-presentation of a cheque due to any reason will not affect the liability of the Borrower to pay the monthly installments or any other sum. The borrower agrees to forthwith replace the cheques/ issue fresh cheques, if required by the Bank. The borrower shall not be entitled to call upon the Bank to refrain from presenting any cheques for payment and if the borrower does so, the Bank shall nevertheless be entitled to present the cheques for payment and in the even of dishonour the provisions under Chapter XVII of the Negotiable Instrument Act, 1881 shall apply, I/We also agree to pay a penalty of Rs.250/- for every bounced cheque for any reason whatsoever in addition to the enhanced rate of interest as applicable.

h) I/We declare and confirm that on my/our retirement, the outstanding amount of the loan sanctioned to me will become repayable at once. The Bank may, at its discretion, continue the loan provided satisfactory arrangement for repayment, acceptable to the Bank has been made by me us.

i) In the event of cessation of my/our business/service with my/our employers by way of resignation or otherwise (except as a result of the death or retirement), I/we undertake to repay to the Bank forthwith on demand the balance principal amount of the loan, or the balance then outstanding whichever is higher.

j) In the event of my/our ceasing to be in business/service of my/our employer whether by retirement, resignation, death or by operation of law or by any other reason or cause whatsoever and howsoever you shall be entitled at your discretion, to write to my/our employers to appropriate and set off (i) any amount which may then be payable by my /our employers to me/us whether by way of salary, allowances, bonus, other remuneration or any payment (whether ex-gratia or otherwise) whatsoever and

ii) any amount that may be standing to the credit of any account which I/we may have with my/our employers or with you, either singly or jointly towards repayment of the balance that may be then remaining due and payable by me/us in my/our said loan account together with interest thereon at the applicable rates upto the date of such repayment. Any such appropriation made by you or my/our employers shall be conclusive and binding on me/us and my/our estate both in and out of court. In any even my/ our liability to make repayment of the entire dues immediately shall remain valid till the entire amount with applicable interest as upto the date of payment has been realised by you whether by way of recovery from my/our employer or otherwise.

k) I/We will not sell, assign, mortgage, change or in any way encumber or alienate the said flat/house/land or any part thereof so long as I/we am/are indebted to the Bank in the said loan account without prior permission of the Bank in writing. I/We undertake to give prior intimation to you before letting out/ giving on leave and license the said flat/house.

l) The loan shall be secured by a valid equitable/legal mortgage of the land/house/flat purchased/constructed by me/us for which the Loan facility is provided by executing/registering such documents in such form as may be decided by the Bank. I/We shall, if required by the Bank, give such further security as acceptable to the Bank forthwith on demand by the Bank. In case it is not possible to create security by way of mortgage as aforesaid I/we shall forthwith on demand arrange for other collateral securities by way of pledge such as insurance policies, promissory notes issued by any Govt., shares or debentures of the companies, sufficient quantity of gold or gold ornaments or other articles or things acceptable to the Bank as security for the loan. The loan shall also be secured by the guarantee of a person acceptable to the Bank and good for the loan amount involved and by mortgage of the guarantor's property also, if need be.

m) I/We shall obtain at my/our cost and produce for the satisfaction of the Bank a certificate from the Advocate/Solicitors approved by the Bank certifying that I/we will have clear and marketable title to the land/house/flat propose to be purchased by me/us and agree that Bank shall be entitled not to disburse any amount of the loan until such certificate has been produced by me/us.

n) I/We shall maintain a flat/house in good tenable repair and condition at my/our cost at all times so long as I/we am/are indebted to the Bank and that I/we shall ensure that the Bank's security is not in any way jeopardised. I/We shall duly and punctually pay the charges, if any, payable to the Co-operative society and also all the municipal taxes, charges, rates, cesses etc. from time to time payable by me/us in respect of the flat/house/land. The Bank shall be at liberty to inspect the flat/house/land at any reasonable hours of the day and I/we shall furnish all such information/particulars whatsoever as and when called upon to do so by the Bank. I/We shall provide the required no objection consent for creating a charge on the property secured for the Loan, from the Society/Condominium or any other permissions by any authority necessary for creating the security in favour of the Bank.

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r) I/We shall abide by the terms and conditions of the sanction of the loan to me/us as mentioned in the arrangement letter/sanction letter which forms part of this agreement and also to the rules for such loans which are now in force and also those which may be altered, revised, amended, added from time to time by the Bank/the Reserve Bank of India/Central Government/State Government.

s) The undertakings, authority and agreements herein contained shall be irrevocable so long as I/we continue to be liable to the Bank in the said loan account.

t) I/We hereby further agree that as precondition of the loan/ advance given to me/us by the Bank, that in case of default in repayment of the loan/advances or in the repayment of the interest thereon or any of the agreed installment of the loan on due date/s, the Bank and/or the Reserve Bank of India will have an unqualified right to disclose or publish my/our name(s), details and photograph(s) as defaulter in such manner and through such medium as the Bank or Reserve Bank of India in their absolute discretion may think fit.

u) I/We further agree that the Bank is at liberty to disclose/share my/our Credit information to/with Information Company formed under the Credit Information Company (Regulation), 2005, as to the loans granted to me/us and the nature of the securities given by me/ us, the guarantees furnished to secure the said loans whether fund based or non-fund based, my/our creditworthiness and any other manner which the RBI may consider necessary for inclusion in the Credit Information to be collected and maintained by Credit Information Companies and the Bank is not liable in any manner to me/us for providing the information as aforesaid to the Information Company.

v) I/We agree that the Bank has absolute right to assign this agreement in favour of any person including securitisation company or reconstruction company under the SARFAESI Act and on such assignment, I/We will be liable to such assignee as if assignee is the Bank/lender and assignee will have all rights against me/us and as well as overall properties either given as security or otherwise to recover all debts/liabilities payable by me/us under this agreement.

w) I/We declare that I have understood all the terms and conditions for the sanction of this loan and agree to abide by the same and also by the rules and regulations which may be issued by the Bank in future from time to time and in the event of my/our failing to do so, the Bank will have a right to recall the advance without prejudice to the Bank's right to take such appropriate action as the Bank may deem it fit and proper.

Yours faithfully,

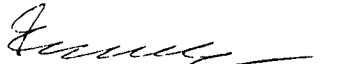
BORROWER(S)

Signed and delivered by :

SIGNATURE

NAME

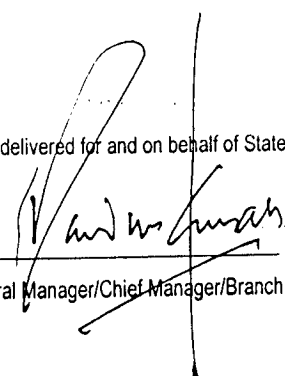
ADDRESS


SATISH KUMAR s/w/d of AJIT LAL ATTRI

ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY FATEHGARH
MOB 09415183975

Signed and delivered for and on behalf of State Bank of India, by

Shri / Smt


(Asst.General Manager/Chief Manager/Branch Manager/an authorized officer of State Bank of India



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ANNEXURE I

From:
SATISH KUMAR s/w/d of AJIT LAL ATTRI
ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT,
OFFICER COLONY FATEHGARH MOB 09415183975

To,
Branch Manager / Chief Manager,
State Bank of India,
SECTOR-62 NOIDA

I/We, understand that as a pre-condition, relating to grant of the loans / advances / other non-fund-based credit facilities to me / us, the State Bank of India requires my/our consent for the disclosure by the bank of, information and data relating to me / us, of the credit facility availed of / to be availed, be me / us, obligations assumed / to be assumed, by me / us. In relation thereto and default, if any, committed by me/ us, in discharge thereof.

2. Accordingly I / We, hereby agree and give consent for the disclosure by the State Bank of India of all or any such

- a) Information and data relating to me / us;
- b) the information or data relating to any credit facility availed of / to be availed by me / us, and
- c) default, if any, committed by me / us, in discharge of my / our such obligation.

as the State Bank of India may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. And any other agency authorized in this behalf by RBI.

3. I / We, declare that the information and data furnished by me / us to the State Bank of India are true and correct.

4. I / We, undertake that,

a) the Credit Information Bureau (India) Ltd. And any other agency so authorized may use, process the said information and data disclosed by State Bank of India in the manner as deemed fit by them; and

b) the Credit Information B Bureau (India) Ltd. And any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/ financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.


SATISH KUMAR s/w/d of AJIT LAL ATTRI

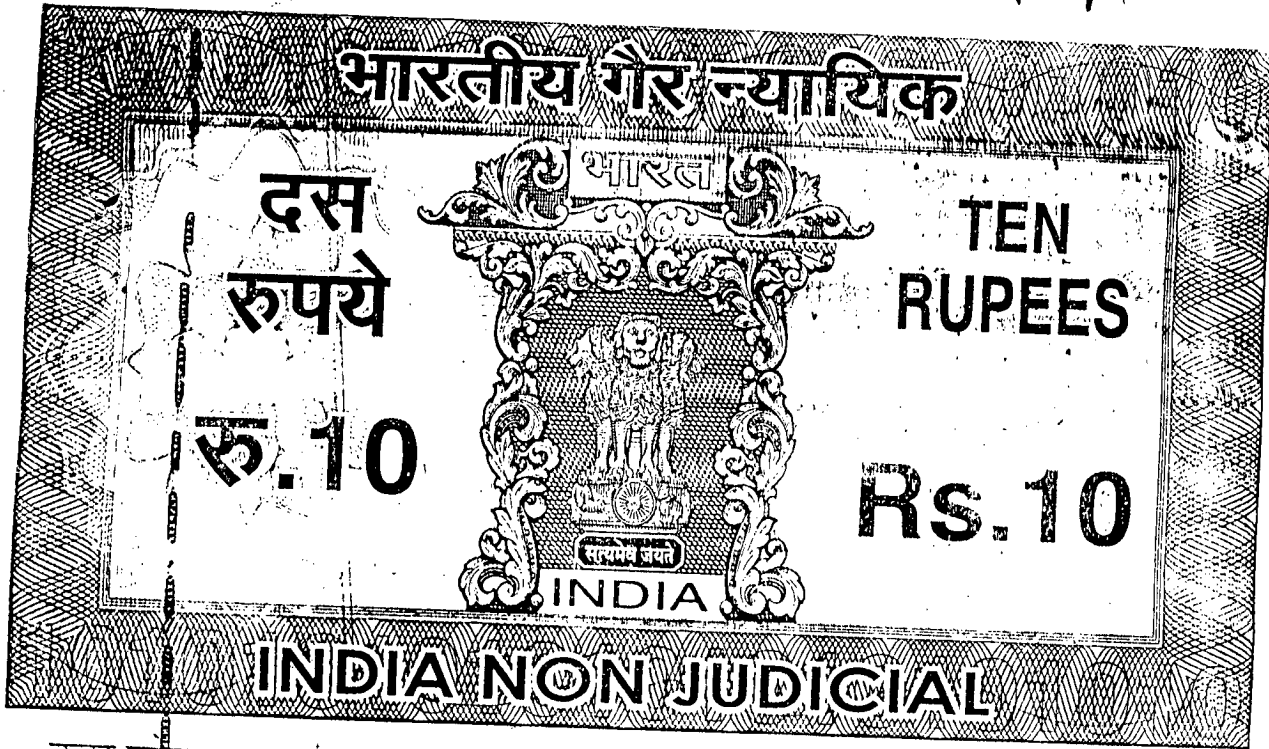
Date : 23/8/06

Place : NOIDA

SIGNATURE OF THE BORROWERS
CIBIL/B/ Page 1/1

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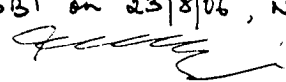
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उत्तर प्रदेश UTTAR PRADESH

JAN 5 1977

This is an Integral Part of Document

Undertaking
 For Rs. 18,31,000/- (Rupees Eighteen Lacs
 thirty one thousand Only) Executed By.....
 Sh. Sant Kumar
 In favour of State Bank of India
 at SBI on 23/8/06, NOIDA


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Stamp duty as applicable in the State

DEED OF UNDERTAKING

This DEED OF UNDERTAKING made on 23/8/06

BY

Shri/Smt SATISH KUMAR s/w/d of AJIT LAL ATTRI Age - 45 years, Occupation -SERVICE residing at ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY FATEHGARH MOB 09415183975 hereinafter referred to as mortgagor,

IN FAVOUR OF STATE BANK OF INDIA, SECTOR-62 NOIDA a Banking Corporation and Constituted under the State Bank of India Act, 1955, having its Corporate Office at Madam Cama Road, Bombay and One of its branches at various places including at and known as SECTOR-62 NOIDA Branch Hereinafter referred to as the "BANK" (which expression shall mean and include its successors and assigns).

WHEREAS, the mortgagor has entered into an Agreement to Sale with GREATER NOIDA INDUSTRIAL DEVELOPMENT AUTHORITY, GR. NOIDA and thereby agreed to purchase flat No. _____ admeasuring 500 sq.mtrs on _____ floor of the building being constructed at Plot No. 56D Survey No. _____ at Taganstromia Gate, Sector - 04 G, NOIDA. The said Agreement is registered in the office of Sub-Registrar _____ at Sr.No. _____ on _____ AND WHEREAS, the Bank has sanctioned a Housing Loan of Rs.1831000.00 ((Rupees Eighteen Lacs Thirty One Thousand Only)) to the mortgagor for the purpose of purchase of flat: The mortgagor has agreed to repay the said loan in 180 equal monthly installments of Rs.18845/- each with interest @ 9.25 per cent per annum with monthly rests.

AND WHEREAS the mortgagor is presently working in ADDL. DISTT. JUDGE, FARUKKABAD 22/IV, CIVIL COURT, FATEHGARH MOB _____ In case the mortgagor leaves the said job and /or voluntarily retires from the said job prior to his age of retirement, which is popularly known as 'premature voluntary retirement' or retires after the age of super annuation, the security of the bank regarding repayment of loan will be jeopardized.

AND WHEREAS, the bank has therefore called upon the mortgagor to execute this Deed of undertaking.

NOW THIS DEED OF UNDERTAKING WITNESSETH AND IT IS HEREBY AGREED, CONFIRMED, AFFIRMED AND COVENANTED BY THE MORTGAGOR THAT :-

- 1) In case the mortgagor retires or leaves the present job or takes premature voluntary retirement from the present job, the mortgagor undertakes to deposit with the bank the amount received by him from his present employer towards provident fund, gratuity and other benefits for the fixed term equivalent to the remaining period of installments of the abovesaid loan obtained by him from the Bank. The Bank shall continue to hold the said amounts in deposit till the entire loan is repaid.
- 2) Further covenants that the Bank shall be entitled to adjust the interest accrued upon the said deposit towards the monthly installment of the loan of the mortgagor obtained by the Bank
- 3) The mortgagor further undertakes that during the pendency of the said loan facility, the mortgagor shall not withdraw the said amounts of fixed deposit before maturity nor claim any interest on the said amount till the repayment of entire loan.

IN WITNESS WHEREOF the mortgagor has set his/her hands to this undertaking the day, month and the year hereinabove written.

WITNESS :


SATISH KUMAR s/w/d of AJIT LAL ATTRI

1. Sign., Name, Address

2. Sign., Name, Address

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STATE BANK OF INDIA

BRANCH / ASST. GENERAL MANAGER
SECTOR-62 NOIDA Branch

To
The Asst. General Manager / Branch Manager,
State Bank of India,
RASECC, GHAZIABAD/NOIDA

DISBURSEMENT ADVICE TO THE RACPC

RASECC / HL /

Date: 23/8/06

Dear Sir,

'P' SEGMENT ADVANCES PRASHASAN PLUS
HOUSING LOAN
SATISH KUMAR s/w/d of AJIT LAL ATTRI

TERM LOAN OF :Rs. 1831000/-

With reference to above loan sanctioned by you, we are pleased to advise you that the loan has been disbursed today, i.e. on 23/8/06. This is for your information.

Yours faithfully,


BRANCH / ASST. GENERAL MANAGER

22998

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उत्तर प्रदेश UTTAR PRADESH

3AA 537460

NOIDA

23/5/06

This is an Integral Part of Document
 Undertaken *cum declaration cum solemnly*
 For Rs. *3,000* (Rupees *Three thousand*
only) Executed By
 Sh. *SATISH KUMAR*
 In favour of State Bank of India

[Signature]

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UNDERTAKING CUM DECLARATION CUM INDEMNITY

Dated 23/8/06

The Asstt. General Manager / Branch Manager,
State Bank of India,
RASECC, GHAZIABAD/NOIDA

Sirs,

At our/my request you have agreed to grant me a Housing Loan facility to the tune of Rs.1831000.00 for purchase of PLOT NO. 56-D, LAGERSTROMIA ESTATE, SECTOR -CHI-04, GREATER NOIDA. AREA - 500 SQ. METRES. and to the secure the same We/I have created a mortgage charge by deposit of title deeds in respect of the PLOT NO. 56-D, LAGERSTROMIA ESTATE, SECTOR -CHI-04, GREATER NOIDA. AREA - 500 SQ. METRES. (hereinafter referred to as "the said flat/unit/gala" more particularly detailed in the Schedule appended hereinbelow) with the SECTOR-62 NOIDA on _____ At our/my request you have agreed to grant me a _____ facility to the tune of Rs. _____ for the _____ (purpose) and to the secure the same We/I have created a mortgage charge by deposit of title deeds in respect of the _____ (hereinafter referred to as "the said flat/unit/gala" more particularly detailed in the Schedule appended hereinbelow) with the _____ Mumbai on _____ and in consideration of the sanction of the said housing loan facility, We/I, the undersigned bind ourself/myself and our/my successors, assigns, heirs, executors, administrators and assets and hereby irrevocably

a) We / I agree to indemnify and keep the Bank fully indemnified against all claims, demands, actions, proceedings losses, damages, costs, charges, expenses and disbursement whatsoever which the Bank may pay or incur or suffer or sustain or to be liable and/or made to be liable to pay or incur or suffer or sustain as a result of consequences, direct or indirect, on the Bank having agreed to advance housing loan credit facilities, with whatever discrepancies that may arise or be subsequently found in our/my right title and interest over the said flat/unit/gala and/or any of the documents, title deeds latent or otherwise in respect of the said flat/unit/gala more specifically in the event of any encumbrance which may or may not be reflected in the records of the competent Sub-Registrar of Assurances and the absence and non-availability of the _____ (details of the documents which is not available or furnished to Bank).

b) That We/I have the full absolute and unhindered right to ownership over the said flat/unit/gala and create the mortgage charge over it by deposit of _____ title _____ deeds _____ with _____ the _____ Bank.

c) That pursuant to the agreement dated _____ registered in the office of Sub-Registrar of Assurances at _____ under Serial no. _____ dated _____, the right title and interest in the said flat/unit/gala and proportionate interest in the land being the said property stands duly and absolutely vested and the crystallized in us/me.

d) That neither We/I nor any of our/my successors, administrators, assigns and/or the legal heirs/ representatives, nominees of the parties hereto shall have any objection to and/or challenge the charge created by us/me on _____ over the said flat/unit/gala in favour of the Bank.

e) That We/I declare that pursuant to the execution of the agreement dated _____ the sole and exclusive right title and interest and the right to use and occupy the said flat/unit/gala on ownership basis stands vested in us/me and we/I further indemnify the Bank against any doubt and/or encumbrance in respect of our/my title over the said flat/unit/gala,

and We/I shall indemnify and shall keep indemnified the Bank and/or anybody claiming through it against any claims, demands, actions, proceedings, losses, damages, recoveries, judgments, charges, lien, encumbrance (by way of sale, exchange, mortgage, gift, trust, possession, easement, lease, lien or lispendence or attachment either before or after judgement or other encumbrances etc.) that may or may not be reflected in the records of the competent Sub-Registrar of Assurances and expenses, any third party claims /proceedings, Notices, Injunctions from any Courts of Law restraining the Bank from enjoying the quiet, vacant and peaceful possession of the said flat/unit/gala and keep the Bank indemnified against any act, deed by person(s) whomsoever by which the Bank may incur damages or suffer on account of any claim being made and established by any person or persons found interested in the said Flat/unit/gala described in the Schedule hereunder written or any part thereof including the proportionate interest in the said property.

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f) In the event of default/non-payment of the loan installments, our/my account running irregular, non-acceptance of the membership by the Cooperative Society, or non-acceptance/discrepancies in validity of the title deed documents or in the event of arising of any doubt, encumbrances including sale, exchange, mortgage, gift, trust, possession, easement, lease, lien or lis-pendence or attachment either before or after judgement or other encumbrances, injunction or order from any Courts of Law or Quasi-Judicial authorities/ Government Authority or agency restraining us/me to occupy the said Flat/unit/gala, We/I, the undersigned agree to repay and to make good to the Bank due payments with the applicable rates of interest without any further proof or contention together with the costs, charges and expenses incurred by the Bank for such acts of omission and/or commission including the invalid title and/or discrepancy in the title deeds in respect of the said flat/unit/gala with the Bank.

g) We/I also undertake to pay to the Bank the Principal Amounts with the applicable rates of interest or at such other rate as may be made applicable from time to time to be stipulated by the Bank from the date the amounts became due till the date of payment/realization in respect to the loan facility availed from the Bank. In the event of default, We/I undertake to pay the enhanced rate of interest @ 2% per month (i.e. 24% 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)

h) We/I undertake to deposit and keep deposited with the Bank such sum of money as payable towards the loan installments or approved securities including the Membership Share Certificate when issued and title deeds of the said flat/unit/gala including the (details of the deposited title deeds) with the Bank for due fulfillment and discharge of my obligations towards the Bank against the housing loan facility.

i) We/I irrevocably authorise the Bank to set-off the amounts so deposited and also to realise from the securities which may be appropriated by the Bank in situations of the obligations and liability to the Bank to the extent possible at any time the Bank deems fit.

j) We/I authorise the Bank to take such steps to secure its dues which remain payable and outstanding from the undersigned in the event of default, at any time and from time to time as it may deem necessary in its discretion including to protect/or to dispose off and sell the said flat/unit/gala.

k) We/I agree and undertake not to hold the Bank responsible or liable for any loss or damage which We/I may suffer as a result of any act of omission and/or commission amounting to negligence or default on part of the said Builder/Society or the previous owners of the said flat/unit/gala.

l) Nothing herein contained shall prejudice any other rights and remedies which the Bank may have against the undersigned under the law or any other documents signed or to be signed by us/me.

THE SCHEDULE HEREINABOVE REFERRED TO

PLOT NO. 56-D, LAGERSTROMIA ESTATE, SECTOR -CHI-04, GREATER NOIDA. AREA - 500 SQ. METRES.

Yours faithfully,

ACCEPTED

BRANCH / ASST. GENERAL MANAGER
FOR STATE BANK OF INDIA

Req 98

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Dated this ___ day of _____, 200

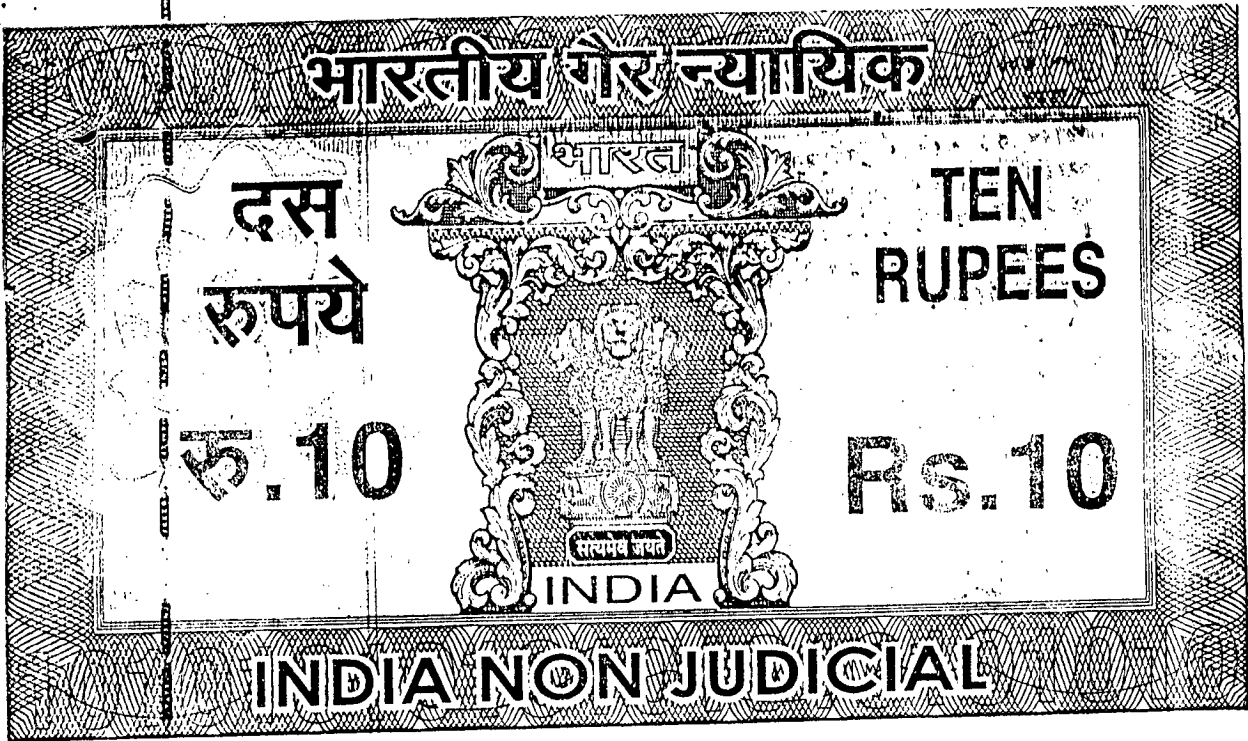
AND

UNDERTAKING CUM
DECLARATION CUM
INDEMNITY

MitAff / Page 3 / 3

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उत्तर प्रदेश UTTAR PRADESH

33AA 537476

This is an Integral Part of Document
 AFFIDAVIT
 For Rs. 18,31,000 (Rupees *Eighteen Lacs thirty*
one thousand Only) Executed By
 SH. SATISH KUMAR
 In favour of State Bank of India
 on 23/8/06 at NOIDA
[Signature]

Reg 98

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Stamp duty as applicable in the State

AFFIDAVIT

I/ We

Shri/Smt SATISH KUMAR s/w/d of AJIT LAL ATTRI Age - 45 years, Occupation -SERVICE residing at ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY FATEHGARH MOB 09415183975 do hereby solemnly affirm and State on oath as follows :-

By virtue of an Agreement dated 23/8/06 with SBI, I/ we have agreed to purchase flat No. _____ admeasuring 500 Sq.ft/sq.ft. built up together with attached terrace of _____ sq.ft. built up on _____ floor in Building known as _____ constructed at Plot No. S.G.D, Gurgaon, Haryana (hereinafter called the said property) for Rs. . The developer on _____ has permitted me/ us to mortgage the said property in favour of State Bank of India. Thus I / we have occupancy rights in the property, I / we have agreed to purchase the said property out of own funds, and by taking loan from State Bank of India.

I/ We hereby declare that I/we have not in any manner dealt with the said property by way of mortgage, sale, gift, sub-lease, transfer or otherwise entered into the agreement to do so by which my/ our title to the same would be effected. The said property is not attached by any authority nor is a subject matter of any civil suit. I/ We have not received any notice to that effect. I/ We hereby declare that the said property is absolutely free of any charge or any encumbrance and my/ our title to the same is clear and marketable to give first charge to State Bank of India, SECTOR-62 NOIDA.

I/ We have made this Affidavit with knowledge that relying on the contents of this Affidavit, State Bank of India is going to accept the said property as a security for the total credit facility of Rs.1831000.00 ((Rupees Eighteen Lacs Thirty One Thousand Only)) to be granted to me/ us by the said Bank. I/ We further state that I/ we shall not create any charge encumbrance over the said property during currency of the above said loan.

Whatever stated above in para No.1 to 4 is true and correct to the best of my/ our knowledge, information and behalf and in witness thereof I / we have signed this affidavit at 23rd Aug on this 2006

Date :

Identified by

ADVOCATE

AFFIANT

AFFIANT

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Stamp duty as applicable in the State

AFFIDAVIT

I/ We

Shri/Smt SATISH KUMAR s/w/d of AJIT LAL ATTRI Age - 45 years, Occupation -SERVICE residing at ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY FATEHGARH MOB 09415183975 do hereby solemnly affirm and State on oath as follows :-

By virtue of an Agreement dated 23/8/06 with SBI, I/ we have agreed to purchase flat No. _____ admeasuring 500 Sq.ft/sq.ft. built up together with attached terrace of _____ sq.ft. built up on _____ floor in Building known as _____ constructed at Plot No. S6-D, Karnahonla Estate, Sector-62, NOIDA (hereinafter called the said property) for Rs. _____. The developer on _____ has permitted me/ us to mortgage the said property in favour of State Bank of India. Thus I / we have occupancy rights in the property, I / we have agreed to purchase the said property out of own funds, and by taking loan from State Bank of India.

I/ We hereby declare that I/we have not in any manner dealt with the said property by way of mortgage, sale, gift, sub-lease, transfer or otherwise entered into the agreement to do so by which my/ our title to the same would be effected. The said property is not attached by any authority nor is a subject matter of any civil suit. I/ We have not received any notice to that effect. I/ We hereby declare that the said property is absolutely free of any charge or any encumbrance and my/ our title to the same is clear and marketable to give first charge to State Bank of India, SECTOR-62 NOIDA.

I/ We have made this Affidavit with knowledge that relying on the contents of this Affidavit, State Bank of India is going to accept the said property as a security for the total credit facility of Rs.1831000.00 ((Rupees Eighteen Lacs Thirty One Thousand Only)) to be granted to me/ us by the said Bank. I/ We further state that I/ we shall not create any charge encumbrance over the said property during currency of the above said loan.

Whatever stated above in para No.1 to 4 is true and correct to the best of my/ our knowledge, information and behalf and in witness thereof I / we have signed this affidavit at 23rd Aug on this 2006.

Date :

Identified by

ADVOCATE

AFFIANT

AFFIANT

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ANNEXURE 'A'

AFFIDAVIT

I/We SATISH KUMAR Son/Daughter/Wife of AJIT LAL ATTRI at present aged around 45 years and residing at ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY FATEHGARH MOB 09415183975 the borrower(s) hereby make an oath and state as follows:

(a) I/we have availed finance of Rs.1831000.00 from the Bank for purchase/ construction of house/ tenement/flat which is more particularly described in Schedule I hereunder written (hereinafter referred to as the scheduled property), and hereby declare that I/we have not availed any other loan for acquiring the scheduled property.

(b) I/we have full, absolute and unhindered right, title interest to and over the scheduled property and nobody else has any right, title or interest in the scheduled property.

(c) As a security for the advance/finance availed by me/us, we have delivered to the Bank the title deeds more particularly described in Schedule II hereunder written in respect of the scheduled property with an intention to create mortgage of the scheduled property on _____ (date). I/ we hereby declare that the documents of title delivered by us to the Bank are original title deeds and there are no other documents of title in my/ our possession or at my/ our command.

I/ we hereby declare that there are not subsisting charges/ encumbrances on the scheduled property and I/ we have not done any act which would affect our title to the scheduled property or the security created by us in favour of the Bank.

(e) I/ we hereby declare that the scheduled property is not subject to any attachment orders on account of taxes, inter alia, including Income Tax/ Sales Tax/ property tax or any other levy, penalty of any nature whatsoever.

(f) I/ we are aware that the Bank has believed on the declarations made by us in this affidavit and on the basis of the declarations made by us, has agreed to grant finance for acquisition of the scheduled property. I/ we are aware that appropriate civil/ criminal proceedings can be initiated against me/ us if it turns out that the declarations made by me/ us hereinabove turn out to be incorrect, false or misleading.

SCHEDULE - I (Detailed description of the property for which loan is granted)

The Property situated at PLOT NO. 56-D , LAGERSTROMIA ESTATE, SECTOR -CHI-04 , GREATER NOIDA. AREA - 500 SQ. METRES.

SCHEDULE II (Description)

SIGNATURES

SATISH KUMAR s/w/d of AJIT LAL ATTRI

ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY FATEHGARH MOB 09415183975

Place:

Date:

Annexure - 1
 22/9/98
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RASECC - GHAZIABAD/NOIDA DOCUMENT EXECUTION MEMO

HOME BRANCH		SECTOR-62 NOIDA	
ACCOUNT NUMBER		DOCUMENT EXECUTION REGISTER FOLIO	
PROPERTY DOCUMENTS OBTAINED :		0	
SECURITY DOCUMENTS OBTAINED :		<ul style="list-style-type: none"> ▪ Term Loan Agreement for Housing Loan ▪ Guarantee Agreement ▪ Documents, Affidavits and Confirmation Letter in respect of Equitable Mortgage ▪ Annexures I and II in respect of Disclosure to CIBIL ▪ Affidavit 	
DOCUMENT SET generated in DREAM HOME Software - 05/06/2006			
FOR HOUSING LOANS			
SATISH KUMAR s/w/d of AJIT LAL ATTRI			
ADDRESS OF FIRST APPLICANT WITH PHONE AND MOBILE NUMBERS		ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY FATEHGARH MOB 09415183975	
DETAILS OF SITE:		PLOT NO. 56-D, LAGERSTROMIA ESTATE, SECTOR -CHI-04, GREATER NOIDA. AREA - 500 SQ. METRES.	
SIGNATURE OF DOCUMENTATION OFFICER		SIGNATURE OF CHIEF MANAGER (MAINTENANCE)	
CARE - Please note to fill in the dates wherever applicable.			



STATE BANK OF INDIA

BRANCH/CHIEF MANAGER
SECTOR-62 NOIDA

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To

Delhi

SATISH KUMAR s/w/d of AJIT LAL ATTRI

ADDITIONAL D. J. FARUKKABAD 22/IV, CIVIL COURT, OFFICER COLONY
FATEHGARH MOB 09415183975

HL /

Date : 11-Aug-2006

Dear Sir,

'P' SEGMENT ADVANCES PRASHASAN PLUS
HOUSING LOAN
TERM LOAN OF :Rs. 1831000/-

With reference to your application dated 26/Jul/2006, we hereby advise you having sanctioned Term loan of Rs.1831000.00 (Rupees Eighteen Lacs Thirty One Thousand Only) on the following terms and conditions:-

Please tender post dated cheques drawn at monthly intervals for servicing of the amount of pre-EMI interest during the moratorium period as mentioned below in this letter.

Amount in words:

(Rupees Eighteen Lacs Thirty One Thousand Only)

Suman Bala

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

PLOT NO. 56-D, LAGERSTROMIA ESTATE, SECTOR -CHI-04, GREATER NOIDA. AREA - 500 SQ. METRES.

2. Margin :

INR 930804

(33.70 %)

3. Floating Rate of Interest :

Floating Rate of Interest at 1.75 % below SBAR, effective rate being 9.25 % per annum with monthly rests.

* Suman Bala

Sanction / Page 1 / 4

Suman Bala

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SBAR is currently 11 per cent per annum. (The current effective rate being 9.25 percent per annum with monthly rests. The rate of interest is subject to revision from time to time and you/borrower shall be deemed to have notice of changes in the rate of interest whenever the changes in SBAR are displayed/notified at/by the branch/published in newspapers/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 SBAR. In the event of a default in payment or any irregularity in account, the Bank reserves the right to levy a higher rate of interest as it deems fit.

Enhanced rate of interest @ 2% per month (i.e. 24% 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 180 Equated Monthly Instalments of Rs. 18845/-. 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 180 E M I of Rs. 18845/- Applicant 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.commencing immediately.

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

Submission of PDCs :

You will have to lodge with us Post Dated Cheques (PDCs) for payment of interest during moratorium and for 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.

Prepayment Charges - Floating Rate of Interest Loans:

A prepayment charge of 2% of the amount prepaid in excess of normal EMI dues will be levied in respect of preclosure of Housing Loans before expiry of half of the original tenure of the loan.

5. Security

a) Primary

PLOT NO. 56-D , LAGERSTROMIA ESTATE, SECTOR -CHI-04 , GREATER NOIDA.
AREA - 500 SQ. METRES. Equitable Mortgage of flat / property / land with original set of documents.

b) Collateral by way of TPG:

SUMAN BALA s/w/d of SATISH KUMAR

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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. 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.

8. SBI LIFE Insurance:

You have not opted for SBI Life policy.

9. 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.

10. Documents :

The following documents will be executed by you before disbursement :
▪ Term Loan Agreement for Housing Loan
▪ Guarantee Agreement
▪ Documents, Affidavits and Confirmation Letter in respect of Equitable Mortgage
▪ Annexures I and II in respect of Disclosure to CIBIL
▪ Affidavit

11. 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 loan should be borne by you.

12. Processing Charges

Processing Charges - Rs.9155.00

13. Disbursement :

The loan will be disbursed only on the following conditions :

Suman Bala

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 the Bank.

b) All the security documents prescribed have been executed by by you/co-applicant(s) / guarantor(s).

c) The loan will be disbursed direct to builder / vendor, in phases as per stages of construction and as per schedule given in the Agreement to Sale.

[Handwritten signature]

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14. Collection of tax :

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 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.

Yours faithfully,


BRANCH/CHIEF MANAGER

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.


Borrower(s)

Date 23/8/06

Terms and conditions of the loan are accepted by me / us as a guarantor(s).

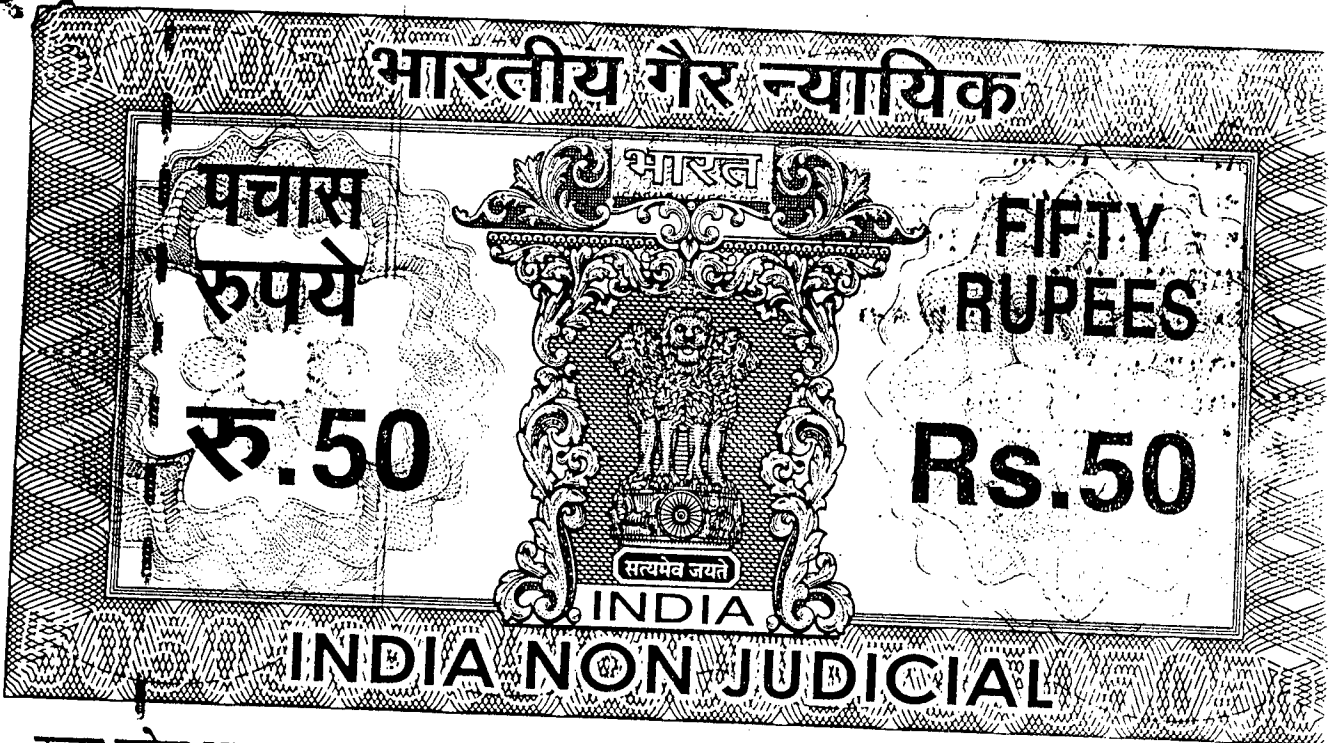
Guarantor(s)

Date:


23/8/06

Reg 98

337



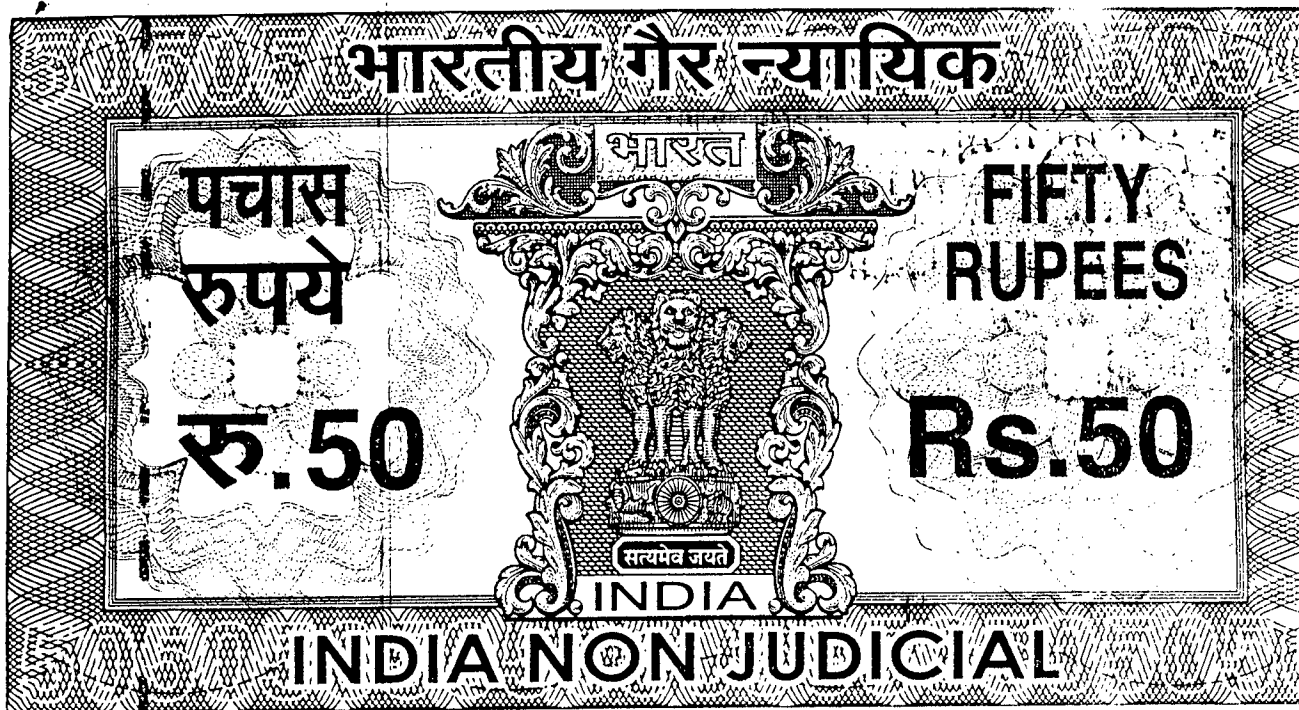
उत्तर प्रदेश UTTAR PRADESH

C 967788

This is an Integral Part of Document
 Agreement to Mortgage
 For Rs. 18,21,000 (Rupees Eighteen Lacs Twenty
 One Thousand Only) Executed By
 Sh. Satish Kumar
 In favour of State Bank of India
 on 23/8/06 at NOIDA

Reg 98

332



उत्तर प्रदेश UTTAR PRADESH

C 967789

NOIDA

23/8/01

This is an Integral Part of Document
 Agreement to mortgage
 For Rs. 18,31,000/- (Rupees... Eighteen Lacs... Only) Executed By
 on 11.08.01
 Sh. Satish Kumar
 In favour of State Bank of India

[Signature]

~~17/6/09~~

Santlal
3-7-09
Encl (55)

2-7-09

Reg 98

8844

IV/2464

(3 W)

239

3/6/09

15-2-10

From, Satish Kumar – II,
Additional District & Sessions Judge,
Court No.-7, Pilibhit.

Through: District Judge,
Pilibhit.

To, The Registrar General,
Hon'ble High Court of Judicature at
Allahabad.

Subject: Information regarding purchase of a plot in Greater Noida (Gautam
Budh Nagar) in compliance of Sec.24 U.P. Govt. Servants Rules
1956.

2011
30-6-09

Respected Sir,

Very humbly I would like to submit that I have purchased a plot in
sector CHI-04 block Lagerstromia Estate in Greater Noida (Gautam Budh Nagar)
from Greater Noida authority. The detail information on the proposed proforma is as
follows:-

Seen on 22-2-10 by
Hon'ble Mr. D. Mehta, J.

1. **Date of Joining of Service**

June 14, 1990.

2. **Present Gross salary and take home salary.**

Gross Salary is **Rs. 45,032.00 P.M.**
Take home Salary is **Rs. 40,219.00 P.M.**

(Note : My wife Smt. Suman Bala is also working lady in Canara Bank,
Pilibhit and getting Gross Salary Rs. 21,425.94 P.M., and take home
salary is Rs. 19887.94 P.M., Salary slip March'2009 attached)

3. **Details of Purchases (movable properties exceeding in value basic pay,
immovable property made by him earlier with complete details, date of
purchase, amount spent etc.**

- a. Maruti Car 800 purchased in 01.12.1996 for **Rs.1,97,576.36**
- b. Revolver purchased in 19.04.2001 for **Rs. 68,139.00**
- c. Plot 195.9 Sq.Mtr. purchased on 31.07.2001
in Moti Prayag, Colony, Garh Road, Meerut, **Rs.2,92,785.00**

(Information regarding these, in details, has already been sent to
Hon'ble High Court well in time.

4. **If any advance or loan taken from the High Court, its amount and in
what manner the loan will be repaid namely, the number of
installments, its amount and till what date the deduction will be made.**

None at present.

5. **If any loan taken from Bank etc, details of amount, mode of repayment,
period of deduction, no. and amount of installments.**

Home loan sanction	Rs. 18,31,000.00
Actual loan amount taken	Rs. 17,00,000.00
From S.B.I., Branch Sector-62, Noida (Gautam Budh Nagar)	
Term (months)	180
No. of installments	180
E.M.I.	Rs. 18,845.00

6. **Regarding purchase of second hand car etc.....**

Not applicable.

(55) 2033
So. Admin H/A

~~OP~~

J.R.C.M.
03-07-09

(13)

J.R.C.M.
With Encl

~~20~~

A.K.S.
16-2-10

ra

Req 98

339

7. Detail of property (Area of plot, locality, city, district, if building or flat then its size)

500 Sq. Mtr.
56-D Sector CHI-04
Block Lagerstromia Estate,
Greater Noida (Gautam Budh Nagar), U.P.

8. Name and full address of the dealer/seller

Greater Noida Authority (Gautam Budh Nagar)

9. Whether the dealer regular and reputed one.

Yes.

10. Whether the Judicial Officer is related to the seller in any way and whether any case against the seller is pending in or decided by the Judicial Officer.

No.

11. Details of the source of amount with papers in support thereof.

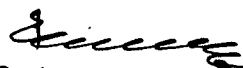
- 1. Loan from S.B.I., Sector-62, Noida Rs. 17,00,000.00
- 2. From S.B A/c No. 01190041041
S.B.I., Sultanpur (Salary a/c) Rs. 2,69,750.00
- 3. After breaking F.D.R. No. 495417 Dt.
15.04.2005 Rs.93,665.00 Canara Bank Rs. 1,00,000.00
- 4. Plot registration amount Rs. 1,71,250.00
(Rs.1,15,000/- from S.B. A/c No. 01190041041, S.B.I., Sultanpur and
Rs. 56,250/- taken from friend Sri Surendra Kumar working with S.B.I.,
Delhi and given back Rs. 51,000/- through my wife O.D. a/c no. 20088
and Rs. 5,250/- in cash)

Total	Rs. 22,41,000.00
Price of plot after cash down rebate	Rs. 22,41,000.00

- 5. Registration expenses (stamps) Rs. 1,31,200.00
(Withdraw from S.B. A/c 11181464736 (Salary A/c) S.B.I., Pilibhit,
A/c Photocopy attached.)
- 6. Lease rent & other expenses Rs. 2,82,720.00
(Withdraw from S.B. A/c 11047476439 S.B.I., Meerut Cantt,
A/c Photocopy attached.)

Date : 26/6/09

Yours faithfully,


(Satish Kumar-II) 26/6/09
Additional District & Sessions Judge
Court No.-7, Pilibhit.

Encl.:

- 1. Photocopy of loan agreement with S.B.I. branch 62, Noida.
- 2. Photocopy of my saving bank a/c no 01190041041, with S.B.I., Sultanpur and my wife overdraft loan a/c with Canara Bank, Sultanpur)
- 3. Salary certificate.
- 4. Salary certificate (Wife).
- 5. Photocopy of allotment letter from Greater Noida authority.
- 6. Photocopy of drafts which was submitted to Greater Noida authority in lieu of cost of plot.
- 7. Photocopy of Receipt of Application form for Plot registration.
- 8. Photocopy of S.B. A/c 11181464736 S.B.I., Pilibhit.
- 9. Photocopy of S.B. A/c 11047476439 S.B.I., Meerut Cantt.

PILIBHIT JUDGESHIP

No. 701/XY Date 26.6.09
Forwarded to The Registrar General,
Honble. High Court of Judicature at
Allahabad.


District Judge
PILIBHIT