प्रेषक. अबध बिहारी सिंह, अपर मुख्य न्यायिक मजिस्ट्रेट प्रथम गौतमबुद्धनगर। D.R. (m) सेवा में. Vereussion has abready श्रीमान महानिबंधक been granted for the Same. This is in compliance माननीय उच्च न्यायालय. इलाहाबाद । thereof, flay keep on record? श्रीमान जनपद न्यायाधीश, K. Tanino गौतमबुद्धनगर। विषय : अचल सम्पत्ति (प्लॉट) क्रय की सूचना के संबंध में। महोदय, DRUM निवेदन है कि मैंने प्लॉट संख्या आर.एन.-36, क्षेत्रफल 89.91 वर्ग मीटर, स्थित ग्राम रसूलपुर नवादा, सैक्टर-62, जिला-गौतमबुद्धनगर को क्य करने की अनुमति हेतु माननीय उच्च न्यायालय को प्रार्थना पत्र प्रेषित किया था। माननीय उच्च न्यायालय इलाहाबाद द्वारा पत्रांक संख्या 1627 / IV-2836 / Admin (A) दिनांकित 27.01.2011 को उक्त प्लॉट के क्य वंद्रने की अनुमति प्रदान की गयी जिसके अनुपालन में मैंने उक्त प्लॉट जरिये पंजीकृत विक्रय-विलेख दिनांक 21.02.2011 को क्रय किया। क्रय किये गये प्लॉट के संबंध में विवरण निम्नांकित है:-ac Differ अ- भुखण्ड की कुल कीमत का विवरण:-1- प्लॉट का मुल्य-मु0-15,28,470=00 रू0 2-- पंजीकरण हेतु स्टाम्प-刊0-76,500=00 雨0 3- पंजीकरण शुल्क-मु0-10,000=00 天0 4— नोएडा प्राधिकरण का अन्तरण शुल्क— मृ0— कुल कय मूल्य-刊0- 16,87,220=00 정0 ब- भुगतान स्रोत का विवरण:--1-- भारतीय स्टेट बैंक शाखा वसुंधरा, गाजियाबाद से प्राप्त ऋण-म्0-12,00,000=00 रू0 2— लोक भविष्य निधि खाते से आहरित धनराशि— मु0— 2,00,000=00 रू0 3— अपने खाता संख्या 522121151018435 ओरियण्टल बैंक ऑफ कॉमर्स, जिला गौतमबुद्धनगर से भुगतान की गयी धनराशि— मु0— 2,87,220=00 रू0 भुगतान की गयी कुल धनराशि-

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इस संबंध में यह निवेदन करना है कि उक्त क्रय किये गये प्लॉट की धनराशि का भूगतान मुबलिग 15,28,470 / – रूपये में से 12,00,000 / —रूपये की धनराशि भारतीय स्टेट बैंक ऑफ इंडिया, शाखा वस्ंधरा, गाजियाबाद से ऋण लिया गया था जो 13,718 / - रूपये की 180 समान मासिक किश्तों में देय है। उक्त ऋण की धनराशि मुबलिग 12,00,000 / - रूपये स्टेट बैंक ऑफ इंडिया, गाजियाबाद द्वारा विकेतागण समर सिंह, महेन्द्र, महीपाल व बुद्धपाल पुत्रगण मटरू, निवासी ग्राम बहलोलपुर, गौतमबुद्धनगर को सीधे चैक के माध्यक से 3 लाख रूपये (प्रत्येक) प्रदान किये गये थे। शेष क्य मूल्य मुबलिग 3,28,470 / —रूपये का भूगतान मैंने अपने बचत 522121151018435 ओरियण्टल बैंक ऑफ कॉमर्स, जनपद न्यायालय, नोएडा, गौतमबुद्धनगर से 3 चैक कमशः 1,00,000 / —रूपये, 1,00,000 / —रूपये एवं 1,28,470 / - रूपये द्वारा विकेतागण किया था। उक्त बचत खाता में मैंने अपने भविष्य निधि खाता संख्या 31602657962 से 2,00,000 / - रूपये आहरित करके जमा किया था तथा शेष धनराशि मेरे वेतन बचत की थी।

निवेदन है कि विकय-विलेख के निष्पादन के पूर्व नोएडा प्राधिकरण को मुबलिग 72,250 / —रूपये अंतरण शुल्क अपने बचत खाता संख्या

उपरोक्त से पे-ऑर्डर दिनांकित 02.02.2011 द्वारा भुगतान किया।

निवेदन है कि क्य किये गये प्लॉट के संबंध में विक्रय—विलेख के निष्पादन हेतु मेरे द्वारा 90,000/—रूपये की धनराशि अपने उपरोक्त बचत खाता से दिनांक 21.02.2011 को आहरित की गयी जिसमें से मुबलिग 76,500/—रूपये की धनराशि पंजीकरण हेतु आवश्यक स्टाम्प के क्य करने एवं 10.000/—रूपये की धनराशि पंजीकरण शुल्क हेतु प्रदान की गयी।

मेरे द्वारा क्य किये गये उक्त प्लॉट के विकय-विलेख दिनांकित 21.02.2011, स्टेट बैंक ऑफ इंडिया से लिया गया ऋण अनुबंध पत्र, विकेतागण को प्रदान किये गये चैक, भविष्य निधि बचत खाता की पास बुक, अंतरण शुल्क भुगतान का पे—ऑर्डर, बचत खाता संख्या 522121151018435 तथा भविष्य निधि संख्या 31602657962 की पास बुक की फोटो प्रतियां इस पत्र के साथ संलग्न कर प्रेषित की जा रही हैं।

माननीय उच्च न्यायालय द्वारा पारित आदेश के अनुपालन में मैं उक्त सूचना प्रेषित कर रहा हूँ। अतः निवेदन है कि इसे माननीय न्यायालय के

समक्ष प्रस्तुत करने की कृपा करें।

दिनांक : 08.07.2011

संलग्नकः— उपरोक्तानुसार। (अबध बिहारी सिंह) अपर मुख्य न्यायिक मजिस्ट्रेट प्रथम

ँगौतमबुद्धनगर।

Forwarded 10. 1133 | XC 151. 11. 7.11
Forwarded 10. HEI Grand Inner Jane 1007

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उत्तर प्रदेश UTTAR PRADESH

A 934940











TRANSFER DEED OF LEASE HOLD RIGHTS

TOTAL FALE CONSIDERATION

STAMP DUTY

COVERED AREA ROAD

CORNER PLOT PARK FACING COMMERCIAL FACING

GREEN BELT FACING

CIRCLERATE

: Rs.15,28,470/-

: Rs. 76,500/-

: 9.0 MTR., WIDE ROAD.

: NO

: NO

: NO

: NO

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: Rs.20,000/- PER SQ.MTR.

(LESS 15% FOR VILLAGE QUOTA)



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उत्तर प्रदेश UTTAR PRADESH

A 934941

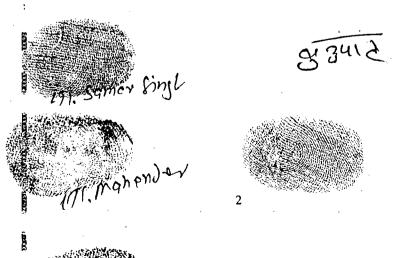
(2)

This Transfer Deed of Lease Hold Rights is made and executed at NOIDA, on this the 21¹ day of FEB. 2011, between (1). SH. SAMER SINGH, (2). SH. MAHENDER (3). SH. MAHIPAL & (4). SH. BUDHPAL all sons of SH. MATROO, All R/o Vill. Behlolpur, NOIDA, Distt. Gautam Budh Nagar-U.P. of the first part, hereina ter called the TRANSFERORS.

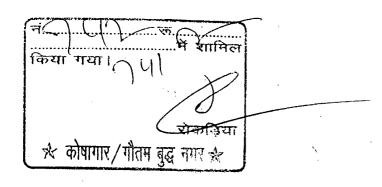
AND

SH. AWADH BIHARI SINGH son of LATE SH. VANSHRAJ SINGH, R/o F-57, Sector-51, NOIDA, Distt. Gautam Budh Nagar-U.P., of the Second part, hereinafter called the TRANSFEREE.

(The expression and words of the Transferors and the Transferee shall mean and include their legal heirs, nominees, executors, successors, assignees, administrators and legal representatives respectively).



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अंतरण पत्र

1,528,470.00

10,000.00

10,050.00 50

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नकल व प्रति शुल्क

शब्द लगभग

श्री पुत्र श्री अवध बिहारी सिंह

स्व0 बंशराज सिंह

त्यवसाय नौकरी

निवासी स्थायी

एफ 57 सै0 51 नोएडा

अस्थायी पता

ने यह लेखपत्र इस कार्यालय में वजे निवन्धन हेत् पूर्व किया

21/2/2011

4:28PM

क्रेता

रजिग्ट्रांकरण अधिकारी के हस्ताक्षर

उप निबन्धक (प्रथम)

नोएडा

21/2/2011

संपद्भान मजम्न व प्राप्त धनराशि रू प्रलेखानुसार उक्त

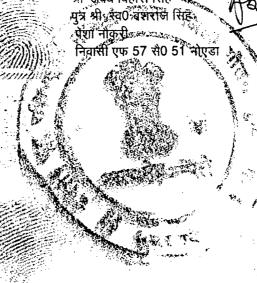
विक्रेता

श्री समीर सिंह पुत्र श्री मटक पेशा व्यापार निवासी गाम बहलोलपुर नोएडा

पेशा व्यापार् । निवासी गामजहातीसपुर नाएडा

श्री महीपाल पुत्र श्री मट्रु पेशा व्यापार निवासी गाम बह

श्री बुद्धपाल पुत्र श्री मटरू पेशा व्यापार निवासी गाम बहलोलपुर नोएडा श्री अवध विहारी सिंह 😘





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(3)

WHEREAS the Transferors aforesaid are the Allottees, Lessees and in Possession of Residential Lease Hold Vacant Plot No.036, area measuring 89.91 Sq. Mtrs., Situated in Block-RN, of Village-RASULPUR NAWADA, Sector-62, NOIDA, Distt. Gautam Budh Nagar- U.P. duly allotted by the NOIDA AUTHORITY, hereinafter referred to as the PROPERTY and the same in question is bounded as under :-

SOUTHRBY

PLOT NO. RN-65.

9.0 MTRS., WIDE ROAD.

EAST BY

PLOT NO. RN-35.

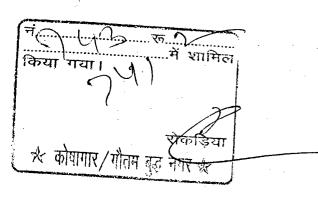
WEST BY

PLOT NO. RN-49.

AND WHEREAS the Lease Deed in respect of the said residential Plot has been executed by the NOIDA AUTHORITY in favour of the Transferors aforesaid as Lessee for the terms of 90 years and the same is registered in the office of S.R.NOIDA, in Book No.I, Volume No.1276, on page 577 to 612, as Document

No.2657 of dt.06-08-2008.

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नं निष्पादन स्वीकार किया ।

जिनकी पहचान श्री उमेश चन्द्र गोयल

पुत्र श्री मुरारी लाल

नौकरी

पेशा

निवासी बी- 54 सै0 55 नोएडा

व श्री

अरूण कुमार सिंह राज बहादुर सिंह

पुत्र श्री

पेशा

व्यापार

डी- 9/20 सै0 71 नोएडा निवासी

ने की ।

. पत्यक्षतः भद्र साक्षियों के निशान अंगूठे नियमानुसार लिये गये हैं।



र्गजेस्ट्रीकरण अधिकारी के हस्ताक्षर

एम0क0 सागर उप निबन्धक (प्रथम) **नोएडा** 21/2/2011







उत्तर प्रदेश UTTAR PRADESH

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(4)

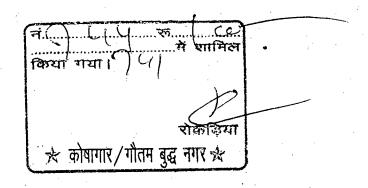
AND WEIEREAS the Transferors aforesaid have agreed to transfer the Lease Hold Rights in respect of the said Residential Plot in favour of the Transferee aforesaid for total consideration of Rs.15,28,470/- (Rupees Fifteen Lacs Twenty Eight Thousand Four Hundred Seventy only) and the Transferee has also agreed to acquire the same for this very amount.

AND WHEREAS the Transferors aforesald have obtained the permission to transfe the said residential property in favour of the Transferee from the NOIDA **AUTHORITY** vide their Transfer Memorandum No.NOIDA/RN-036/62/ 5%/ABADI/521 dt.11-02-2011.

NOW THIS TRANSFER DEED OF LEASE HOLD RIGHTS WITNESSETH AS UNDER:

1. hat the Transferors aforesaid have transferred all their rights, titles and interest in respect of the said residential property in favour of the Transferee for total consider on of 28,470/- (Rupees Fifteen Lacs wenty Eight Thousand For the Bred





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Registration No.:

1217

Year:

2,011

Book No.:

0101 समीर सिंह

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गांम बहलोलपुर नोएडा

व्यापार

0102 महेन्द्र

मटरू

गाम बहलोलपुर नोएडा

व्यापार

0103 महीपाल

मटस्ब

गाम बहलोलपुर नोएडा

व्यापार

0104 बुद्धपाल

गटरू

गाम बहलोलपुर नोएडा

व्यापार

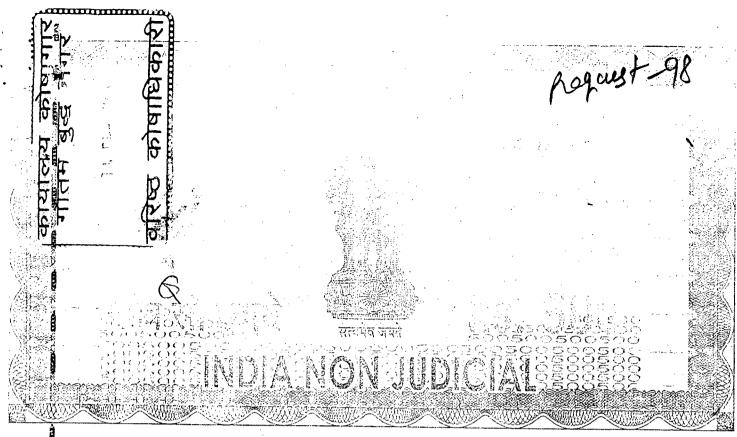












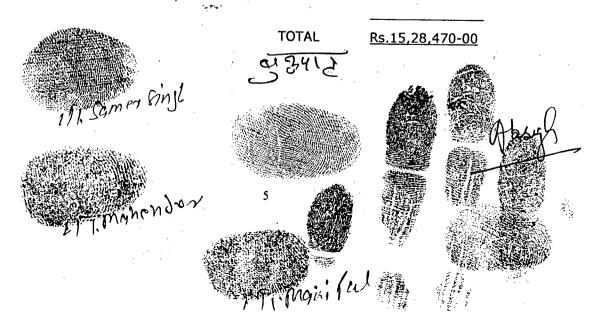
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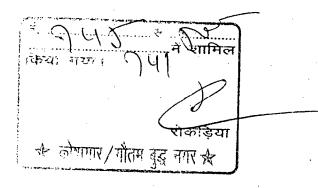
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(5)

2. That the Transferors aforesaid have received a sum of Rs.15,28,470/(Rupees Fifteen Lacs Twenty Eight Thousand Four Hundred Seventy only)
from the Transferee, as full and final payment against the said property,
the receipt of which the Transferors hereby acknowledges and that the
payment has been made in the following manner:-

MODE OF PAYMENT		AMOUNT		
By Chq. No.766927 dt.10-01-2011 By Chq. No.766928 dt.10-01-2011 By Chq. No.766939 dt.18-02-2011 All drawn on Oriental Bank of Commerce, Phase-II, Noida.		Rs. 1,00,000-00 Rs. 1,00,000-00 Rs. 1,28,470-00		
By P.O. No.801922 dt.15-02-2011 By P.O. No.801923 dt.15-02-2011 By P.O. No.801924 dt.15-02-2011 By P.O. No.801925 dt.15-02-2011 All drawn on State Bank of India, Bulandshahar Road, Ghaziabad.	K ²	Rs. 3,00,000-00 Rs. 3,00,000-00 Rs. 3,00,000-00 Rs. 3,00,000-00		





क्रेता

Registration No. :

1217

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गौकरी

Year

2,011

Book No.:

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- That there is now no balance due towards the Transferee to be paid to the Transferors in respect of the said residential property.
- 4. That the Transferors aforesaid have assured the Transferee that the said residential property is free from all sorts of encumbrances such as sale, mortgage, lien, pledge, injunction, dispute, litigation, attachment and decree of any Court of Law, and if proved otherwise, the Transferors aforesaid shall be liable and responsible for the same and the Transferee aforesaid shall have the rights to recover the entire amount with costs and expenses from the movable and immovable properties of the Transferors.
- 5. That the Transferors aforesaid have transferred and assigned all their rights, titles and interest in the said residential plot TO HOLD the same to the Transferee by virtue of this Transfer Deed of Lease Hold Rights.
- 6. That the Transferors aforesaid have handed over the vacant, actual physical and peaceful possession of the said residential property to the Transferee on the spot alongwith all documents in original related to the said property.
- 7. That the Transferors aforesaid are now in no way connected with the said property in any manner whatsoever.
- 8. That the Transferee aforesaid may now get his name mutated in the records of the Noida Authority or any other concerned Authority against the said property to which the Transferors shall not have any objection.
- That the Transferors/Transferee claims that subject property is not mortgaged and is free from all incumbrances. In case the property is mortgaged then the transfer permission automatically stands revoked.

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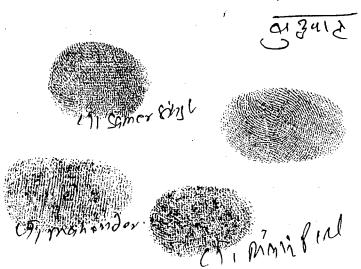
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- 10. That the Transferee will submit a certified copy of Transfer Deed duly registered with the office of Sub-Registrar, NOIDA within 60 days from the date of issue of this Memorandum. This Transfer Deed is required to be signed by the person who has signed the transfer application. If Transferee fails to execute and register the Transfer Deed within 60 days from the date of issue of this Memorandum, then Transferee/Transferors is liable to pay penalty at prevailing rate applicable from time to time. At present this penalty for delay in executing the Transfer Deed is Rs.50/-per day. The Transferee shall submit the Transfer Deed in the office of Residential Plot Deptt. Within 30 days after execution of Transfer Deed otherwise penalty of Rs.50/- per day will be payable.
- 11. That the plot under transfer shall be mutated in favour of the Transferee on receipt and acceptance of certified copy of the Transfer Deed by the Authority. Mutation Letter to that effect shall be issued to the Transferee.
- 12. That the Transferee shall be liable to pay balance instalment of plot premium alongwith interest thereon by the due dates mentioned in the lease deed of plot. The interest on the balance plot premium/any other dues shall be payable @14% p.a. In case of default, interest shall be levied @17% p.a. compounded half yearly for delayed period.
- 13. That one time lease rent has been paid.
- 14. That the Transferee shall complete the construction of plot and shall obtain Occupancy Certificate of plot from Building Cell, NOIDA within balance construction period as per terms of lease deed of plot which is upto 05-08-2010. Extension of time for construction of plot and for obtaining occupancy certificate will be granted as per terms of lease deed of plot as per then prevailing extension policy of NOIDA.



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- 15. That the Transferee shall be bound by the terms and conditions of Lease Deed of plot executed on 06-08-2008 subject to the amendments indicated in the Transfer Memorandum.
- 16. That the Transferee automatically would inherit the assets and all the liabilities connected with the above property including deviation made in the building viz a viz the building plan approved by NOIDA.
- 17. That the Transferee would enjoy the Lease Hold Rights for a period of 90 years from 06-08-2008.
- 18. That the Transferors, their spouse/dependent children would not be eligible to obtain any plot/flat/house in NOIDA under any residential/housing schemes of NOIDA.
- 19. That the Transferee shall put the property in the use exclusively for residential purpose and shall not use it for any purpose other than residential.
- 20. That the Transferee shall inherit all the liabilities of this plot that may accrue in future.



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IN WITNESSES WHEREOF: The Transferors and the Transferee have set their respective hands on this TRANSFER DEED OF LEASE HOLD RIGHTS at NOIDA, on the day, month and the year first above written in the presence of the following witnesses.

WITNESSES

1.

UMESH CHAND GOYAL S/O SH. MURARI LAL R/O B-54, SECTOR-55, NOIDA Fimming transferors

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2. Anyon

ARUN KUMAR SINGH

S/O SH. RAJ BAHADUR SINGH R/O D-9/20, SECTOR-71, NOIDA. TRANSFEREE

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आज दिनांक <u>21/02/2011</u> को वहीं सं <u>1</u> जिल्द सं <u>2203</u>

पृष्ठ सं <u>243</u> से <u>260</u> पर कमांक <u>1217</u>

रजिस्ट्रीकृत किया गया ।

रजिस्ट्रीकरण अधिकारी के हस्ताक्षर



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21-Feb-2011

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अवध बिहारी सिंह

लंख का पकार

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21-Feb-2011

दिनांक जव लेख प्रतिलिपि या तलाश प्रमाण पत्र

वापम करने के लिए तैयार किया

21-Feb-2011

रिजेम्ट्रीकरण अधिकारी के हस्ताक्षर

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STATE BANK OF INDIA

ASSTT.GENERAL MANAGER(RASMECCC) RASMECCC, BSR RD GZB

Avadh Bihari Singh s/w/d of Vanshraj Singh

F-57, Sector-51 Noida Mob. 9868940965, 9411680690

ALC 316299 26721

RASMECCC / HL /

Date: 2-Feb-2011

Dear Sir.

To

<u>'P' SEGMENT ADVANCES SBI Easy-Home Loan Offer - Moratorium Interest</u>

HOME LOAN

TERM LOAN OF :Rs. 1290000/-

Avadh Bihari Singh s/w/d of Vanshraj Singh

With reference to your application for Home Loan dated 24/Jan/2011, we hereby advise you having sanctioned Term loan of Rs.1290000.00 (Rupees Twelve Lacs Ninety Thousand Only) on the following terms and conditions:-

Servicing of pre-EMI interest*

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

Amount in words:

(Rupees Twelve Lacs Ninety Thousand Only)

1.A. Purpose: Home Loan - Purchase / Construction of house / flat. - For purchase of land. and payment of SBI Life premium of Rs.89482/- (Optional) .The loan is salictioned to you for the purpose of Home Loan - Purchase of land (hereinafter referred to as the 'project') at the following address:

Plot No.36 Block-RN Sector-62 loida Area 89.91 Sq.Mtrs Boundries:-East-Plot No.35, West-Plot No.49, North-Plot No.65 South 9 Mtr Road

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2. Margin

INR 345462 (For Total Project cost)

(21.12 %. Margin approved under a Special Tie Up.)

Floating Rate of Interest

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

a) Interest rate during the first year (till anniversary date of the customer loan) from the date of first disbursement will be 8.50 % p.a. (Fixed). Loan period will be calculated from the date of first disbursement. b) Interest rate during next two years will be 9.25 p.a. (Fixed) c) Interest rate after completion of three years will be as under:

Floating Rate of Interest: Interest on the Ioan will be charged at Floating Rate of Interest at 3.00% (here-in after referred to as spread) below SBAR, which is currently 12.50% p.a. (The current effective rate being 9.50% p.a.) with monthly rests. As the current version of DREAM HOME, ROI Sheet. The rate of interest is subject to revision from time to time due to (i) changes in SBAR or (ii) revision even without change in SBAR, if interest in tandem with the changes in SBAR or change in interest rates without change in SBAR are either displayed on the Notice Board of the furnished to you and you are liable to pay interest at such revised rate from its effective date.

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

Components of inteest rate spread	Amount'	Validity Period
Spread as per SBI Interest rate card	2.00	Through the loan tenor
Add concession / discount	0.15	
Add special concession / discount, if any	9.50	
Less premium, if any	NIL	
Net Spread	11.65	Through the loan tenor
IV)Concession for maintaining colons assembly		

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

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

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

*Strike off, if not applicable

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

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

4. Repayment:

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

The loan will be repaid in 177 E M Is as under: Repayment will start after 3 months after disbursement or possession of house whichever is earlier. You will have to lodge with us Post Dated Cheques (PDCs) for the repayment of loan and the dates of such cheques should normally be synchronized with the credit of salary or other credit or in other cases should be dated prior to 7th of every month where the account may have sufficient credit balance. This EMI has been stipulated as the interest during the moratorium will be paid. 3 PDCs of Rs.2600/- each towards payment of interest during moratorium.

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

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

·	· · · · · · · · · · · · · · · · · · ·	
·	Number of months	Amount
(i) Moratorium\$ period (No. of months	3	As stipulated at para (1)
(ii) Equated Monthly Installments (EMIs) at 8.50 p.a. interest rate	9.	Rs. 12436 13 0000
(iii) Equated Monthly Installments (EMIs) at 9.25 p.a. interest rate	24 STUTE	できる Rs.13243 13552
(iv) Equated Monthly Installments (EMIs) at regular interest rate	1 +1	2701479 * * * * * * * * * * * * * * * * * * *
(v) Lump sum repayment	- O.	b. Road
Total period (i)+(ii)+(iii)+(iv)+(v)	180	
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The Bank has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate.

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

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

Submission of PDCs:

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.

Pre-closure Charges - Floating Rate of Interest Loans:

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

Securitya) Primary

Plot No.36 Block-RN Sector-62 Noida Area 89.91 Sq.Mtrs Boundries:-East-Plot No.35,West-Plot No.49,North-Plot No.65 South 9 Mtr Road Equitable Mortgage of flat / property / land with original set of documents.

6. Utilisation of the loan :

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

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

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

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

9. Home Loan Group Insurance: The advance will be covered by SBI Life Dhanaraksha Plus LPPT Scheme for Single Elder Applicant and the premium with Service Tax of 10.30% will be 89482/- A Health Questionarie would need to be submitted for the elder applicant. Medical examination, if required, shall be intimated by SBI Life.

10. Inspection:

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

11. Documents:

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

12. Legal Expenses etc. :

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

13. Processing Charges

Processing Charges - Rs.5000.00 (Rupees Five Thousand Only)

14. Disbursement:

The loan will be disbursed only on the following conditions :(in addition to disbursement of SBI Life premium as mentioned above)

- a) Title of the property proposed to be mortgaged is clear, absolute, unencumbered and marketable to the satisfaction of the Bank's solicitor/Advocate and a valid mortgage (equitable or registered if equitable mortgage is not possible) has been created in favour of the Bank / Suitable interim security, as under is furnished to the Bank in case mortgage cannot be created immediately Details of interim security
 - b) All the security documents prescribed have been executed by borrower(s)/guarantor(s)
- c) The loan will be disbursed direct to builder / vendor, in phases as per stages of construction and as per schedule given in the Agreement to Sale. d) You will have to bring in proportionate margin at each stage of disbursement. Disbursement will be made in favour of the seller/builder from whom you are buying the property funded through this loan/in favour of the Financial Institution from where your loan is being taken over. The disbursement for SBI Life premium will be made direct to SBI Life.

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15. Collection of tax: a) The Bank reserves the right to collect any tax if levied by the State / Central Government and / or other Authorities in respect of this transaction. b) The Bank reserves the absolute right to cancel the limits (either fully or partially) unconditionally without prior notice (a) in case the limits/part of the limits are not utilized by you, and/or (b) in case of deterioration in the loan accounts in any manner whatsoever, and/or (c) in case of non-compliance of terms and conditions of sanction. (c) 17. The Bank shall have the authority to disclose/share your Credit information to/with Information Company formed under the Credit Information Company (Regulation), 2005, as to the loans granted to you and the nature of the securities given by you, the guarantees furnished to secure the said loans whether fund based or non-fund based, your creditworthiness and any other information which the RBI may consider necessary for inclusion in the Credit Information to be collected and maintained by Credit Information Companies, and the Bank shall not be liable in any manner to you for providing the information as aforesaid to the Information Company.

16. Special Stipulations

Intt.Rate 1.25% discount effective rate 8.50% for 1st year, and 0.25% discount for 2nd & 3rd years over card rate effective rate 9.25% P.A., ROI wef 4th year, 1.5% above Base Rate. Present effective rate is 9.5% as per e-Cir. No. NBG/PBU/HL/40/2010-11 Dated-01.01.2011

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

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

क्रें<mark>तभस्तिविधिर्धिक आर.ए.एस.एम.ई.सी.सी.</mark> गाजियाबाद For State Bank of India, R.A.S.M.E.C.C.C., Ghaziabad

महायक महाप्रस्थके√शरणव्याच्या र्यास्ट (ASSTT.GENERAL MANAGER(RASMECCC

Received the original. I/We, undersigned agree to the terms and conditions as set out in this letter. I/we have opted for servicing of Pre-EMI interest. I / We wish to avail loan for funding of premium of Home Loan Insurance cover.

Borrower(s)

Date 1.5 FEB 2011

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SSP जिला न्यायालय परिसर, फेज-II, नोएडा-201305 MSB/D District Court Campus, Phase - II, NOIDA - 201305 Absigh

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भुगतान आदेश PAY ORDER

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के निमित्तON ACCOUNT OF PSP/MPO

AVADH BIHAK. SINGH

कृते ओरियन्टल बैंक ऑफ कॉमर्स For ORIENTAL BANK OF COMMERCE

ओरियन्टल बैंक ऑफ कॉमर्स ORIENTAL BANK OF COMMERCE

शॉप नं. 29–30, जिला कोर्ट्स कम्पाउण्ड, फेज – ॥,

नोएडा - 201301

Shop No. 29-30, Distt. Courts Compound, Phase-II,

NOIDA - 201301

(CBS BRANCH)

ORBC0105221 "OL3131" 110022191: प्राधिकृत हस्ताक्षरकर्ता AUTHORISED SIGNATORIES

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INR. 71,250.00

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c. Payee Only भुगतान आदेश PAY ORDER दिनांक / DATE2::: 02::-201:1..... NOIDA --या उनके आदेश पर OR ORDER रुपये RUPEES One Thousand only के निमित्त ON ACCOUNT OF.. AVADH BIHAN, SINGH कृते ओरियन्टल बैंक ऑफ कॉमर्स For ORIENTAL BANK OF COMMERCE INR. 1,000.00 ***** PSP/MPO ***** Not Over ओरियन्टल बैंक ऑफ कॉमर्स ORIENTAL BANK OF COMMERCE शॉप नं. 29-30, जिला कोर्ट्स कम्पाउण्ड, फेज - ॥, P.A.No. PSP नोएडा - 201301 MPO Shop No. 29-30, Distt. Courts Compound, Phase-II, अ.अ.सं. NOIDA - 201301 P.A.No. प्राधिकृत हरताक्षरकर्ता AUTHORISED SIGNATORIES (CBS BRANCH) ORBC0105221

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कम्प्यूटर द्वारा मुद्रित होने पर ही वैध केवल छ: महिनों के लिये ही वैध VALID ONLY IF COMPUTER PRINTED VALID FOR SIX MONTHS ONLY भारतीय स्टेट बैंक रू. Ra. 50,000- एवं अधिक के लिखत दो अधिकारियों द्वारा हस्ताक्षरित होने पर ही MSTRUMENTS FOR RS. 50,000- a ABOVE ARE NOT VALID UMLESS SIGNED BY TWO OF State Bank of India जारी करने वाली शाखा Issuing Branch:RAJNAGAR (GHAZIABAD) दिनांक /DATE: 05/02/2011 मागडाफ्ट-कोइ क्रं /CODE No: 07873 Tel No. 2717001 DEMAND DRAFT **Key: ROBFOV** Sr. No: 638012 मांग्रे जानेपर ON DEMAND PAY SH. AWADH BIHARI SINGH या उनके आदेश पर OR ORDER रुर्षेये Repes ZERO ZERO ZERO ZERO ZERO LAKHS ्र स्तरs. 200000 T:THDS THDS HUNDS UNITS MOUNT BELOW 200001(2/6) PAISE ZERO ONLY अदा करें || मूल्य प्राप्त / VALUE RECEIVED भारतीय स्टेट बैंक STATE BANK OF INDIA अद्यकर्ता शाखा / DRAWEE BRANCH:NOIDA कोइ क्रं . /CODE No: 05938 माखा प्रबंधक प्रविभाग्धुमार् अग्रवाल स्ताक्षर तम्ता क्र० / इ.इ. № IOI 000053081001 Key: ROBFOV Sr. No: 638012 ए−2650 # OB 100 1 m 00000 20001: 00005311

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ओरियन्टल बैंक ऑफ़ कॉमर्स Oriental Bank of Commerce शाखाः Branch NOIDA-DISTT. CO page- 5

and and the second seco		CACNO 52	ម្ភាព គ. • \$2212151018435			
दिनांक Date	चेक संख्या Cheque No.	विवरण Particulars	निकाली गई रकम Dr. Amount	जमा की गई रकम Cr. Amount	शेष जमा राशि Balance	ज़ा. ह Off. Intl.
13-01-11	744007	Balance B/F			365733.00	¢r.
	766927	NEWDL-budhi	100000.0		265733.00	C r
13-01-11 27-01-11	766928	NEWDL-sameer	100000.0		165733.00	¢r
- 6	744004	By Inst.410904/BY		8476.00	174209.00	¢r
01-02-11	766926	NEWDL-mohan	20000.0		154209.00	¢r
01-02-11	750072	NEWDL-mohan	20000.0)	134209.00	¢r
02-02-11	766931	ISSUE OF PAY ORD	72366.0) W	61843.00	¢r
### Avail	able Balan	ce as on	02-02-2	011 11:01	61843.00	t r
02-02-11		By Inst.411474/8Y		66493.00	128336.00	¢ r
	able Balar	ce as on	07-02-2	011 10:47	128336.00	c r
07-02-11	At an action	BY CH-762947		34000.00	162336.00	br
08-02-11	William F F	By Inst.81001/8Y	w/	200000.00	362336.00	cr
10-02-11	766929	sbi	7700.0	The state of the s	354636.00	Er
### Avail	able Balar	ce as on /	10-02-2	011 13:18	354636.00	cr
19-02-11		CASH WITHDRAWAL	90000.0		264636.00	dr.
### Avail	able Balan	ce as on	19-02-2	011 11:15	The state of the s	cr
23-02-11	766939	NEWDL-MAHENDER	128470.00		136166.00	c r
25-02-11	766940	NEWDL-LIC	3203.00		132963.00	cr :
25-02-11	766941	NEWDL-LIC	10067.00)	122896.00	cr
25-02-11		By Inst.413334/BY		4495.00	127391.00	cr
07-03-11	766943	CASH WITHDRAWAL	20000.0	THE COUNTY IN THE COUNTY IN	107391.00	Ēr.
### Avail	able Balan	ce as on		11 12:59	107391.00	d'r
11-03-11	2290	CCPC NEW DELHI	.9406.00	March March Control of the Control o	97985.00	dr
21-03-11	766942	NEWDL-mohna	20000.00		77985.00	dr
		Balance C/F			77985.00	T -
		आगे ले जाई गई रकम Carried Over				
	ž L		1			

Nom. Reg. No.: Nomination Name:

PPFDIE

032YYYNNN1203201111Y20101B05C03N04S04P02

CIF No :

80925076199

Account No :

31602657962

Customer Name: AWADH BIHARI SINGH

S/D/W/H/o:

Address: NOH. GOPLAPUR, PO. SADAR, GORAKHPUR, UP.

NAHARAJGANJ NAHARAJGANJ

0

Phone:

Email:

D.O.B. (If Minor):

MOP.:

RAJNAGAR (GHAZIABAD) GHAZIABAD,

Phone: 2717001 Email: SBI.07873@SBI.CO.IN Branch Code: 7873 Date of Issue: 05/02/2011 05/02/2011 3319636 7873

FIRST



DATE PARTICULARS

CHEQUE NO.

DEBIT

BALANCE INITIALS

[Control: 3319636 7873 31602657962 05/02/11]

27/01/11 DFT PAID & TRF TO P 128915

809786.38

CREDIT

809786.38Cr

Uncl Bal: 0.00 Clr Bal: 809786.38 Cr;+MOD BAL: 809786.38Cr

(Control: 5970024 7873 31602657962 05/02/11)

05/02/11 WITHDRAWAL TRF

200000.00

Uncl Bal: 0.00 Cir Bal: 609786.38 Cr;+NOD BAL: 609786.38Cr

609786.38Cr

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