

SP 0660
20-04-13

Encl-3 page
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4.5.13



विद्युत अपील अधिकरण
कोर 4, सातवाँ तल, स्कोप बिल्डिंग, लोधी रोड़,
नई दिल्ली - 110 003
दूरभाष : 243 68477 फैक्स : 243 68479

APPELLATE TRIBUNAL FOR ELECTRICITY
Core 4, 7th Floor, SCOPE Building, Lodhi Road,
New Delhi - 110 003
Tel. : 24368477 Fax : 24368479

Dated the 23rd April, 2013

No:2/32/2012-ADM/APTEL-1076

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

10.5.13
10-5-13

Request-127

Sub:- ACCEPTANCE OF HOUSING LOAN INTIMATION SANCTIONED TO SMT. & SHRI HARVIR SINGH, REGISTRAR, APTEL- regarding

Sir,

Enclosed herewith please find acceptance of Housing loan intimation sanctioned to Smt. & Shri Harvir Singh, Registrar, Appellate Tribunal for Electricity, Ministry of Power while raising of construction of home on land owned by Smt. Babita Rani Co-borrower Shri Harvir Singh amounting to the tune of Rs.49,54,000- (Rupees Forty nine lac fifty four thousand only) granted by the Central Bank of India, Savita Vihar, Delhi-92 on account of repayment capacity in about 16 years.

As the Housing loan applied under "DHF Scheme" and further granted by Central Bank of India has already been accepted by the Hon'ble Chairperson, APTEL, as prior sanction which is sent herewith for your office record please.

Yours faithfully

(NIRVIKAR)
Director (ADMIN)

D.R.(M)
for information.
May keep on record?

Encl: (three)

yes
13.05.13
15.5.13
DRCM
14.05.13

Copy to:-

The District Judge, Agra for favour of information please.

(NIRVIKAR)
Director (ADMIN)

D.R.(M)

P.S to R.G.
Co. Encl

01 MAY 2013
1308
Sd/- Admin H/A

R.G.
01/05/13

D.R.(M)
02-5-13

Sd/- Admin
13-05-13


Appellate Tribunal for Electricity
New Delhi

Request - 127


May it please your Lordship


Most respectfully submitted that myself and my wife have applied for a house loan from Central Bank of India, Savita Vihar, Delhi-92 for raising construction on the piece of land owned by us in Sector 16-A/2064, Vasundhara Ghaziabad. On our application, the Central Bank has sanctioned a sum of Rs.49.54 lakhs as Housing Loan to be repaid in next about 16 years. The above information may kindly be taken on record.

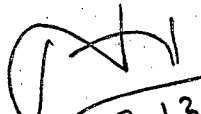
Submitted please.



19/3/2013

Hon'ble Chairperson


(Harvir Singh)
Registrar
19/03/2013

Mailed to Director (Admin) 
H/S
21.3.13


25.3.13 pls do the needful

 AAO

Sh. DRS

6, LSC ; SAVITA VIHAR DELHI-92, PH: 011-22151061, FAX: 011-22147273

NO: SV: CR: 2012-13: 526 DATED: 28.02.2013

Smt. Babita Rani and Shri Harvir Singh

A-95, CBSE flats, Brij Vihar, Ghaziabad, U.P.

Dear Sir / Madam

Request - 127

Reg :: Housing loan applied under "DHF Scheme" by you Rs.49.54 lacs

We are pleased to inform you that our higher authorities have sanctioned the Loan of Rs.49.54 lacs under DHF Scheme for construction of House on Plot No. 2064/16A, Sector - 16A, Vasundhra, Ghaziabad on the following Terms and conditions :-

1	Name	Applicant Smt. Babita Rani	Co - borrower Sh. Harvir Singh
2	Residential Address	A - 95, CBSE Flats, Brij Vihar, Ghaziabad (U.P).	
3	Amount Sanctioned	Rs.49,54,000	
4	Repayment	192 EMI to be commenced from December 2013 after a moratorium period of 9 months.	
5	EMI	Interest during the moratorium period will be capitalized at the applicable rate of interest till starting date of 1 st installment and EMI will be calculated on compounded amount. The EMI will be Rs. 56,632/-	
6	Rate of interest	Base Rate i.e. (Present Base Rate is 10.25%)	
7	Security	EM of House No. 2064/16 - A, Sector - 16 A, Vasundhra, Ghaziabad U.P. in the name of Smt. Babita.	
8	Margin	20% i.e. Rs.13.10 lacs (as per scheme)	
9	Disbursement	As per scheme, disbursement will be made from stage to stage basis after getting architect's certificate and under no circumstances, loan amount will be credited in borrower's account. Disbursement will be made directly to contractor / supplier of material after proper inspection and copy of Bills / Receipt will be given to be kept in Bank's record. Branch official will monitored the Progress of construction and end use of fund .	
10	Guarantor	Condition of Guarantee is waived for salaried individual irrespective of loan amount.	
11	Insurance	Comprehensive Insurance to be obtained with Bank Clause after construction of house .	
12	Processing Charges	Waived due to festival season.	
13	Other Terms & Conditions :	<ul style="list-style-type: none">• Post dated cheques for amount of EMI duly signed by borrowers with letter of deposit of advance cheques should be obtained..• EMI will be serviced as and when due. Delay in repayment will	

Request-127

attract penal interest.

- EM of proposed security will be created as per Bank's norms and you have to deposit all necessary documents as advised by panel advocate in LSR.
- Since the property is situated in the state of U.P. stamp duty @ 0.5% (Maximum Rs.10,000/-) is to be given for the creation of E.M. of the property.
- Branch officials will carry post inspection periodically of site to ensure the progress of constructions done .
- ECS mandate will be obtained towards EMI and the same will be registered with drawee Bank.
- In terms of Bank,s guidelines the interest rate on the loan will be revised as and when there is change in Base Rate of Bank. The EMI on the loan disbursed will not change. If the interest rate increases the tenure of the loan will increase and if interest rate decreases the tenure of the loan will decrease.
- Bullet payment of part / full outstanding along with interest due at any time during the tenor of the loan / at the end of the tenor of the loan respectively will be accepted.

- Key man insurance policy on borrowers of adequate amount will be obtained.
- All other usual terms and conditions of the scheme as per our central office circulars are to be complied with .
- After completion of constructions at each stage as per estimate given by you , you have to submit a certificate from the architect for completion on work of construction up to that stage, and after completion of construction , a final completion certificate is also to be submitted from the architect.
- If above terms and conditions are acceptable to you , please give your acceptance , and please call on us at the earliest for executing loan documents, and completing the other formalities.

Thanking you

Sincerely Yours

(SHIV SHANKAR)

SENIOR MANAGER