

प्रेषक,

तेन्द्र पाल
सिविल जज, जू०डि०,
गाजीपुर।

सेवामें,

महानिबन्धक,
माननीय उच्च न्यायालय,
इलाहाबाद।

द्वारा-

जनपद न्यायाधीश,
गाजीपुर।

विषय:

अचल सम्पत्ति के रूप में एक फ्लैट कय किये जाने की सूचना।

महोदय,

निवेदन है कि उत्तर प्रदेश आवास एवं विकास परिषद की अवध विहार योजना शहीद पथ, लखनऊ के सेक्टर-3 नन्दिनी एन्क्लेव में मुझे एफ-84 प्रकार का फ्लैट आवंटित किया गया है। फ्लैट का अनुमानित विक्रय मूल्य रुपये 25.25 लाख है, जिसके भुगतान हेतु गृह ऋण भारतीय स्टेट बैंक, मुख्य शाखा, गाजीपुर, रुपये 20,00,000.00 (बीस लाख) द्वारा किया जा रहा है। शेष राशि रुपये 5.25 लाख में से पंजीकरण की राशि रुपये 1.28 लाख की व्यवस्था मेरे द्वारा वैयक्तिक ऋण खाता संख्या -33478257415 भारतीय स्टेट बैंक मुख्य शाखा, गाजीपुर, राशि एक लाख रुपये, दिनांक 26-11-2013 से प्राप्त किया गया है। पंजीकरण की शेष राशि रुपये 28,000/- का भुगतान मेरे द्वारा अपने वेतन खाते से किया गया है। आवंटन की तिथि से 30 दिवस के अन्दर रुपये 2.37 लाख की राशि का संदाय वेतन खाते से किया गया है। उपर्युक्त रुपये 2.37 लाख की राशि का स्रोत एलएल०एम० उपाधि के कारण तीन वेतन वृद्धि से प्राप्त अवशेष राशि के रूप में दिनांक 06-06-2009 से दिनांक 31-10-2013 की अवधि की राशि रुपये 1,69,874.00 तथा शेष राशि रुपये 67,824.00 बचत वेतन खाते से किया गया भुगतान है। मेरे द्वारा संदेय राशि रुपये 5,25,000.00 में से, शेष राशि रुपये 1.60 लाख, जिसका नकद भुगतान अपेक्षित है, वह ऋण की किश्तों के साथ 9 त्रैमासिक किश्तों में वेतन खाते से किया जायेगा। उपरोक्त सूचना के समर्थन में सभी सम्बद्ध प्रलेखों को संलग्नक के रूप में संलग्न किया गया है।

तदनुसार सूचना माननीय उच्च न्यायालय के सम्मल सूचनार्थ एवं नि. ॥ राथ
प्रेषित है।

सादर।

भवदीय,
(लेख पत्र) 15/4/15
सिविल जज, जू. ०. डि. ०.
गाजीपुर।

संलग्नक:-

- 1- उ०प्र० आवास एवं विकास परिषद द्वारा निर्गत दिनांकित 01-03-2014 मॉग पत्र की छाया प्रति।
- 2- भारतीय स्टेट बैंक द्वारा निर्गत व्यवस्थापन पत्र दिनांकित 31-03-2014 की छाया प्रति।
- 3- भारतीय स्टेट बैंक द्वारा निर्गत वैयक्तिक ऋण के प्रमाण पत्र दिनांकित 27-03-2015 की छाया प्रति।
- 4- भारतीय स्टेट बैंक द्वारा निर्गत गृह ऋण के प्रमाण पत्र दिनांक 31-03-2015 की छाया प्रति।
- 5- विल एवं लेखा अनुभाग द्वारा निर्गत प्रमाण पत्र दिनांकित 17-01-2015 की छाया प्रति।

क्रमांक 623/YI दिनांक 15-04-2015

अग्रसारित

जनपद न्यायाधीश
गाजीपुर

15-4-2015



संकेतित प्रमाणित

उत्तर प्रदेश आवास एवं विकास परिषद
सम्पत्ति प्रबन्ध कार्यालय
आफिस काम्प्लेक्स, निकट भूतनाथ मार्केट, इन्दिरा नगर,
लखनऊ, उ०प्र०



पत्र सं० ५४६८/स०प्र०इ०न०/अवध विहार योजना/ मांग पत्र/ दिनांक- १/०३/२०१४
शेना में, OBC/

GRI/SMT/KM TENDRA PAL
S/O/D/O/W/O KANHAI LAL
ADDRESS.- T.H.-10, RIVER BANK COLONY, GORABAZAR, GHAZIPUR
PIN CODE- 233001

मांग-पत्र

विषय:- परिषद की अवध विहार योजना (सुल्तानपुर रोड), शहीदपथ, लखनऊ के सेक्टर ३ के नन्दिनी एन्क्लेव में एफ-८४ प्रकार के प्लैट चयन के संबंध में।

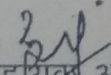
पत्र सं०/संख्या,

उपर्युक्त विषयक आपको हर्ष के साथ सूचित करना है कि परिषद की अवध विहार योजना, लखनऊ में स्थित स्ववित्त पोषित बहुमंजिली आवासीय परियोजना-२०१३ के अन्तर्गत सेक्टर ३ के नन्दिनी एन्क्लेव में दिनांक १२.०२.२०१४ को सम्पन्न पात्रता चयन लाटरी ड्रा में आपके पंजीकरण/फार्म संख्या ७७०१२५३ के विरुद्ध एफ-८४ प्रकार के प्लैट हेतु चयन हुआ है।

आपको पंजीकरण पुस्तिका में उल्लिखित अनुमानित विक्रय मूल्य का भुगतान निम्न शर्तों एवं प्रतिबन्धों के अधीन किया जाना है :-

- | | | |
|-----|---|-----------------|
| (१) | प्लैट का अनुमानित विक्रय मूल्य | रु० २५.२५ लाख |
| (२) | प्लैट का सुपर एरिया | ९०४.९२ वर्ग फिट |
| | निर्मित क्षेत्रफल | ७६६.७६ वर्ग फिट |
| (३) | जमा पंजीकरण धनराशि | रु० १.२८ लाख |
| (४) | पत्र निर्गमन तिथि से ३० दिन के अन्दर जमा की जाने वाली धनराशि | रु० २.३७ लाख |
| (५) | अवशेष धनराशि (०९ त्रैमासिक किश्तों में भुगतान किया जाना है) | रु० २१.६० लाख |
| (६) | प्रथम त्रैमासिक किश्त की धनराशि जो दि० ०१.०४.२०१४ से और अतिरिक्त ९वीं त्रैमासिक किश्त दिनांक ०१.०४.२०१६ को देय होगी (प्रत्येक किश्त की देय अवधि त्रैमास के प्रथम दिनांक से त्रैमास के अन्तिम दिनांक तक देय होगी।) | रु० २.४० लाख |

भवदीय,


सहायक आवास आयुक्त
कृते आवास आयुक्त
P.T.O.

ARRANGEMENT LETTER

Home Loan - HL FOR INDIVIDUALS

State Bank of India
RBO REGION3 VARANASI

To

1) Shri/Smt/Kum
Mr.TENDRA PAL S/O D/O W/O Mr.KANHAI LAL
VILL & PO PARAM, TEH MILAK, DISTT RAMPUR-
243701

Date: 31.03.2014

Reference No.

Dear Sir/Madam,

HL FOR INDIVIDUALS HOME LOAN : ₹ 20,00,000.00

We are pleased to advise that on the basis of documents submitted by you and the information furnished by you in your application for Home Loan dated 29/03/2014, we have decided to sanction a Home Loan limit of ₹.20,00,000.00 (Rupees Twenty Lakhs Only) to you, as per the undernoted break-up -

(i) Home Loan -	₹.20,00,000.00
(ii) Funding of Home Loan Insurance Cover (If requested) -	₹.0.00
Total -	₹.20,00,000.00

on the following terms and conditions. Exercise of Option provided in paragraph 13 is mandatory.

2. Purpose :

(i) The loan is sanctioned to you for the purpose of purchase / construction / extension / repairs / renovation of new/second-hand residential house / flat / plot of land / purchase of consumer durables / furnishings / takeover of Home Loan (hereinafter referred to as the 'project') as described below

Property Address : UP AWAS VIKAS PARISHAD (AWADH VIHAR YOJANA) SEC 3 SHAHID
PATH SULTANPUR ROAD LUCKNOW

(ii) Premium of Home Loan Insurance Cover (If requested) - ₹.0.00

3. Margin : 20.79% of the total cost of the project

4. Interest : Interest will be charged and applied at the rate mentioned below *on daily outstanding debit*

<http://www.pbbulos.com/FinnOneCAS/ReportDynaParam.los>

30/03/2014

balance in your account at monthly rests :-

4A) Floating Rate of Interest :- (Delete whichever is not applicable)

Interest on the loan will be charged at .15 % p.a. above Base Rate which is currently 10 % p.a. (the current effective rate being 10.15% p.a.) with monthly rests. The rate of interest is subject to revision from time to time due to (i) changes in Base Rate or (ii) revision even without change in Base Rate and you shall be deemed to have notice of changes in the rate of interest whenever the changes in Base Rate or increase in interest rates where there is no change in Base Rate are either displayed on the Notice Board of the Branch or published in news papers or made through entries of the interest rate charged in the passbook/statement of account furnished to you and you are liable to pay such revised rate of interest. The Bank has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate. 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.

4B) Fixed Rate of Interest :- (Delete whichever is not applicable)

Interest on the loan will be charged at _____ % p.a. on daily reducing balance at monthly rests, subject to interest rate reset at the end of every two years on the basis of fixed interest rates prevailing then. Fixed interest rate is also subject to force-majeure clause.

SBI may at its discretion stipulate the periodicity of computation of interest. In the event of major volatility in interest rate or the fixed rates falling below the Base Rate stipulated by the Bank from time to time or for any other reason, whatsoever during the period of this agreement, the Bank may at its sole discretion alter the rate of interest suitably and prospectively even prior to the end of reset period mentioned above from the date on which interest was last reset. Thenceforth the rate of interest varied as aforesaid shall be applicable to the Loan. Bank shall be the sole judge to determine whether such conditions exist 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.

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)

The Bank shall be entitled to charge at its own discretion such enhanced rate of interest on the loan account(s) either on the entire outstanding or on a portion thereof as it may fix for an irregularity including non-observance or noncompliance of the terms and conditions of the advances or any change in the credit rating of the borrower, for such period as the Bank deems it fit and necessary and charging of such enhanced rate of interest shall be without prejudice to the Bank's other rights and remedies.

Any concession in interest rate would be applicable for two months from the date of sanction or till the currency of the specific campaign, whichever is earlier.

5. Repayment :

The loan is to be repaid in equated monthly instalment of ₹ 21677/- commencing from 29.04.2016 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.

6. Interest rate in case of default -

For Home Loans above ₹. 25000/-, if the irregularity exceeds EMI or Installment amount for a period of one month, then penal interest should be recovered @ 2% p.a. (over and above the applicable interest rate) on the overdue amount for the period of default, 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 - ₹.250/- for every bounced cheque).

7. Pre-closure / Pre-Payment Charges - NIL

8. Security :

The loan will be secured by

a) Equitable / Registered mortgage/extension of mortgage of the land and building/flat situated at F 84,AWADH VIHAR YOJANA,SHAHID PATH LUNDA, SEC 3 NANDINI ENCLAVE,LUCKNOW,226025,UTTAR PRADESH,INDIA for which the loan has been sanctioned, valued at ₹.25,25,000.00 belonging to Mr. TEJ DRA PAL S/O D/O W/O Mr.KANHAI LAL {Borrower(s)} in favour of the Bank.

b) Equitable / Registered mortgage/extension of mortgage of the land and building/flat situated at _____ valued at ₹. _____ belonging to _____ (Guarantor) in favour of the Bank.

9. Utilisation of the loan :

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

10. Insurance :

The house/flat shall be insured comprehensively for the market value covering fire, flood, etc. in the joint names of the Bank and the Borrower. Cost of the same shall be borne by you.

11. Inspection :

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

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. Pre-EMI interest :

A Capitalization of pre-EMI interest*

The loan amount will be fixed suitably taking into account the approximate pre-EMI interest during the moratorium period, duly compounded at the applicable interest rate (worked out on the presumption that the loan is disbursed in lumpsum on the date of first disbursement). The computation of the total loan amount (i.e. actual loan plus pre-EMI interest) will be subject to fulfilment of income criteria eligibility and also subject to the extant instructions regarding Equated Monthly Instalment/Net Monthly Income. Please execute check-off authority with your employer/ tender post-dated cheques towards the EMIs of the loan amount. After completion of the moratorium period, you will have an option to request to reset EMI based on the actual outstandings in the loan account after final disbursement, subject to submission of revised check-off authority or tendering post dated cheques towards the EMIs so arrived at.

B. Servicing of pre-EMI interest*

Please tender post dated cheques drawn at monthly intervals / ECS mandates for servicing of the amount of pre-EMI interest applied per month during the moratorium period.

(* score off whichever is not applicable)

14. Disbursement :

The loan will be disbursed only on the following conditions :

a) Title of the property proposed to be mortgaged is clear, absolute, unencumbered and marketable to the satisfaction of the Bank's Solicitor/Advocate and a valid mortgage (equitable or registered if equitable mortgage is not possible) has been

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

(i) Loan Agreement

(ii) Affidavit

(iii)

(iv)

c) The loan will be disbursed as under: (applicable where loans for construction is desired or purchase is through payment in installments)

Construction Stages	Description	Amount (₹.)
1	FIST	
2	IIND	2,22,222.00
3	3RD	2,22,222.00
4	4RTH	2,22,222.00
5	5TH	2,22,222.00
6	6TH	2,22,222.00
7	7TH	2,22,222.00
8	8TH	2,22,222.00
9	9TH	2,22,222.00
	SBI Life Premia	2,22,224.00
	Total (Loan amount + SBI Life Premia)	.00
		20,00,000.00

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.

15. 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.

16. 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.

17. The sanction of loan will be valid for six months from the date of this letter. If no amount is disbursed during the validity period, you will be required to seek fresh sanction. 50% of the applicable processing fee would be payable for each fresh sanction. However, interest rate will be subject to change from time to time during the intervening period and depending on change in Base Rate the effective rate may vary.

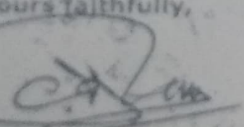
18. The Bank shall have the authority to disclose/share your Credit information to/with Information Companies formed under the Credit Information Company (Regulation), 2005, as to the loans granted to you and the nature of the securities given by you, the guarantees furnished to secure the said loans 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 Companies.

19. The Borrower shall provide an undertaking in the form required by the Bank that no consideration has been/shall be paid to the guarantor/s in respect of the guarantee to be executed in favour of the Bank for securing the facilities granted herein.**

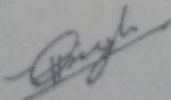
(** Applicable in respect of advances which are secured by guarantee)

20. Please arrange to submit duly signed copy of this letter as a token of acceptance of the arrangement within _____ days from the date of this letter.

Yours faithfully,


<http://www.pbbulo.com/FinnOneCAS/ReportDynaParam.los>

30/03/2014

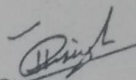


Asst. General Manager/Chief Manager/Branch Manager

Received the original. I/We, undersigned agree to the terms and conditions as set out in this letter.
I/We wish to avail* / do not wish to avail* loan for funding of premium of Home Loan Insurance cover. (*strike off
whichever is not applicable).

Mr.TENDRA PAL S/O D/O W/O Mr.KANHAI LAL
VILL & PO PARAM, TEH MILAK, DISTT RAMPUR-243701

(Borrower)


(Signature)

Date: 31.03.2014

Place: RBO REGION3 VARANASI

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

Guarantor(s)

Date:

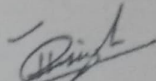
Place: RBO REGION3 VARANASI

Asst. General Manager / Chief Manager / Branch Manager

Received the original. I/We, undersigned agree to the terms and conditions as set out in this letter.
I/We wish to avail* / do not wish to avail* loan for funding of premium of Home Loan Insurance cover. (*strike off whichever is not applicable).

Mr.TENDRA PAL S/O D/O W/O Mr.KANHAI LAL
VILL & PO PARAM, TEH MILAK, DISTT RAMPUR-243701

(Borrower)


(Signature)

Date: 31.03.2024

Place: RBO REGION3 VARANASI

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

Guarantor(s)

Date:

Place: RBO REGION3 VARANASI



भारतीय स्टेट बैंक
State Bank of India

Ghazipur (80)

Phone No: 0548 2220062
2221320

Date: 27/03/2015

TO WHOM SO EVER IT MAY CONCERN

This is to certify that Personal Loan A/c No.33478257415 in the name of Sri.Tendra Pal
(Rs.100000/- One Lac Only.)Loan Sanction on 26 11.2013.

Yours faithfully,

Chief Manager

27.03.15



भारतीय स्टेट बैंक
State Bank of India

Ghazipur (80)

Phone No:0548 2220062
2221320

Date: 31/03/2015

TO WHOM SO EVER IT MAY CONCERN

This is to certify that Housing Loan A/c No.33760036639 in the name of Sri.Tendra Pal
(Rs.20,00,000/- Twenty Lac Only.)Loan Sanction on 31.03.2014.

Yours faithfully

Chief Manager



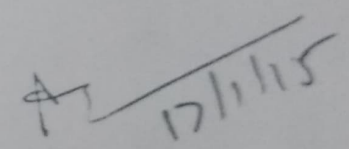
कमिश्नरियत जमानत न्यायाधीश, गाजीपुर।

(बिल एवं लेखा अनुभाग)

माननीय उच्च न्यायालय इलाहाबाद के पत्र सं० 14345/ चतुर्थ एफ 82 (लूज)/ एडमिन (ए) दिनांकित 09/10/2013 द्वारा श्री तेन्द्रपाल सिविल जज जू०डि० गाजीपुर को तीन अग्रिम वेतन वृद्धि उनके कार्यभार ग्रहण के दिनांक से प्रदान किया गया है। जिसका भुगतान माह जनवरी 2014 में किया गया है। इसका बा०न० ए 31/ 10/01/2014 है। विवरण निम्नलिखित है।

<u>अवधि</u>	<u>एरियर की कुल धनराशि</u>	<u>आयकर कटौती</u>	<u>कुल कटौती</u>
दिनांक 06/06/2009 से 31/10/2013 तक	रु० 1,89,874/	रु० 20,000/	रु० 20,000/

कटौती के पश्चात शुद्ध देय धनराशि रु० 1,69,874/
(रु० एक लाख उनहत्तर हजार आठ सौ चौहत्तर) मात्र


प्रभारी अधिकारी,
बिल एवं लेखा अनुभाग,
जजी, गाजीपुर।

BANK CHALLAN

STATE BANK OF INDIA

UP HOUSING AND DEVELOPMENT BOARD

Avadh Vihar Yojna, Sultanpur Road, Lucknow

(VALID FOR PAYMENT TILL 30/11/2013 IN BANKING HOURS)

(Applicant Copy)

Date 27/11/2013

Applicant Registration No	: 7701253	Date of Birth (DD/MM/YYYY)	: 08/05/1975
Name (S)	: TENDRA PAL		
Father's Name	: KANHAI LAL		
e-mail	: tendrapal@gmail.com	Category	: OBC (Code 03)
Mobile	: 9415346420	Property Type	: F-84
Mode of Payment	: Transfer / Challan	Enclave Name	: Nandini
Amount (In figure/ In words)	: Rs. 128250 00 (One Lac Twenty Eight Thousand Two Hundred Fifty Only)		
To be filled by Bank Officials		PAN (Enclose a copy of PAN Card)	: AVIPP1845R
State Bank of India Branch Name	: Ghazipur	Journal No.	: 34371586
Branch Code	: 00080	Deposit Date	: 27.11.2013

Signature of Bank Officer

Applicant's Signature

In case of any problem at State Bank of India Branch pl contact Mr. O.P.Srivastava, Manager on Mob No. 9005585999

27 NOV 2013
I.H. ID. No. 5911826
अभिलेख