



सत्यमेव जयते

# INDIA NON JUDICIAL Chandigarh Administration

## e-Stamp

Annexure - I

1/1

Certificate No.	: IN-CH43745495044905V
Certificate Issued Date	: 22-Jul-2023 01:47 PM
Certificate Issued By	: chparkumi
Account Reference	: IMPACC (GV)/ chimsp07/ E-SAMPARK SEC-12/ CH-CH
Unique Doc. Reference	: SUBIN-CHCHIMPSP0786056461669676V
Purchased by	: MOHIT
Description of Document	: Article 5 Agreement or Memorandum of an agreement
Property Description	: Not Applicable
Consideration Price (Rs.)	: 0 (Zero)
First Party	: BALDEV SINGH
Second Party	: YOGESH KUMAR
Stamp Duty Paid By	: BALDEV SINGH
Stamp Duty Amount(Rs.)	: 100 (One Hundred only)



.....Please write or type below this line.....

Agreement to Sell .  
1 to 3

*Handwritten signature*

Yogesh Kumar

JD 0032632138

**Statutory Alert:**

1. The authenticity of this Stamp certificate should be verified at 'www.shoilestamp.com' or using e-Stamp Mobile App of Stock Holding. Any discrepancy in the details on this Certificate and as available on the website / Mobile App renders it invalid.
2. The onus of checking the legitimacy is on the users of the certificate.
3. In case of any discrepancy please inform the Competent Authority.

Self Attested .

Yogesh Kumar

*Handwritten mark*

*Handwritten signature*



1/2

AGREEMENT TO SELL

This agreement to sell is made at S.A.S. Nagar (Mohali), Punjab today the 26 day of July, 2023, between the following:-

1. Sh. Baldev Singh S/o Sh. Lachhman Singh, R/o Wara Pohwindian, Ferozepur, Punjab- 152028 (hereinafter referred to as the seller(s) which term shall where the context so admits include his/her/their heirs, executors, successors, assignees, legal representatives and administrators) of the one part of this deed.

A N D

2. Sh. Yogesh Kumar S/o Sh. Faqir Chand Chowhan, R/o H.No. 3145/3, Sector 44-D, Chandigarh-160047 (hereinafter referred to as the purchaser(s) which term, shall where the context so admits include his/her/their heirs, executors, successors, assignees, legal representatives and administrators) of the other part of this deed.

WHEREAS the above said seller(s) is/are absolute owner(s) of Plot No. 951 (Phase-II), measuring 307 sq. yrds (Approx.) situated at M/s. Altus Space Builders Pvt. Ltd (Muirwoods), Sector 22, New Chandigarh, Mullanpur with all proprietary rights on free hold basis.

WHEREAS the above said property is free from all sorts of encumbrances litigation, claims, charges, mortgage, sale, transfer, etc. till date.

AND WHEREAS the said sellers are interested to sell the said property, including all its rights, right to way, internal and external rights, including right to residence and enjoyment, right to water, electricity, air, light, including all type of connections, including all deposited securities, including all those rights which at present are available to above said seller(s), in favour of the purchaser and the purchaser is also interested for purchasing the same and both the parties have agreed with each other regarding the deal on the following terms and conditions:-

THIS DEED FURTHER WITNESSETH AS UNDER:-

1. That the total sale price of said property has been fixed at Rs. 70,00,000/- (Rupees Seventy Lakh) only.
2. That the purchaser has paid to the seller a sum of Rs. 10,00,000/- (Rupees Ten Lakh only) through Cheque No. 670190 (State Bank of India) dated 26 July 2023 as biana.
3. That the balance amount, after deducting the amount of earnest money out of the total sale price, shall be paid by the purchaser to the said seller(s) at the time of finalization of the bargain.
4. That the last date for full & final payment and execution and registration of sale deed/ transfer/ GPA etc. before the Sub-Registrar of circle concerned has been fixed on or before 25.01.2024.
5. That the seller(s) shall pay upto date dues of the plot and shall obtain the N.D.C. and also the N.O.C. to sell/ permission to transfer (as the case may be) from the office concerned atleast 7 days prior to the finalization of the bargain and supply photocopies of the same to the purchaser. The purchaser shall also be liable to handover his/her/ their requisite affidavits/ Indemnity Bonds etc. to the sellers immediately to enable the sellers to submit the papers of NOC/ permission etc. to the Office well in time. In case the property under sale is not transferable then in such event the seller shall be liable to get the conveyance deed of the same executed/ registered at his/her own expenses. The seller(s) have assured that the property under the sale is neither cancelled nor resumed by the competent authority and title of the same is clear. If any objectionable construction is existing in the property, the seller shall be liable to get the same

7/30/23

Attended.

Yogesh Kumar

Yogesh Kumar  
26/07/2023



regularized by paying the fee or by way of passing of revised plan. IFMS charges & Club membership fee shall be paid by the purchaser.

6. That all expenses of transfer fee to Altus company for transfer of plot in favour of Purchaser and PLC (expenses) will be paid by purchaser(s).

7. That the said seller(s) shall hand over physical/vacant possession of the said property along with all papers and documents relating to the same to the said purchaser(s) at the time of completion of the bargain.

8. That the said purchaser(s) shall have the right to get the sale deed etc. of the said property executed either in his/ her/ their own name or in the name of any of his/ her/ their nominee, for which the said seller shall have no objection. The purchaser(s) shall also be at liberty to undertake further sale of the above said property to anybody else even during the biana period to which the seller shall have no objection.

9. That none of the parties shall back out from this bargain at any stage in future. If the seller(s) backs out then apart from being liable for legal prosecution, he/ she/ they shall also be liable to make payment of double of the amount of earnest money (biana) to the purchaser. The purchaser shall have the right either to accept any such liquidated damages or to get the transaction effected through the court of law under the Provisions of Specific Relief Act at the cost and risk of the seller. In case the purchaser back out, then his/ her/their earnest money (biana) shall stand forfeited in favour of the seller(s).

10. That the property under sale is not subject to any previous agreement to sell.

11. That original copy of this agreement shall remain with the purchaser(s) and a copy thereof with the seller for their respective uses.

12. That in the event of any dispute between the parties, the same shall be triable by the court of competent jurisdiction of the circle concerned.

IN WITNESS WHEREOF, both the parties have put their hands on this deed on the day, month and year first above mentioned in the presence of the witnesses, with their free consent without any undue pressure, fraud or misrepresentation rather made with their sound disposing mind and after admitting the same to be true and correct, signed underneath it, of its correctness so that it can be used at the appropriate time.

WITNESS:-

1. Jyoti Singh  
Chandpur PO, Sialkot Nagar  
Teh. Khosar Dist. Mohali  
8727054646

Pa.

2. Sanjay Sharme  
Sanjeet Sharmas to Sh Sushil Sharme  
579-S, G.F, Dineera, New Chandeliganj  
9779027671

Yogesh Kumar  
SELLER

Yogesh Kumar  
PURCHASER 26/07/2023

Attested  
Yogesh Kumar



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	rel/rtn = Return
bal = Balance	DOB = Date of Birth	Rnd = Round of
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/in = Loan	tr/lrf/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)

BEDI BROS/97111-2015/2,00,000 Universal Pass Books

P.P.F. 3152 726 2323.

भारतीय स्टेट बैंक

State Bank of India

Savings Bank Account  
 CIF No : 80681975419  
 Account No : 10847821226  
 Customer Name: YOGESH KUMAR

CHANDIGARH MAIN BRANCH  
 SCO 43-48, BANKING SQUARE

S/D/W/H/o: F.C. CHOWHAN  
 Address: H NO 191, SEC-6  
 RAJNAGAR  
 GHAZIABAD

Phone: 4568501  
 Email: sbi.00628@sbi.co.in  
 Branch Code: 628

Phone: 0  
 Email:  
 D.O.B. (If Minor):  
 MOP.: SINGLE  
 Nom. Reg. No.:

Date of Issue: 13/07/2016  
 13/07/2016 2661969 628  
 IFSC: SBIN0000628

MICR: 160002020  
 DUPLICA45000

self  
 Attested.  
 Yogesh Kumar

शाखा प्रबंधक  
 Branch Manager







273

DATE      DEBIT      CREDIT      BALANCE

Brought forward      1,36,776.14 Cr

11.11.21 21 628 0 107544317 991 20 LACS  
 25.12.21 INTEREST CREDIT  
 02.01.22 CHEQUE 1498553 IN  
 0415276 525 OF NR VIKASH K/PAK

1,36,740.14 Cr  
 1375886.14 Cr  
 1,27,986.14 Cr

02.02.22 NET OFR NR 28122203350584  
 PUNJAB/INDIA PUNJAB NATIONAL BANK  
 NRNR 0908088

1,00,000.00

05.02.22 NET OFR 000028530522  
 08158809634  
 Sovereign Gold B

50,000.00

06.02.22 NET OFR 000028530522  
 08158809634  
 Sovereign Gold B

1,00,000.00

25.03.22 INTEREST CREDIT  
 12.05.22 NET BANK 22132141625  
 BARBOSERDEL

857.70

14.06.22 CHEQUE TRANSFER TO  
 #NR PAYMENT 021  
 036278206631 OF NR. SOHAN LAL  
 AT 01116 AGRI COMMERCIAL BRANCH HANUJHAN

2,000.00

25.06.22 INTEREST CREDIT  
 05.08.22 NET OFR 000028530522  
 08158809634

8336.00

30.08.22 ACHER 18762063000016460 RELIANCEINDEXT  
 25.09.22 INTEREST CREDIT  
 09.11.22 628 0 14851430 PAI 20 LACS  
 25.12.22 INTEREST CREDIT

1,181,887.87 Cr  
 1,181,887.87 Cr  
 1,181,887.87 Cr  
 1,181,887.87 Cr  
 1,181,887.87 Cr  
 1,181,887.87 Cr

Carried forward

*Self Attested.*  
*Agadh Kumar*



2/11

DATE	PARTICULARS	CHEQUE NO	DEBIT	CREDIT	END BALANCE
			Brought Forward		11196311.63 Cr
12.03.23	AVS LIC OF INDIA AC 3	000670701	111855.00		1084456.60 Cr
16.02.23	NEFT 1000009924558040 8873086924			857.73	1085314.33 Cr
22.03.23	Sovereign Gold B CHEQUE TRANSFER TO	000670907	25000.00		1060314.33 Cr
22.03.23	037145458140 OF MISS. ANNA AT 00623 DUBAI				
22.03.23	CHEQUE TRANSFER TO 037145458145 OF MISS. KASHI AT 00623 DUBAI	000670906	25000.00		1035314.33 Cr
25.03.23	INTEREST CREDIT			7349.00	1042663.33 Cr
28.03.23	AVS LIC OF INDIA AC 3	000670704	25139.00		1017524.33 Cr
28.07.21				6779.00	1024303.33 Cr
26.07.21		000670810	1000000.00		24433.33 Cr
05.08.23	NEFT 0000009937372947 Sovereign Gold B			151.74	25311.06 Cr
28.08.23	230603995.05 UNCL BAL	25327.05 Cr: UNCL BAL		216.00	25527.06 Cr

Self Attested.  
Vijesh Kumar



a/c = Account/acc	cel = Cash/acc	pos = Point of Sale/acc
adj = Adjustment/adjust	dep = Deposit/acc	pr = Principal/acc
amt = Amount/acc	dn = Draft/acc	proc = Processing Charge/acc
ar = Arrear/acc	dischdn = Dishonor/acc	rd = Recurring Deposit/acc
bal = Balance/acc	de = Debit/acc	ret/ren = Return/acc
capn = Capitalization/acc	dob = Date of Birth/acc	rod = Round off/acc
chgrn = Charge/acc	eft = Electronic Fund Transfer/acc	sb = Savings Bank/acc
chq = Cheque/acc	temp = Temporary/acc	sc = Short Credit/acc
cif = Customer Information File/acc	hs = House/acc	sl/sv/sold = Standing Instruction/acc
clot = Closure/acc	int / m = Interest/acc	s/d/w/h/c = Son/Daughter/Wife/Husband of acc
col = Collection/acc	top/branch = Top/branch	trf/tr/rev = Transfer/acc
comm = Commission/acc	wh = Withdrawal/acc	txn = Transaction/acc
cor/corr = Correction/acc	os = Outstanding/acc	wd = Withdrawal/acc
cr = Credit/acc	mt = Mutual Exchange/acc	

Page 3.

3/1



STATE BANK OF INDIA  
BRANCH: BUDAUN  
JOGIPURA  
Code: 623

Name: YOGESH KUMAR

S/D/H/o : FC CHOWHAN

CIF Number : 80681975419

Account No.: 30765137001

A/c Type : SB SSSP GOLD

Address : H NO B- 13,

NEAR DM CHAURAHA

Phone No. :  
Email :  
A.O.B. (If Minor):  
PO Number :

Email: sbi.00623@sbi.co.in  
Phone No.: 226251  
IFSC: SBIN0000623

Buss. Hrs: 10:00:00-16:00:00  
MICR: 243002202

MOP: SINGLE  
A/c Opening Dt: 15/05/2009  
Nom Reg No: 0000000001820657  
Customer's PAN: APUPK5545D  
Date of Issue: 19/12/2023  
CONTINUATION

*Self Attached  
Yogesh Kumar*













DATE PARTICULARS

CHEQUE NO.

DEBIT

CREDIT

BALANCE

3/4

30.11.23 TDS 194N ON CASH MDL

69917406230

AT 64292 ATM SWITCH CENTRE DELAPUR

30.11.23 SWEEP DEPOSIT BY TRANSFER

TRANSFER FROM M. YOGESH KUMAR

TERM OF FD 0368D

INT: 225.00P01: 3.50TAX: 23.00

30.11.23 SBILF NEW SBILF00623092001431953993

30.11.23 SWEEP DEPOSIT BY TRANSFER

TRANSFER FROM M. YOGESH KUMAR

TERM OF FD 0368D

INT: 616.00P01: 3.50TAX: 68.00

30.11.23 SWEEP TRF CREDIT

TRANSFER FROM M. YOGESH KUMAR

TERM OF FD 0368D

INT: 14.00P01: 3.50TAX: 2.00

30.11.23 OTHERS000447 NS RADHIKA SWEETS

30.11.23 OTHERS002597 THE BEST VALUE MEGA ST

01.12.23 NEFT RB1338238863444

01.12.23 NEFT RB1338238863444

02.12.23 NEFT RB13372334431853

03.12.23 ATM CASH 2288 AVAS VIKAS COLONY

30.11.23 TDS 194N ON CASH MDL

69917406230

AT 64292 ATM SWITCH CENTRE DELAPUR

30.11.23 SWEEP DEPOSIT BY TRANSFER

TRANSFER FROM M. YOGESH KUMAR

TERM OF FD 0368D

INT: 225.00P01: 3.50TAX: 23.00

30.11.23 SBILF NEW SBILF00623092001431953993

30.11.23 SWEEP DEPOSIT BY TRANSFER

TRANSFER FROM M. YOGESH KUMAR

3012.00

4007.88Cr

3150.00

857.88Cr

718.00

139.88Cr

13507.00

13846.88Cr

113222.00

148868.88Cr

9500.00

177368.88Cr

Self Attested  
Yogesh Kumar



DATE PARTICULARS CHECK NO. DEBIT CREDIT BALANCE

3/5

03.12.23	TDS 194N ON CASH W/L				
	699174006230				
	AT 04292 ATM SWITCH CENTRE BELAPUR				
09.12.23	OTHERS024721 THE BEST VALUE MEGA ST				
	09/12/2023 024721				
11.12.23	ACHDR YESBND7090000729891 FIN INDIAN CLE				
	07HPCSD00532				
	MS MADHURA SWEETS				
11.12.23	NEFT 981349245582103				
	R915950UPP				
	BADAMIN TREASURY				
14.12.23	ATM CASH 5583 AVAS VIKAS COLONY BRD				
	14.12.23 TDS 194N ON CASH P/L				
	699174006230				
	AT 04292 ATM SWITCH CENTRE BELAPUR				
15.12.23	ACHDR YESBND7090000028661 FIN INDIAN CLE				
18.12.23	OWP MANDATE DEBIT RELIANCE NEPPOON LIFE A				
	Uncl Bal: 0.00 CTR Bal: 169382.88 Cr.+MOD BAL: 1159000.00Cr				
26.11.23	SWEET TRF CREDIT				
	TRANSFER FROM M. YOGESH KUMAR				
29.11.23	ACHDR YESBND7090000028661 FIN INDIAN CLE				
	699174006230				
	AT 04292 ATM SWITCH CENTRE BELAPUR				

Self Attested.  
Yogesh Kumar



DATE PARTICULARS

CHEQUE NO.

DEBIT

CREDIT

BALANCE

316

27.11.23 OTPROS: 23.5 WEEMAN EE HATTEE

27.11.23 SWEET TRF: 827896

27.11.23 TRANSFER FROM M. YOGESH KUMAR

TERM OF FD: 03880

INT: 6.00%: 2.50 TAX: 1.00

27.11.23 OTPROS: 18229 SHAM EE HEM MALE

27.11.23 SWEET TRF: 181279

27.11.23 TRANSFER FROM M. YOGESH KUMAR

TERM OF FD: 03880

INT: 2.00%: 2.50 TAX: 1.00

27.11.23 SWEET TRF: 119000

27.11.23 TRANSFER FROM M. YOGESH KUMAR

TERM OF FD: 03880

INT: 2.00%: 2.50 TAX: 1.00

27.11.23 SWEET TRF: 1001.00

27.11.23 TRANSFER FROM M. YOGESH KUMAR

TERM OF FD: 03880

INT: 2.00%: 2.50 TAX: 1.00

27.11.23 SWEET TRF: 1050.00

27.11.23 TRANSFER FROM M. YOGESH KUMAR

TERM OF FD: 03880

INT: 2.00%: 2.50 TAX: 1.00

27.11.23 SWEET TRF: 455.00

27.11.23 TRANSFER FROM M. YOGESH KUMAR

TERM OF FD: 03880

INT: 2.00%: 2.50 TAX: 1.00

27.11.23 SWEET TRF: 4000.00

27.11.23 TRANSFER FROM M. YOGESH KUMAR

TERM OF FD: 03880

INT: 2.00%: 2.50 TAX: 1.00

27.11.23 SWEET TRF: 4907.00

27.11.23 TRANSFER FROM M. YOGESH KUMAR

TERM OF FD: 03880

INT: 2.00%: 2.50 TAX: 1.00

27.11.23 SWEET TRF: 409.3807

27.11.23 TRANSFER FROM M. YOGESH KUMAR

TERM OF FD: 03880

INT: 2.00%: 2.50 TAX: 1.00

27.11.23 SWEET TRF: 4907.00

Self Attended.  
Yogesh Kumar











DATE PARTIOLARS

CHEQUE NO.

DEBIT

CREDIT

BALANCE

PAULIN TREASURY

14.12.23 ATM CASH 5683 AVAS VIKAS POLONA BUD  
14.12.23 TOS 1544 ON CASH WEL  
693174006230

9500.00  
130.00

173853.88CF  
176442.88CF

AT 04292 ATM SWITCH CENTRE BELAPUR

15.12.23 KPNR 183001 800028661 PIN HODAN CLE  
18.12.23 CIP MAIDATE 0.81T BELANCE NIPPOH LIFE A  
24.12.23 ATM CASH 1882 BSE DAMPUS JAYSALMER JAI  
24.12.23 TOS 1544 ON CASH WEL  
693174006230

5100.00  
3900.00  
9500.00  
190.00

173862.88CF  
183762.88CF  
198862.88CF  
199612.88CF

AT 04292 ATM SWITCH CENTRE BELAPUR

25.12.23 INTEREST CREDIT  
26.12.23 ADRV YSRB207900028961 FIN THIRU CLE

4000.00

537.00

183209.88CF  
188209.88CF

26.12.23 OTHPOS0000837 NAYEEN KHAN  
26/12/2023 00:537

1810.00

154409.88CF

26.12.23 OTHPOS271582 PEPPER TREE  
26/12/2023 27:582

930.00

153479.88CF

27.12.23 OTHPOS612312 KANUJI SWEETS  
27/12/2023 6:2312

460.00

153019.88CF

27.12.23 OTHPOS304844 CLARKS INN EXPRESS A U  
27/12/2023 26:4844

1066.00

151953.88CF

29.12.23 ~~AT 04292 ATM SWITCH CENTRE BELAPUR~~  
~~29/12/2023 00:0000~~

4590.00

147627.88CF

*Self Attested.  
Vijesh Kumar*

3/9



CHEQUE PART DOLLARS

CHEQUE NO.

DEBIT

CREDIT

BALANCE

5/10

01/01/24 ATM CASH 245 AVAS VIKAS COLONY 800

3600.00

128137.88Cr

01/01/24 TOS 1940 ON CASH HDL 699174016230

130.00

127947.88Cr

01/01/24 NET 881000481974539  
88156630787  
SHADAN TREASURY  
LINE 1 BAL: 6.00 C/F BAL: 301189.88 Cr +MCO BAL: 1158000.00Cr

1722.00

301189.88Cr

*Self Attended.  
Vijayesh Kumar*



Annexure - 4.

(4/1)



SCO 46 FF, OMAXE CLOCKTON HIGH STREET,  
MULLANPUR, NEW CHANDIGARH, DIST SAS NAGAR, PUNJAB  
NEW CHANDIGARH - 140901  
PH NO. 18002100018, 0172-6480799

File No: 701557397/SM8  
Service Center: NEW CHANDIGARH  
Place Of Service: NEW CHANDIGARH

Offer Date: 08-SEP-2023

MR KUMAR YOGESH  
3145/3  
SECTOR 44D  
CHANDIGARH - 160047  
Email ID: yogsworld1121@gmail.com  
Mobile Number: 8130653506

Dear Sir/Madam,

We are pleased to inform you that we have in principle, approved a PLOT PURCHASE LOAN as per the terms and conditions mentioned below, special conditions if any, and other conditions mentioned overleaf.

Amount Approved	Rs. 5000000
Rate of Interest	8.75% p.a. on a Variable Rate basis **
Term	12 Years ***

Repayment Terms:	
Rest Frequency	Monthly Rest
Equated Monthly Instalment Payable in	Rs. 56200 per month *** 144 instalments ***

Processing Fee payable	Rs. 1770
Processing Fee received	Rs. 1770

\*\* The interest rate announced by HDFC BANK from time to time as its EXTERNAL BENCHMARK LENDING RATE (EBLR) shall be applicable to your loan with spread, if any. The current applicable rate of interest with spread, if any, is 8.75% per annum.

\*\*\* This is subject to the provisions for variation thereof in terms of the loan agreement to be executed by you.

THIS LOAN APPROVAL IS SUBJECT TO LEGAL AND TECHNICAL CLEARANCE OF THE PROPERTY BEING FINANCED, INCLUDING VALUATION OF THE PROPERTY AS ASSESSED BY HDFC BANK LTD.

File No: 701557397 / 1 / SM8

Page No: 1 of 3

Attested.  
Yogesh Kumar



**SPECIAL CONDITIONS:**

- 1 extent of funding will be subject to technical evaluation of the property financed and the policies prevailing at the time of disbursement of the loan
- 2 Disbursement is subject to positive RCU screening prior to first disbursement of loan.
- 3 Loan amount subject to 80% of market value as assessed by HDFC BANK LTD.
- 4 You would be required to submit the valid KYC documents as applicable under HDFC Bank Ltd's current policy for all applicants and co-applicants in the loan application.
- 5 You are required to provide written consent for submitting the aadhar card as KYC before the first disbursement of HDFC BANK Ltd loan.
- 6 Disbursement of loan is subject to positive Employment and Residence verification of applicant
- 7 Property to be purchased in tricity only
- 8 **THE LOAN AMOUNT WILL BE SUBJECT TO VALUATION OF THE PROPERTY, AS ASSESSED BY HDFC BANK LTD.**
- 9 As per your request, this offer is being made to you under HDFC BANK's ADJUSTABLE RATE HOME LOAN scheme.
- 10 As a result of the variations in the interest rate the number of EMI's is liable to vary from time to time.
- 11 If the construction is not commenced within 3 yrs from the date of first disbursement, HDFC BANK shall retain the right to increase the interest rate by 2.00% above the then prevailing Applicable rate of Interest
- 12 Loan will be disbursed subject to legal and technical clearance of the property financed.
- 13 The rate of interest mentioned above is based on the currently prevailing EBLR and the same may vary at the time of disbursement of the loan as well as during its pendency in terms of the said Loan Agreement.
- 14 This in-principle approval stands valid subject to:a. Verification checks as conducted by HDFC BANK with respect to credit history, employment, residence, identity, property, etc are found satisfactory.b. All material facts concerning your income, or ability to repay or any other relevant aspect of your in-principle approval or your application for loan are fully disclosed.c. Documents/clarifications/information sought from time to time are provided as to the satisfaction of HDFC BANK.
- 15 You will be required to provide NACH mandate Form duly signed by you and all the other bank account holders, authorizing your above Bank to debit the above mentioned account with the amount of the EMI
- 16 As per the applicable provisions, the Purchaser/Transfree/Buyer of property is mandated to deduct applicable tax at source based on the requirements of the case, on behalf of the Vendor/Transferor/Seller from the consideration for the transfer of the property. In view of the same, you will be required to provide necessary evidence of having deducted the same and remitted to the Government Authorities before availing the disbursement of the loan.
- 17 You have to carry a recent passport size photo of all applicants when you visit HDFC BANK LTD office for executing the loan agreement
- 18 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Bank a/c no 30765137001 with STATE BANK OF INDIA, through National Automated Clearing House (NACH) system
- 19 Subject to submission of remaining processing fees before disbursement. Kindly ignore if already paid.
- 20 You are required to correct communication address of applicant on application form and cross sign the alterations, prior to the 1st disbursement of loan.
- 21 Disbursement of the loan will also be subject to submission of attested copies of documents in connection with Proof of Residence and Proof of Identity as mentioned in the Application Form and HDFC BANK finding the same satisfactory.
- 22 For purposes of KYC Verification, MR KUMAR YOGESH will be required to carry the following original documents : PROOF OF POSSESSION OF AADHAAR NUMBER as IDENTITY PROOF , PAN CARD as PAN PROOF and PROOF OF POSSESSION OF AADHAAR NUMBER as ADDRESS PROOF

Attested  
Yogesh Kumar



4/3



respectively, when he visits us for availing of loan disbursement or prior to that.

23. Your loan is eligible for a fee discount on account of an ongoing limited period special offer scheme. In order to avail of the fee benefit, you would need to avail disbursement of the loan on or before October 31, 2023. Kindly note that this is a close ended limited period offer only and the fee benefit shall not be applicable if the disbursement is availed after October 31, 2023.

You shall be required to bear and pay applicable stamp duty, all charges levied by the Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) and all statutory / regulatory charges / taxes on account of the Loan or the Security, that are presently applicable and as may be made applicable from time to time, during the pendency of the loan. These charges are non-refundable in nature and payable at the point of disbursement / applicability and thereafter as and when due and payable at the rate as applicable on such date of disbursement / applicability.

- The current charges stipulated by CERSAI are as under:
- (1) For loans upto Rs 5.00 Lakhs (for an original filing and for modification): Rs. 50 (per filing/modification)
  - (2) For loans above Rs 5.00 Lakhs (for an original filing and for modification): Rs. 100 (per filing/modification)

We will be happy to expedite disbursement of this loan and request you to write to us on customer.service@hdfc.com from your registered email address to complete the necessary formalities required by HDFC BANK.

We look forward to hearing from you.

Yours faithfully,  
For HDFC BANK LIMITED,

Authorised Signatory

Attested  
Yogesh Kumar



Annexure - 5

altus  
Creating a better world

Dated: 08-11-2023

Ref: 2023/11/Loan/PH-II/M63-1

To,  
H.D.F.C. Bank Ltd.  
S.C.O. 153-155,  
Sector B-C, Madhya Marg,  
Chandigarh - 160018.

Subject: NOC for Transfer of Plot No. 951 at 'Muirwoods Ecocity', Sector 22,  
New Chandigarh.

Dear Sir,

This is to inform you that upon receiving request from Sh. Baldev Singh S/o Sh. Lachhman Singh resident of V.P.O. Warra Poh Windian, Zira, District Ferozepur, Punjab - 152028 and all required documentation, we, Altus Space Builders Pvt. Ltd. hereby approve his request to transfer the plot number 951 (Sector 22, New Chandigarh) measuring 306.67 sq. yards (approximately) to Sh. Yogesh Kumar S/o Sh. Faquir Chand Chowhan resident of H.No. 3145/3, Sector 44-D, Chandigarh - 160047.

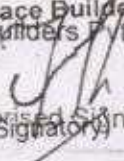
As per Plot Buyer's Agreement, the total outstanding amount is Rs. 0/- (Zero).

The undersigned may be contacted for any queries regarding the same.

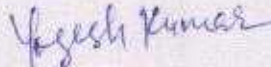
Thanking you.

Yours faithfully,

For Altus Space Builders Pvt. Ltd.  
Altus Space Builders Pvt. Ltd.

  
(Authorised Signatory)

Attested.



Page 1 of 1



Annexure 6

Dated: 08-11-2023

(5/1)

Ref: 2023/11/Loan/PH-II/M63-2

To,  
H.D.F.C. Bank Ltd.  
S.C.O. 153-155,  
Sector 8-C, Madhya Marg,  
Chandigarh - 160018.

altus  
Creating a space for life

Subject: Permission to Transfer Plot No. 951 at 'Muirwoods Ecocity',  
Sector 22, New Chandigarh.

Dear Sir,

This is to inform you that upon receiving request from Sh. Baldev Singh S/o Sh. Lachhman Singh resident of V.P.O. Warra Poh Windian, Zira, District Ferozepur, Punjab - 152028 and all required documentation, we, Altus Space Builders Pvt. Ltd. hereby approve his request to transfer the Plot no. **951** (Sector 22, New Chandigarh) measuring **306.67** sq. yards (approximately) to Sh. Yogesh Kumar S/o Sh. Faquir Chand Chowhan resident of H.No. 3145/3, Sector 44-D, Chandigarh - 160047.

As per Plot Buyer's Agreement, the total outstanding amount is Rs. 0/- (Zero).

The undersigned may be contacted for any queries regarding the same.

Thanking you.

Yours faithfully,

For Altus Space Builders Pvt Ltd.

Altus Space Builders Pvt Ltd.

Authorised Signatory  
(Authorised Signatory)

Self Attested.  
Yogesh Kumar

Page 1 of 1

Altus Space Builders Pvt. Ltd.  
SCO 22, First Floor, Phase-X, Mohali. Tel: 0172-4003734

[www.altusnewchandigarh.in](http://www.altusnewchandigarh.in)

Altus Space Builders Pvt. Ltd.  
SCO 22, First Floor, Phase-X, Mohali. Tel: 0172-4003734

[www.altusnewchandigarh.in](http://www.altusnewchandigarh.in)



6/2

**altus**  
Creating Surprises Around!

Ref: 2023/11/Loan/PH-II/M63-3

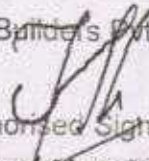
Dated: 08-11-2023

**TO WHOM IT MAY CONCERN**

This is to certify that the Company "M/s Altus Space Builders Pvt. Ltd." has adjusted the Total Sale Price (TSP) of the plot number 951 (Sector 22, New Chandigarh) measuring 306.67 Sq. Yards (approximately) in lieu of the Land Pooling Agreement and the Plot Buyers Agreement dated 17.08.2018. The Conveyance Deed of the above said plot will be executed at the prevailing Collector Rate.

For Altus Space Builders Pvt. Ltd.

Altus Space Builders Pvt. Ltd.

  
Authorized Signatory

(Authorized Signatory)

Self Attested.

Yogesh Kumar

Page 1 of 1





Central Depository Services (India) Limited

English हिंदी

Annexure - 7

A Wing, 25th Floor, Marathon Futures, Malatal Mills Compound, N M Joshi Marg, Lower Parel (E), Mumbai - 400013 | (CIN : L67120MH1997PLC112443)

CONSOLIDATED ACCOUNT STATEMENT (CAS) FOR SECURITIES HELD IN DEMAT FORM AND INVESTMENTS IN MUTUAL FUNDS FOR THE PERIOD FROM 01-11-2023 TO 30-11-2023

7/1

Summary of Investments

(On the basis of PAN of first holder)

Name/Joint Name (s)	Portfolio Valuation (In ₹)	View Statement
YOGESH KUMAR	CDSL Demat Accounts	12,98,444.46
	NSDL Demat Accounts*	N/A
	Mutual Fund Folios	3,54,906.12
<b>Total Portfolio Value</b>	<b>16,53,350.58</b>	

\*No Demat Account

Self Attested  
Yogesh Kumar



Central Depository Services (India) Limited

A Wing, 25th Floor, Marathon Futures, Malatal Mills Compound, N M Joshi Marg, Lower Parel (E), Mumbai - 400013 | (CIN : L67120MH1997PLC112443)

CONSOLIDATED ACCOUNT STATEMENT (CAS) FOR SECURITIES HELD IN DEMAT FORM AND INVESTMENTS IN MUTUAL FUNDS

CAS ID: AA04227182

YOGESH KUMAR  
HOUSE NUMBER 3145/3SECTOR 44D

CHANDIGARH  
CHANDIGARH  
PINCODE: 160042

Statement for the period from 01-Nov-2023 to 30-Nov-2023

CONSOLIDATED PORTFOLIO VALUE

Summary

