



UNION BANK OF INDIA

Ref No: 5722840001896

Sanction Date: 13/01/2022

LETTER OF SANCTION

To:

MR. SANJAY KUMAR SHUKLA
H NO. 466/4, CMO COMPOUND
PRAYAGRAJ, UTTAR PRADESH
ALLAHABAD -211003
UTTAR PRADESH

Dear Sir / Madam,

SUB: UNION HOME SCHEME

Conveying of sanction Terms and conditions

We thank you for choosing Union Bank of India. With reference to your loan application dated 04/01/2022 we are pleased to inform you that we have sanctioned you a Term Loan facility, details of which are given below:

| | | |
|---|---|----------------------------------|
| Applicant | MR. SANJAY KUMAR SHUKLA | |
| Co-applicant | | |
| Guarantor | MR. SACHIN KUMAR GOYANKA | |
| Type of loan | Term Loan | |
| Sanction Amount (in Rs.) | Rs. 7400000.00 | |
| EMI Amount | Rs. 48511.00 | |
| Purpose of loan | Union home loan proposal of Rs. 74.00 lakh (Rs. Seventy Four Lakh Only) for purchase (Rs.59.00 Lakh) of residential Flat No. B001 situated at Ground Floor Urban Woods at Sector-C, Pocket-7, Group Housing II, Sushant Golf City, Lucknow admeasuring super area of 1560 Sq. Ft. and finishing (Rs. 15.00 Lakh). | |
| Loan Tenure | 360 (in months) | |
| Moratorium Period | 36 | |
| Interest Type | Floating | |
| Rate of Interest Applicable | 6.5 % | |
| Address of Property offered as security | 1. B 001 Flat No. B001 Ground Floor Urban WoodsSector-C, Pocket-7, Group Housing II, Sushant Golf City, Lucknow ,LUCKNOW - 226010 ,UTTAR PRADESH. | |
| Processing charges | Rs. 15000.00 | |
| Prepayment Charges | | |
| Insurance | | |
| Stamp Duty, taxes, levies and other statutory charges | | |
| Cost of the Project | Loan Amount | Margin brought by the borrower/s |
| Rs. 9279415.00 | Rs. 7400000.00 | Rs. 1879415.00 |

S.K. Shukla

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The aforesaid sanction of the loan will be subject to the following terms and conditions:

1. The rate of interest will be linked to EBLR. The applicable spread over EBLR is -0.30 % EBLR as on date of first disbursement will be applicable. This EBLR is subject to reset at least once in 3 months or any other frequency presented by RBI.
2. The loan amount with margin money will be released directly in the name of the Builder Contractor / Supplier of material by way of a Demand Draft / Pay Order / NEFT / RTGS depending on the progress of work / construction. In case of Outright Purchase the amount will be paid directly to the seller by DO/PO/NEFT/RTGS after execution of the Sale Deed.
3. The following security documents are to be executed at the time of disbursement of loan:
 - 1) UNDERTAKING TO CIBIL BY HOME LOAN BORROWER
 - 2) UNDERTAKING TO CIBIL BY HOME LOAN GUARANTOR
 - 3) SD-11 - HOUSING LOAN AGREEMENT
 - 4) Format of NOC from Builder/Developer/Society (Housing Loan)
 - 5) LETTER TO SUB-REGISTRAR OF PROPERTIES FOR MARKING LIEN
 - 6) DP Note
 - 7) AD-13 - MEMORANDUM OF DEPOSIT OF TITLE DEED (EQUITABLE MORTGAGE)(FOR INDIVIDUALS)
 - 8) SD-01 - LETTER OF GUARANTEE
 - 9) AD-09 LETTER OF CONTINUITY (MODIFIED AD-09 AS PER MCLR)
 - 10) SD-23A NEW DEBIT BALANCE CONFIRMATION AND ACKNOWLEDGEMENT (REVISED RATE OF INTEREST)-LINKED TO MCLR
 - 11) AD 02(A) LETTER OF GENERAL LIEN AND SET OFF
 - 12) NACH MANDATE/SI
 - 13) EBLR INTEREST AGREEMENT
4. Loan EMI to be recovered by NACH / Standing instruction from operative savings a/c, no collection by way of cash / cheque for recovery of EMI is permitted.
5. A penal interest @ 2% will be levied on the overdue installment if any.
6. Insurance of the building/house/flat besides covering personal accident benefit is to be provided at your end.
7. Equitable / Simple Mortgage of the property purchased / constructed with Bank finance along with notarized declaration to be created in accordance with prevailing law of the state.
8. Interest charged during moratorium to be serviced every month. In case of failure to service the interest regularly every month, the interest accrued during the moratorium will be added to the principal amount and EMI will be re-fixed accordingly.
9. Break period interest to be paid up front.
10. All other terms and conditions as applicable to the scheme from time to time.
11. This sanction will be valid for a period of 6 months from the date of Sanction.
12. The Bank has every right to modify/ add/ delete any of the terms and conditions during the currency of loan at its discretion, without prior intimation.

Special Terms and Conditions: -

| Pre Disbursement | | | | |
|------------------|---------------------|------------|------------------|---------|
| S.No | Terms and Condition | Compliance | CPA Verification | Remarks |
| | | | | |

We now request you to convey your acceptance (or) otherwise of the above terms and conditions and call on us any working day to enable us to disburse the loan after proper documentation.

S. K. Sankar

[Signature]

| | | | | |
|--------------------------|--|------------|--------------------|--|
| 1 | All terms and conditions as per circulars issued on union home scheme IC no. 2646-2021 dated 18.06.2021 to be complied with or any other circular issued by CO from time to time. | | | |
| 2 | Loan will be disbursed directly to the seller's/builder's a/c through DD/ RTGS in phased manner after confirming the progress of construction strictly as per the agreement and is handed over through branch official/empanelled lawyer, at the time of registration against proper acknowledgement and ensuring margin from the borrower as per bank's existing guidelines and strictly in terms of sale agreement/allotment letter. | | | |
| 3 | NOC for creating mortgage and marking lien to be obtained from builder/society/PDA. | | | |
| 4 | Disbursing branch to ensure that the documents as stipulated in the title search report by our panel advocate are obtained. | | | |
| 5 | An authority letter from the borrower addressing to SRO should be obtained to the effect that original sale deed will be handed over directly to the bank. | | | |
| 6 | Branch is ensured to comply with the terms & conditions as stipulated in ULP Note Ref.No. ULP/ADV/089/21-22 dated 10.01.2022. | | | |
| 7 | „ Branch ensure compliance of all the terms and conditions mentioned as per previous sanction of Regional office bearing reference no. RO/ADV/298/2021-22 dated 10.01.2022 | | | |
| Post Disbursement | | | | |
| S.No | Terms and Condition | Compliance | Date of Compliance | |

S.K. Shukla

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|---|---|--|--|
| 1 | Branch is ensured that Rs. 59.00 lakh is sanctioned for purchase of flat and Rs. 15.00 lakh is sanctioned for finishing work. | | |
| 2 | For construction/repair/renovation: (after creation of EM) Branch to ensure that disbursement is made along with margin directly to the supplier of materials after ensuring stipulated margin from applicants and supporting bills/vouchers must be held on record. However, maximum 10 percent of loan amount shall be credited in SB accounts (maximum 10 times) provided supporting Bills / Vouchers / Invoices/Receipts of cash transactions are provided/deposited to branch. | | |
| 3 | Loan for construction/repair/renovation/finishing to be disbursed only after creation of valid EM. | | |
| 4 | Completion certificate to be obtained after the proposed construction/repair/renovation & ensure LTV norms not to be diluted. | | |
| 5 | Valid equitable mortgage of the property to be created after execution of sale deed and vetting of EM to be done confirming the legal enforceability of the same in court of law. | | |
| 6 | Branch to obtain completion certificate after completion of construction in reasonable time. | | |
| 7 | Disbursing Branch has to ensure registration of the property on sale consideration amount as per sale agreement which is Rs. 74.00 lakhs or Govt. Value whichever is higher. | | |
| 8 | Branch ensure compliance of all the terms and conditions mentioned as per previous sanction of Regional office bearing reference no. RO/ADV/306/2021-22 dated 10.01.2022 | | |

For Union Bank of India

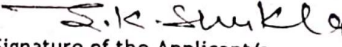
S.K. Sunkla

Sanki

CHIEF / BRANCH MANAGER



Acknowledge the receipt of above sanction letter and accept the terms and conditions mentioned therein


Signature of the Applicant/s


Signature of Guarantors

Date: 13.01.2022

Date:

यूनियन बैंक
ऑफ़ इंडिया

भारत सरकार का उपक्रम



Union Bank
of India

A Government of India Undertaking

UNION BANK OF INDIA

Ref No: 5380010001026

Sanction Date: 27/10/2021

LETTER OF SANCTION

To:

MR. SANJAY KUMAR SHUKLA
MS. UPASANA SHUKLA
466/4 PARK ROAD CMO COMPOUND
CMO AOMPOUND PRAYAGRAJ
ALLAHABAD -211001
UTTAR PRADESH

Dear Sir / Madam,

SUB: UNION PERSONAL SCHEME

Conveying of sanction Terms and conditions

We thank you for choosing Union Bank of India. With reference to your loan application dated 25/10/2021 we are pleased to inform you that we have sanctioned you a Term Loan facility, details of which are given below:

| | |
|---|-------------------------|
| Applicant | MR. SANJAY KUMAR SHUKLA |
| Co-applicant | MS. UPASANA SHUKLA |
| Guarantor | |
| Nature of loan | Term Loan |
| Sanction Amount (in Rs.) | Rs. 1500000.00 |
| Purpose of loan | PERSONAL NEEDS |
| EMI Amount | Rs. 31064.00 |
| Loan Tenure | 60 |
| Moratorium Period | 0 |
| Interest Type | Floating |
| Rate of Interest Applicable | 8.9 % |
| Processing charges | Rs. 0.00 |
| Prepayment Charges | |
| Insurance | |
| Stamp Duty, taxes, levies and other statutory charges | |



The aforesaid sanction of the loan will be subject to the following terms and conditions:

1. The rate of interest will be linked to EBLR. The applicable spread over EBLR is 2.1 % EBLR as on date of first disbursement will be applicable. This EBLR is subject to reset at least once in 3 months or any other frequency presented by RBI. Any increase in EBLR may result in increase in amount of EMI/ increase in tenor / or both.
2. with means of Rs. 0.00 lakh is acceptable to bank to stand as guarantor to your loan.
3. The following security documents are to be executed at the time of disbursement of loan:
 - 1) NACH MANDATE/SI
 - 2) SD-24 Interest Agreement For EBLR based loans
 - 3) SD-18 - GENERAL TERM LOAN AGREEMENT
 - 4) AD 02(A) LETTER OF GENERAL LIEN AND SET OFF
 - 5) DPN individual
 - 6) LETTER OF UNDERTAKING FROM BORROWER FOR DISCLOSING INFO TO CIBIL
4. Loan EMI to be recovered by NACH / Standing instruction from operative savings a/c, no collection by way of cash / cheque for recovery of EMI is permitted.
5. A penal interest @ 2% will be levied on the overdue installment if any.
6. Break period interest to be paid up front.
7. All other terms and conditions as applicable to the scheme from time to time.
8. The loan can be switched over to a fixed rate after completion of minimum 12 months of regular repayment and no overdues as on date of switchover. The switchover will be allowed only once during the entire tenor of the loan and further the loan will continue under fixed rate regime for the remaining tenor of the loan.
9. The upfront charges for switchover from floating to fixed rate would be Rs 10000/- + GST for outstanding up to Rs 50 lakhs and Rs 15000+GST for outstanding above Rs 50 lakhs which is subject to revision from time to time.
10. This sanction will be valid for a period of 6 months from the date of Sanction.
11. The Bank has every right to modify/ add/ delete any of the terms and conditions during the currency of loan at its discretion, without prior intimation.

Special Terms and Conditions: -



| Pre Disbursement | | |
|------------------|--|------------|
| S.No | Terms and Condition | Compliance |
| 1 | <ul style="list-style-type: none"> Branch ensure closure of existing personal loan of Rs. 5.00 Lacs as reflected in CIBIL prior to disbursement of proposed personal loan of Rs.15.00 Lacs under Union Personal Loan and NO Due certificate held at record. | COMPILED |

| Post Disbursement | | | |
|-------------------|---|------------|--------------------|
| S.No | Terms and Condition | Compliance | Date of Compliance |
| 1 | THERE IS NO PREPAYMENT PENALTY IF THE LOAN IS ADJUSTED BY THE BORROWER FROM HIS OWN VERIFIABLE LEGITIMATE SOURCES. | | |
| 2 | THE IRREVOCABLE UNDERTAKING SHOULD BE OBTAINED FROM THE EMPLOYEE TO NOT TO SHIFT THE SALARY ACCOUNT DURING THE CURRENCY OF THE LOAN. HOWEVER IN CASE OF TRANSFER, EMPLOYEE SHOULD SHIFT THE SALARY ACCOUNT TO ANY BRANCH OF UNION BANK IN THE NEW PLACE OF POSTING. | | |
| 3 | LOAN AMOUNT WILL BE CREDITED TO SALARY ACCOUNT-OF THE BORROWER. | | |
| 4 | THE EMPLOYEE SHOULD GIVE IRREVOCABLE UNDERTAKING AUTHORIZING THE BANK TO DEDUCT EMI FROM HIS/HER SALARY ACCOUNT. | | |



| | | | |
|---|--|--|--|
| 5 | THE EMPLOYEE SHOULD GIVE IRREVOCABLE UNDERTAKING TO RECOVER THE OUTSTANDING INTO TOTO FROM THE SALARY /TERMINAL BENEFITS IN CASE OF RETIREMENT/RESIGNATION/CESSATION OF SERVICE AND REMIT THE SAME TO THE BANK TOWARDS ADJUSTMENT OF LOAN. | | |
| 6 | IF THE LOAN IS TAKEN OVER BY ANY OTHER BANK / FI, THEN AENALTY OF 2% ON AVERAGE BALANCE OF THE PRECEDING 12 MONTHS SHOULD BE LEVIED. | | |

We now request you to convey your acceptance (or) otherwise of the above terms and conditions and call on us any working day to enable us to disburse the loan after proper documentation.

For Union Bank of India


CHIEF / BRANCH MANAGER



Acknowledge the receipt of above sanction letter and accept the terms and conditions mentioned therein

| | |
|------------------------------|-------------------------|
| Signature of the Applicant/s | Signature of Guarantors |
| Date: | Date: |



Naini Branch
19, Industrial Colony, Naini
Dist: Prayagraj, PIN-211008
Email-id: ubin0538001@unionbankofindia.bank

To,

18-03-2024

Mr. Sanjay Kumar Shukla
H No. 466/4, CMO Compound
Prayagraj – 211003

Sub: Revision in ROI and EMI.

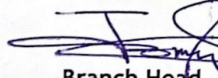
Dear Sir,

Consequent to change in EBLR of our Bank, the Rate of Interest and EMI of your Housing loan sanctioned on 13/01/2022 has been revised. The revised details are as follow :

| | Originally | Revised |
|------------------|--------------|--------------|
| Rate of Interest | 6.50% | 9.00% |
| EMI | Rs. 48,511/- | Rs. 60,666/- |

This certificate is issued at the specific request of the customer without any risk or responsibility on the part of the Bank or any of its officials.

For UNION BANK OF INDIA


Branch Head

Place: Naini-Prayagraj



Account Name : Mr. SANJAY KUMAR SHUKLA
Address : ADDITIONAL DISTRICT JUDGE GONDA
95/34 SARVODAY NAGAR ALLAHPUR
ALLAHABAD-271001
ADDITIONAL DISTRICT JUDGE GONDA
Date : 19 Mar 2024
Account Number : 00000020191335711
Account Description : SBCHQ-SGSP-PUBIND-PLATINUM-INR
Drawing Power : 0.00
Interest Rate(% p.a.) : 2.7000
MOD Balance : 157000.00
CIF No. : 86929708781
IFS Code : SBIN0012980
MICR Code : 226002070
Nomination Registered : Yes
Balance as on 1 Oct 2023 : 175.50

Account Statement from 1 Oct 2023 to 31 Oct 2023

| Txn Date | Value Date | Description | Ref No./Cheque No. | Debit | Credit | Balance |
|-------------|-------------|--|--|-----------|-------------|-------------|
| 3 Oct 2023 | 3 Oct 2023 | TRANSFER CREDIT-SWEEP DEPOSIT BY TRANSFER- | SWEEP FROM 42278935718 | | 43,044.00 | 43,219.50 |
| 3 Oct 2023 | 3 Oct 2023 | CASH CHEQUE-YOGENDRA SINGH-37048 | 37048 | 42,500.00 | | 719.50 |
| 4 Oct 2023 | 4 Oct 2023 | BY TRANSFER-RTGS UTR NO: UCBAR52023100400825032-RTGS PAYMENT | TRANSFER FROM 3199855044301 / RTGS PAYMENT | | 2,37,843.00 | 2,38,562.50 |
| 4 Oct 2023 | 4 Oct 2023 | CHEQUE WDL-CHEQUE TRANSFER TO-37050 | TRANSFER FROM 10732552161 / 37050 | 18,000.00 | | 2,20,562.50 |
| 8 Oct 2023 | 8 Oct 2023 | by debit card-OTHPG 328113205683Fashnear Technologies Bangalore- | | 1,276.00 | | 2,19,286.50 |
| 9 Oct 2023 | 9 Oct 2023 | DEBIT-ACHDr UBIN00189000024884 UNIONBANKOFIND- | | 31,065.00 | | 1,88,221.50 |
| 9 Oct 2023 | 9 Oct 2023 | DEBIT-ACHDr UBIN00189000024884 UNIONBANKOFIND- | | 48,512.00 | | 1,39,709.50 |
| 10 Oct 2023 | 10 Oct 2023 | ATM WDL-ATM CASH 4184 CSI TOWER GOMTI NAGAR LUCKNOW- | | 9,500.00 | | 1,30,209.50 |
| 11 Oct 2023 | 11 Oct 2023 | TO CLEARING-Chq No. 037051 AXS STUDY HALL-37051 | 37051 | 16,425.00 | | 1,13,784.50 |
| 12 Oct 2023 | 12 Oct 2023 | by debit card-OTHPG 328401226928AMAZONIN 2233554466- | | 4,723.20 | | 1,09,061.30 |
| 15 Oct 2023 | 15 Oct 2023 | by debit card-OTHPG 328811197569WWW AMAZON IN 1243054000- | | 3,898.00 | | 1,05,163.30 |
| 16 Oct 2023 | 16 Oct 2023 | DEBIT-CMP MANDATE DEBIT RELIANCE NIPPON LIFE ASSET MANAG- | | 3,000.00 | | 1,02,163.30 |
| 16 Oct 2023 | 16 Oct 2023 | DEBIT-ACHDr HDFC00070000003309 ICIPRU 1510202- | | 3,000.00 | | 99,163.30 |

| Txn Date | Value Date | Description | Ref No./Cheque No. | Debit | Credit | Balance |
|-------------|-------------|--|-----------------------------------|-------------|-------------|-------------|
| 16 Oct 2023 | 16 Oct 2023 | DEBIT-ACHDr CITI00002000000037 BD- FTMF- | | 3,000.00 | | 96,163.30 |
| 16 Oct 2023 | 16 Oct 2023 | DEBIT-ACHDr CITI00002000000037 BD- FTMF- | | 3,000.00 | | 93,163.30 |
| 17 Oct 2023 | 17 Oct 2023 | WITHDRAWAL TRANSFER-- | TRANSFER TO 37936858258 | 10,000.00 | | 83,163.30 |
| 17 Oct 2023 | 17 Oct 2023 | WITHDRAWAL TRANSFER-- | TRANSFER TO 37938748786 | 10,000.00 | | 73,163.30 |
| 17 Oct 2023 | 17 Oct 2023 | WITHDRAWAL TRANSFER-- | TRANSFER TO 37938747624 | 10,000.00 | | 63,163.30 |
| 18 Oct 2023 | 18 Oct 2023 | by debit card-OTHPG 329113770596PAY*BIGTREE ENTERTAINMMUMBAI- | | 350.00 | | 62,813.30 |
| 18 Oct 2023 | 18 Oct 2023 | DEBIT SWEEP-- | SWEEP TO 42366937852 | 37,000.00 | | 25,813.30 |
| 21 Oct 2023 | 21 Oct 2023 | CASH CHEQUE-YOGENDRA SINGH-37053 | 37053 | 12,000.00 | | 13,813.30 |
| 21 Oct 2023 | 21 Oct 2023 | BY TRANSFER- NEFT*UCBA0001873*UCBAH2 3294508396*RTGS PAYMENT*/FA- | TRANSFER FROM 3199413044306 | | 1,04,158.00 | 1,17,971.30 |
| 21 Oct 2023 | 21 Oct 2023 | by debit card- OTHPOS329417165208NETFL IX 2240920005- | | 199.00 | | 1,17,772.30 |
| 23 Oct 2023 | 23 Oct 2023 | by debit card-OTHPG 329502640347WWW AMAZON IN 1243054000- | | 1,068.00 | | 1,16,704.30 |
| 25 Oct 2023 | 25 Oct 2023 | CASH CHEQUE-YOGENDRA SINGH-37054 | 37054 | 28,000.00 | | 88,704.30 |
| 26 Oct 2023 | 26 Oct 2023 | by debit card-OTHPG 329801909408WWW AMAZON IN 1243054000- | | 990.00 | | 87,714.30 |
| 30 Oct 2023 | 30 Oct 2023 | DEBIT-ACHDr UBIN00189000024884 UNIONBANKOFIND- | | 13,000.00 | | 74,714.30 |
| 30 Oct 2023 | 30 Oct 2023 | by debit card-OTHPG 330318063277NLSIU Clat 2019 Bengaluru- | | 4,044.84 | | 70,669.46 |
| 31 Oct 2023 | 31 Oct 2023 | TRANSFER CREDIT-SWEEP DEPOSIT BY TRANSFER- | SWEEP FROM 42366937852 | | 37,033.00 | 1,07,702.46 |
| 31 Oct 2023 | 31 Oct 2023 | TRANSFER CREDIT-SWEEP DEPOSIT BY TRANSFER- | SWEEP FROM 42278935718 | | 1,94,571.00 | 3,02,273.46 |
| 31 Oct 2023 | 31 Oct 2023 | TRANSFER CREDIT-SWEEP DEPOSIT BY TRANSFER- | SWEEP FROM 42190426628 | | 31,251.00 | 3,33,524.46 |
| 31 Oct 2023 | 31 Oct 2023 | TRANSFER CREDIT-SWEEP DEPOSIT BY TRANSFER- | SWEEP FROM 42096130627 | | 14,161.00 | 3,47,685.46 |
| 31 Oct 2023 | 31 Oct 2023 | TRANSFER CREDIT-SWEEP DEPOSIT BY TRANSFER- | SWEEP FROM 41437274493 | | 1,40,498.00 | 4,88,183.46 |
| 31 Oct 2023 | 31 Oct 2023 | CHQ TRANSFER-RTGS UTR NO: SBINR52023103180975771- 37055 SHCIL E STAMPING UP | 37055 SHCIL E STAMPING UP | 4,77,700.00 | | 10,483.46 |
| 31 Oct 2023 | 31 Oct 2023 | by debit card- SBIPOS004810116690TRENT LIMITED LUCKNOW- | | 1,507.00 | | 8,976.46 |
| 31 Oct 2023 | 31 Oct 2023 | by debit card- OTHPOS330415435357HENN ES N MAURITZ LUCKNOW- | | 2,299.00 | | 6,677.46 |

Please do not share your ATM, Debit/Credit card number, PIN and OTP with anyone over mail, SMS, phone call or any other media. Bank never asks for such information.

**This is a computer generated statement and does not require a signature.