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उत्तर प्रदेश UTAR PRADESH

Chief Minister

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पचास हजार रुपया

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भारत

TWENTY FIVE THOUSAND RUPEES

25000

RS.

भारत के अधिभार INDIA NON JUDICIAL

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अध्यापक

अध्यापक

भारत प्रदेश उत्तर प्रदेश

09.08.2019

INDIA

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भारतीय गैर न्यायिक INDIA NON JUDICIAL

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उत्तर प्रदेश UTAR PRADESH
Chief of the Court Officer
09 JAN 2019



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भारतीय रिज़र्व बैंक INDIA NON JUDICIAL

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उत्तर प्रदेश UTAR PRADESH



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of

भारत प्रदेश UTTAR PRADESH



TWENTY FIVE THOUSAND RUPEES

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पच्चीस हजार रुपये

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भारतीय अंतराष्ट्रीय बैंक INDIA NON JUDICIAL

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अपवाद

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भारत मद्रास उत्तर प्रदेश

TREASURY OFFICE

TWENTY FIVE THOUSAND RUPEES

25000

RS.



पच्चीस हजार रुपय

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भारतीय बैंक व्यापिक INDIA NON JUDICIAL

382

Calcutta

structure

उत्तर प्रदेश UTTAR PRADESH



RS. 25000
TWENTY FIVE THOUSAND RUPE

₹. 25000
पच्चीस हजार रुपये

भारतीय और व्यापिक INDIA NON JUDICIAL

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282

(Signature)

Belonging to

उत्तर प्रदेश UTTAR PRADESH



प्राथमिक न्यायालय लखनऊ

25000

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INDIA

भारत

TWENTY FIVE THOUSAND RUPEES

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RS.

भारतीय न्याय प्रणाली INDIA NON JUDICIAL

282

Calcutta

to

उत्तर प्रदेश UTTAR PRADESH



TWENTY FIVE THOUSAND RUPEES

25000

RS.

INDIA



भारत

पचास हजार रुपये

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भारतीय रिज़र्व बैंक INDIA NON JUDICIAL

202

Chaudhary

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उत्तर प्रदेश UTAR PRADESH

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अज्ञान

उत्तर प्रदेश

उत्तर प्रदेश UTAR PRADESH



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अपवाद

Development

उत्तर प्रदेश UTTAR PRADESH



FIVE THOUSAND RUPEES

Rs. 5000

पाँच हजार रुपये

₹. 5000

Chief Treasury Officer

09 JAN 2000

भारतीय रिज़र्व बैंक INDIA NON JUDICIAL

रहित-

382

अज्ञात

अज्ञात

भारत प्रदेस उत्तर प्रादेश



भारतीय रिजर्व बैंक INDIA NON JUDICIAL

FIVE THOUSAND RUPEES

RS. 5000

पाँच हजार रुपये

₹ 5000

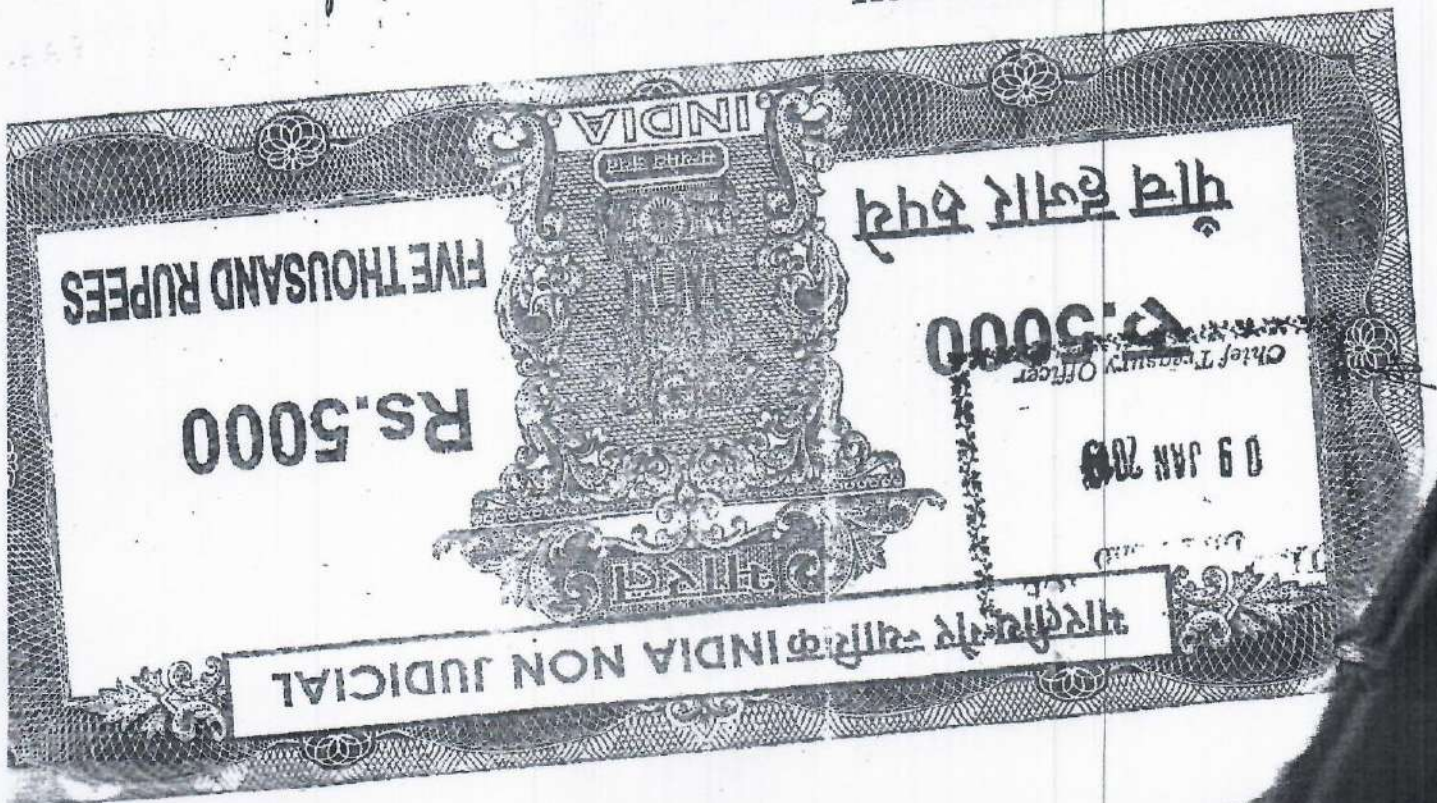
09 JAN 2009

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Copy

Residential

उत्तर प्रदेश UTTAR PRADESH



NET AREA OF 103 (BASEMENT + 1ST TO 6 FLOORS) FLAT NO. 1401 (INCLD. COMM. AREA)

WELLMADHUBAN BAPUJHAM AWASTHYA YOJNA, GHAZIABAD
ZBHK TYPE-IS, TOWER NAME
WHITE BELL

14th FEB 2019

5.0 M. WD. RD./PATHWAY ON GR.FL.



702

702

1401

1402

1403

1404

6.0
PATHWAY

7

702

13-03-2019
13-03-2019

13-03-2019

Sd./ N. S. ...
INDIAS & AREA. AL. BY

Sd./ K. ...
AT

13/13/19

Chaudhary

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(A) AND WHEREAS the Authority has agreed to demise the said plot of land proportionately and to sell the flat No. on

..... tenements its/flats. *64*

AND WHEREAS the Authority is also owner of a pucca Multi Storey building constructed on the aforesaid land which building is stored and consists of *16*

presents.

WHEREAS THE Authority is also owner and in possession of the PLOT OF LAND here in after described in schedule A to these

herunder. administrators and permitted assignees) of the other part providing as the context does not so admit, includes his/her heirs, executors, (here in after called the Second Party which expression shall, unless

S/o./W/o. Res. *1/51, 219/295, 911 (G.I. 2117, 2149)*

Shr/Smt. *Shri. 2117, 2149, 219/295*

admit include its successors and assignees) of the first part and the Authority which expression shall unless The context does not so between the Ghaziabad Development Authority (here in after called Day of in the year 20*19*

THIS INDENTURE MADE THIS *13* *31/11/21* 8582052128

Lease of Land and Sale of Super Structure Belonging to the Ghaziabad Development Authority Residential/Multi Storey Building.



.....

202

Chaudhary

Floor of the aforesaid Plot described in schedule C to these present and forming part of building described in schedule B to these present to the second party subject to the rights and restrictions, exception, reservations, conditions and the several covenants and stipulations here in after expressed.

AND WHEREAS the area in which the said plot is situated is intended to be used for residential purpose only and the said restriction and covenants are intended to preserve the residential character of the said area for the benefit of other lands therein now held by the Authority or transferred by it subject to similar restrictions and covenants.

AND WHEREAS the second party has bound himself/herself to abide by the Rules now made or which may be made from time to time by the First Party or State Government in respect of housing Scheme and which shall be deemed to form part of this deed.

AND WHEREAS the Second Party has also bound himself/herself to be governed by the provisions of the Uttar Pradesh Ownership of Flats Act. (U.P. Act No. 50 of 1975) or/and amendments there of which may be made from time to time by the State Government or by any other enactment framed by the Govt. from time to time.

AND WHEREAS under the lease-cum sale scheme the Second party is willing to purchase the said building on the said plot by the Authority.

AND WHEREAS the Second Party has further agreed that in order to secure due and regular payment of the aforesaid rent the building on the said plot of land/flat if and when the Second Party becomes the owner thereof shall remain hypothecated to the Authority. AND WHEREAS the Second Party has inspected the building and it has specifically been agreed between the parties hereto that the Second Party shall not question the workmanship or Material of the said building or the amount of rent payable by him/her.

NOW THIS DEED WITNESSES and parties here to here by mutually agree as follow.

A- That in consideration of the premium amounting to

Rs. 5,52,020/- (Rupees. 5,52,020/-) (only) having

Chopda

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been paid by the Second Party to the Authority (receipt where of the Authority hereby acknowledges) and in consideration of the rent herein after reserved or the covenants of the part of the building of the second party here in after contained and to be performed the Authority hereby demises to the Second Party ALL THAT proportionate area of plot of land with all its advantages and disabilities latent otherwise bearing White Bkt - 1408 situated in Major Giga 115 scheme of Ghaziabad Development Authority containing by measurements Super Area - 131.98 Sq. meters which said proportionate plot of land is more particularly described in the Schedule A here to and with the boundaries thereof the HOLD the said premises to the Second Party for the term of 90 years from the 13.11.94 to the day of 20/09. except and always reserving to the Authority.

(a) A right to lay watermains drains, sewers or electric wires in or over the demised premises if deemed necessary by the Authority in development the area.

(b) Full right in and title to all mines and minerals in and under the demised premises in part thereof.

The Second Party has also paid to the Authority a sum of RS. 55202 = 500 (in words Five Lakh 202) 9/11/94 only) on account of one time lease rent for the whole term of lease for 90 years, receipt where of is hereby acknowledged by the First Party.

AND ALSO will pay and discharge all rates, charges and assessment of every description which are now or may at any time here after be assessed charged or imposed upon the said premises or the building erected or to be erected there on the land or the tenant in respect there of AND ALSO that the Second Party shall not without the previous consent in writing of Vice Chairman of the Authority erect or suffer to be erected of any part of the said demised land or flat any other building other than what is now in existence of the said land or flat and will not without such consent as aforesaid make any addition or alteration in the plan or elevation of the said building or make any sub-division of the said demised (building) premises so as to convert the same into two or more tenement. AND ALSO will at all time repair support and keep in good and substantial condition the flat both external

Ghazabad

22

and internal and also the boundary and otherwalls, sewers, drains, rails, gates fences and fixtures of or connected with the same AND will permit the Authority and its agents during the said term from time to time and at all reasonable time or the day to enter into and upon and view the condition of the building and to give notice in writing to the Second Party of any defect or want of repairs there found or leave the same upon the premises which defects or want of repair he/she the Second Party will within three calendar months after such notice repair and amend accordingly. The floor of the flats of the First floor, Second and third floor and subsequent floors shall be maintained by the lesse while the roof of the lower flat shall be maintained of the said Flat. The Second Party shall not create any nuisance for the residents of any tenements in the building. The flats on the ground floor shall not be damaged by the owner in any manner so as to jeopardize or damage the upper story flat.

AND ALSO that the second party shall not do or omit to do any act in respect of the land and the flat covered by these presents where such act or omission is likely to affect prejudicially the value of the said land or the flat PROVIDED, that the opinion of the Vice-Chirman of the First Party whether any act or omission of the Second Party has or is likely to affect the property prejudicially or cause depreciation of its value shall be conclusive and binding on the Second Party AND ALSO that if the Second Party makes any improvement to the Flat or the land or any addition the said flat building along with such improvement shall be hypothecated in favour of the Authority AND ALSO the Second party shall not at any time carry on or permit to be carried on or upon the demised land or in the flat any trade, manufacturing process or businesses what so ever or use the same for any purpose other than a private dwelling house without the consent in writing of the authority having been obtained AND ALSO that the Second Party/Second Parties shall not transfer his/her their lessee rights in the land or his/her rights in the land or his/her rights in the flat for the full term of 90 years or any part thereof without the previous consent in writing of the Authority and until has paid off all the arrears of any dues here by reserve for the said plot of land with interest due thereon. If the Second Party or his/her assignee, transferee make an assignment or transfers then such assignee or transferee shall in addition to the Second Party be also liable for all Payments to be made and outstanding against the Second

Handwritten signature/initials

ALL THE PARTIES
have read and
understand the
contents of this
Deed and have
signed the same
in full and free
knowledge of their
rights and obligations
thereunder and have
not been coerced,
unduly influenced,
or otherwise
impaired in their
ability to understand
the nature and
consequences of the
Deed.

Party at the time or such assignment or transfer and all consents to be performed in pursuance of these presents AND ALSO that the Second Party his/her assignee or transfer a will not transfer the plot and or flat thereon in part or piecemeal or parcel out of the land and nor transfer the same to different person by making plots or otherwise.

Provided that the first party shall not be bound to grant permission for sale, transfer mortgage or to alienate or charge with in any manner and shall be exclusive desertion of the first party subject to such rules and conditions as may be enforced and imposed from time to time or as may be deemed proper and necessary in opinion of the first party in the circumstances of such proposal advanced by the second party.

The second Party shall peaceably surrender and yield the said demised land/building at the expiration or sooner determination of the term of this lease to the authority who may either take the flat upon a valuation or allow the second party to remove it and shall so often as the said land be or any part thereof shall be assignment of death or by operation of law or otherwise howsoever comes assigned, inherited or transferred doing the pendency of the term here by granted shall give with in one month from the date of such assignment inference or transfer to the Authority setting forth there in the names and description of parties to every such assignment or transfer the parties and effects there of together with every such assignment and every probate of a will or letter of administration, degree, order, certificate or other documents effecting or evidencing such assignment, inheritance or transfer as aforesaid accompanying the said notice shall remain for 7 days at the office of the Authority and it is here by stipulated that failure to carry out this condition will entail a penalty of Rs. 50/- to be paid by the Second Party to the Authority.

Provided always and it is expressly stipulated that if and when ever the said rent proportionate to the land or any part thereof shall be in arrears and unpaid for the space or six calendar months whether the same shall have been lawfully demanded or not if there shall be breach or non observance of any covenants by the second party herein contained then and in any such case the authority not with standing the waiver of any previous cause or right of reentry may forfeit the lease of the land and reenter into and upon the said premises including the flat located thereon or any part thereof in the name of the whole and expel the second party and all occupiers of the same there from and this

Amended ✓

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shall constitute the first charge thereon.

by the Second Party to the Authority and the amounts due as aforesaid mortgaged with the Authority till final payment of all dues if any payable rights and his proprietary rights shall remain hypothecated and Second Party agrees with the first party that the said Second Party's and mortgaged by the Second Party in favour of the Authority and of yearly rent or others dues if any, and they are hereby hypothecated purchased shall remain hypothecated and mortgaged for the payment the land hereby demised and his proprietary rights in flat hereby demised land the Second Party has agreed that all his lessee rights in (B) That in order to secure the repayment of the rent for the

mentioned in these presents.

peaceful enjoyment of the same subject to the terms and conditions in respect of the said flat and assures to the Second Party quiet and presents. The Authority hereby guarantees good title to the Second Party only the lessee's rights as mentioned in the preceding portions of these flat but in the land appurtenant to the said building and land if he has The Second Party has now become the absolute owner of the

building or flat.

the ground of any defective workmanship or defective material in the Second Party shall not question the amount of sale consideration on It has been specifically agreed between the parties that the

possession to him/her of the said flat/building.

of said flat and Second Party here by acknowledges delivery of by the Authority. The Authority has put the Second Party in possession tenement standing of the aforesaid land which flat has been constructed transfers to the Second Party absolutely by way of sale all that flat paid by the Second Party to the Authority receipt whereof is hereby (Rupees *32,99,800/-* only)

B. That in consideration of Rs. *32,99,800/-*

to the demised premises.

charges, if any now payable or hereafter to become payable in respect Second Party during the said term shall pay all rates, taxes and other the flat standing of the said premises PROVIDED FURTHER that the rights to remove any constructions or recover any compensation for demise shall absolutely determine and the second party shall forfeit all

7
1. The owner shall adopt the membership of the Society, constituted by the residents of the colony under the scheme and abide by the rules and regulations thereof.

2. The owner shall have the rights of use of the common portions and common services alongwith other co-owners of the building subject to constitution of the agency of which he is a constituent member.

3. The owner shall acquire the lease hold rights of the land jointly with the co-owners and the Agency of which he is a constituent member in pursuance of the lease deed executed between the Authority, owners and the Agency.

Each of the constituted society shall maintain and keep his flat (outside or inside) and joint walls, roofs, ceiling in good repair and in proper, sanitary conditions.

The lessee shall and maintain good repair of all drains, water pipes, electric lines and connections and sanitary and sewage and permit allow the same to be maintained and used for the purpose thereof respectively.

It is also agreed that in case of breach of any of the conditions mentioned at any place in these presents the Authority shall have the option to recover all the dues which may then be outstanding in respect of the land by sale of the mortgaged property.

It is further agreed between the parties to these presents that the Second Party shall be bound to execute any supplementary deed at the direction of the first party in event if it is subsequently felt, expedient and desirable to subservise the rights and obligation of the parties to these presents. Failure to comply such direction by the Second Party with in one month from such notice with in such time as may be specified in the notice itself shall amount to breach of these presents and shall follow the consequences as contained in last proviso party A of these presents.

Provided always that the Second Party shall always remain personally liable for all the payments to be made by him under these presents.

Signature

28

Handwritten marks at the top left of the page.

Handwritten marks at the top right of the page.

North :
South :
East :
West :

Handwritten text: Development Authority Flat No. 131-38

A plot of Land bearing Development Authority Flat No. White Bell in 131-38 covered area 131-38 at Police Station Ghaziabad and bounded as follows :

(A) SCHEDULE

named below.

In Witness whereof Shri. [Signature] acting on behalf of the Authority and Shri. [Signature] have signed this deed hereunder on the dates respectively mentioned against their respective signature in the presence of the witnesses

(C) All cost and expenses incidental to the execution and registration of this deed shall be payable by the Second Party.

(B) Any notice requiring to be serve under these presents shall be deemed to have been sufficiently served on the Second Party if it is left on the demised premises or at the flat there on and signed by the Sachiv of the Authority and a notification of any decision of the Development Authority under the hand of the Sachiv of the Development Authority shall be sufficient evidence of such decision.

(A) In the event of any dispute between the residents, owners or in the event of any difference with regard to the meaning interpretation of any clause or writing of these presents or with regard to the right and obligations interest, the first party, second party and the residents owner of the other tenements of the building, the aforesaid flat is part whereof the same shall be referred to the Vice Chairman of the First Party for arbitration and his decision shall be final and conclusive and binding on the parties to these presents.

Ann - 6

ARRANGEMENT LETTER

LOS Application ID - 15866479

Home Loan - HL FOR INDIVIDUALS

State Bank of India
RBO REGIONS VARANASI

To
1) Shri/Smt/Kum
Mrs. ARKTI YADAV S/O D/O Mr. MAHENDRA SINGH
R/O 1/51 RASHMI KHAND SHARDA NAGAR, BAKSHI KA TALAB,
LUCKNOW-226010

2) Shri/Smt/Kum
Mr. MAHENDRA SINGH S/O D/O W/O Mr. RAJA RAM YADAV
R/O 1/51 RASHMI KHAND SHARDA NAGAR, BAKSHI KA TALAB,
LUCKNOW-226010
Date: 23.05.2019

Dear Sir/Madam,

HL FOR INDIVIDUALS

HOME LOAN : ₹ 17,00,000.00

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 16/05/2019, we have decided to sanction a Home Loan limit of ₹ 17,00,000.00 (Rupees Seventeen Lakhs Only) to you, as per the undernoted break-up -

(i) Home Loan -	₹ 17,00,000.00
(ii) Funding of Home Loan Insurance Cover (If requested) -	₹ 0.00
Total -	₹ 17,00,000.00

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 : FLAT NO-1404 14 TH FLOOR TOWER-WHITE BELL MADHUBAN BAPU DHAM
AWASIYA YOZNA GHAZIABAD**

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

3. Margin : 54.81 % of the total cost of the project **3.2 Margin Amount : ₹ 20,62,000.00**

4. Interest : Interest will be charged and applied at the rate mentioned below on daily outstanding debit balance in your account at monthly rests :-

4A. Loan on Floating Rate of Interest

Interest on the loan outstanding will be charged at the rate of .25% above the 1 year Marginal Cost of Funds Based Lending Rate (MCLR) which is presently

b) Equitable / Registered mortgage/extension of mortgage of the land and building/hat situated at _____ (Guarantor) in favour of the Bank.

a) Equitable / Registered mortgage/extension of mortgage of the land and building/hat situated at 1404,14 TH FLOOR, TYPE-B WHITE BELL, GHAZIABAD-NOIDA, 201005, UTTAR PRADESH, INDIA for which the loan has been sanctioned, valued at ₹.37,62,000.00 belonging to Mrs. AARTI YADAV S/O D/O W/O Mr. MAHENDRA SINGH and Mr. MAHENDRA SINGH S/O D/O W/O Mr. RAJA RAM YADAV (Borrower(s)) in favour of the Bank.

The loan will be secured by :

8. Security :

For Fixed-cum-floating Interest Rate Loan- Pre-payment penalty @2% plus Goods and Services Tax will be levied on the loans foreclosed/prepaid amount during the initial fixed interest period of 2/3/5/10 years. However, loans foreclosed/prepaid after the initial fixed interest period mentioned above will not attract any pre-payment penalty
For Floating Interest Rate Loan-111

7. Pre-closure / Pre-payment Charges:

In case valid mortgage is not created by the borrower (s) in favour of the Bank for any reasons within 60 days of execution of Sale Deed or the issue of possession letter by builder, whichever is earlier, penal interest (compounded on monthly basis) will be recovered @ 2% p.a. (over and above the applicable interest rate) for the delayed period on the entire outstanding.

6A. Interest Rate in case of non-compliance to Agreed Term and Conditions-

For Home Loans above ₹. 25000/-, if the irregularly exceeds EMI or Installment amount, for a period of one month, then penal interest should be recovered @ 2% p.m. (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).

6. Interest rate in case of default -

5a Moratorium Period: 0 Months

The loan is to be repaid in equated monthly instalment of ₹ 14969/-commencing from _____ when the outstanding in the loan account becomes nil, on payment of residual amount, if any.

5. Repayment :

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.
Bank's other rights and remedies.

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 any irregularity including non-observance or non-compliance 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.

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)
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.

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.

4C. For loans under SBI Realty Scheme for acquiring residential plots

The house should be constructed on the plot financed by the Bank within a period of 5 years from the date of disbursement of the loan and the completion certificate should be submitted to the Branch within the aforesaid time limit. In case of failure to construct the house and/or non-submission of completion certificate within the said stipulated time period of 5 years from the date of disbursement, interest rate for the loan shall be automatically reset by the Bank at the rate of 2.60% over and above the one year MCLR prevailing as on the next date of expiry of 5 years.
Interest on the loan will be fixed at _____% per annum on daily reducing balance with monthly rests for a period of _____ years from the date of first disbursement. Thereafter the interest rate in the account will be reset to floating rate at the rate of _____% above the 1 year Marginal Cost of Funds Based Lending Rate (MCLR) prevailing as on the date of reset. The floating interest rate will be reset at the end of every year from the date of first reset on the basis of prevailing one year MCLR as on the date of reset. Under floating interest, the Bank shall at any time and from time to time be entitled to vary the Margin and the MCLR at its discretion. The Bank has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate. The Bank shall be entitled to charge at its own discretion such enhanced rate of interest on the account(s) either on the entire outstanding or on a portion thereof as it may fix for any irregularity including non-observance or non-compliance of the terms and conditions of the loan, for such period as the Bank deems it necessary and charging of such enhanced rate of interest shall be without prejudice to the Bank's other rights and remedies. Borrower shall be deemed to have notice of change in the rate of interest when the changes are notified at/displayed at the branch notice board or published in a newspaper or in the website of the Bank or made through the statement of account/pass book.

4B. Loan On Fixed-cum-Floating Rate Of Interest

8.45% p.a. The present effective rate of interest being 8.7% p.a. calculated on daily balance of the loan amount at monthly rests, subject to interest rate reset at the end of every year from the date of first disbursement on the basis of prevailing 1 year MCLR as on the date of reset. The Bank shall at any time and from time to time be entitled to vary the Margin and the MCLR at its discretion. The Bank shall be entitled to charge at its own discretion such enhanced rate of interest on the account(s) either on the entire outstanding or on a portion thereof as it may fix for any irregularity including non-observance or non-compliance of the terms and conditions of the loan, for such period as the Bank deems it necessary and charging of such enhanced rate of interest shall be without prejudice to the Bank's other rights and remedies. Borrower shall be deemed to have notice of change in the rate of interest when the changes are notified at/displayed at the branch notice board or published in a newspaper or in the website of the bank or made through the statement of account/pass book.

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 guaranties 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.

17. The sanction of loan will be valid for three months from the date of this letter. If no amount is disbursed during the validity period, you will be required to take 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 MCLR the effective rate may vary.

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.

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.

(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.

Construction Stages	Description	Amount (₹.)
1	HL	17,00,000.00
	SBI Life Premia	.00
	Total (Loan amount + SBI Life Premia)	17,00,000.00

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

(iv)

(iii)

(ii) Affidavit

(i) Loan Agreement

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

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.

The loan will be disbursed only on the following conditions :

14. Disbursement :

(* score off whichever is not applicable)

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.

B. Servicing 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/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.

A. Capitalization of pre-EMI interest*

13. Pre-EMI interest :

All legal and other expenses, like solicitor's and lawyer'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.

12. Legal expenses etc. :

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.

11. Inspection :

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.

10. Insurance :

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 modification/expansion 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.

9. Utilisation of the loan :

Place: JAUNPUR

Date: .

Guarantor(s)

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

Place: JAUNPUR

Date:

(Borrower)

Mr. MAHENDRA SINGH S/O D/O W/O Mr. RAJA RAM YADAV
R/O 1/51 RASHMI KHAND SHARDA NAGAR, BAKSHI KA TALAB, LUCKNOW-226010

(Signature)

(Borrower)

Mrs. AKTI YADAV S/O D/O W/O Mr. MAHENDRA SINGH
R/O 1/51 RASHMI KHAND SHARDA NAGAR, BAKSHI KA TALAB, LUCKNOW-226010

(Signature)

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).
Received the original. I/We, undersigned agree to the terms and conditions as set out in this letter.

Asst. General Manager/Chief Manager/Branch Manager



Your faithfully,
Asst. General Manager/Chief Manager/Branch Manager

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.

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

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.**

S/O/R/H/O- RASA RAM YADAV
 Address: B/O RASA RAM YADAV
 1/51 ASHITANA POST
 DIKSARA, DISTRICT
 KHANO SHARDA, NAGAR
 Phone: 260189
 Email: sbi.207/asset.col.in
 Branch Code: 99
 Date of Issue: 20/12/2018
 20/12/2018 8319014 99
 I-SC: SBIN0000099
 MICR: 222002002
 CONTINUATION

(Provision for Future used)
 How. Reg. (शेष में वर्धन हेतु प्रयोग)
 D.O.B. (14 Min):
 HOP: STNKT
 Email:

State Bank of India
 27/01/2026
 JAJUNPUR
 State Bank of India



भारतीय स्टेट बैंक

Generally used abbreviations

a/c = Account	dep = Deposit	Pr = Principal
adj = Adjustment	Dft = Draft	proc = Processing Charge
Ar = Arrear	DR = Debit	rd = Recurring Deposit
bal = Balance	DOB = Date of Birth	ret/n = Return
Capn = Capitalization	eft = Electronic Fund Transfer	Rnd = Round of
chg/ch = Charge	ins = Insurance	sb = Savings Bank
chq = Cheque	lnop = Inoperative	SC = Short Credit
Clos = Closure	int/n = Interest	SI/So/SORD = Standing Instruction
coll = Collection	lon/n = Loan	S/DW/H/c = Son/Daughter/Wife/Husband or
comm = Commission	min = Minimum	t/tr/x/fer = Transfer
COR/CORR = Correction	os = Outstanding	TT = Telegraphic Transfer
CR = Credit	P & T = Postage & Telegram	txn = Transaction
cash = Cash	Pos = Point of sale	Wdl = Withdrawal
		+MOD bal = total balance (SB+linked MOD a/c)

Ann-7

DATE PARTICULARS CHEQUE NO. DEBIT CREDIT BALANCE

01.11.18	ATM CASH-8134 SHAKTI NAGAR SMD		2000.00		23861.88Cr
03.11.18	NEFT*RBIS060UPEP*RB13081843103649*JANPU		9174.00		119551.88Cr
05.11.18	DIRECT DR				110377.88Cr
05.11.18	TRANSFER TO M. MAHENDRA SINGH	341191	3000.00		80577.88Cr
12.11.18	NEFT UTR NO: SBIN818316443373 BANK OF MARRASHTRA	341193	3005.90		50371.98Cr
13.11.18	MAHENDRA SINGH 0121198195894 218Z38B IOC Ref No30000984			497.47	50869.45Cr
20.11.18	TRANSFER FROM 599421105210 DIRECT DR		12770.00		38099.45Cr
20.11.18	TRANSFER TO M. MAHENDRA SINGH	341194	15000.00		23099.45Cr

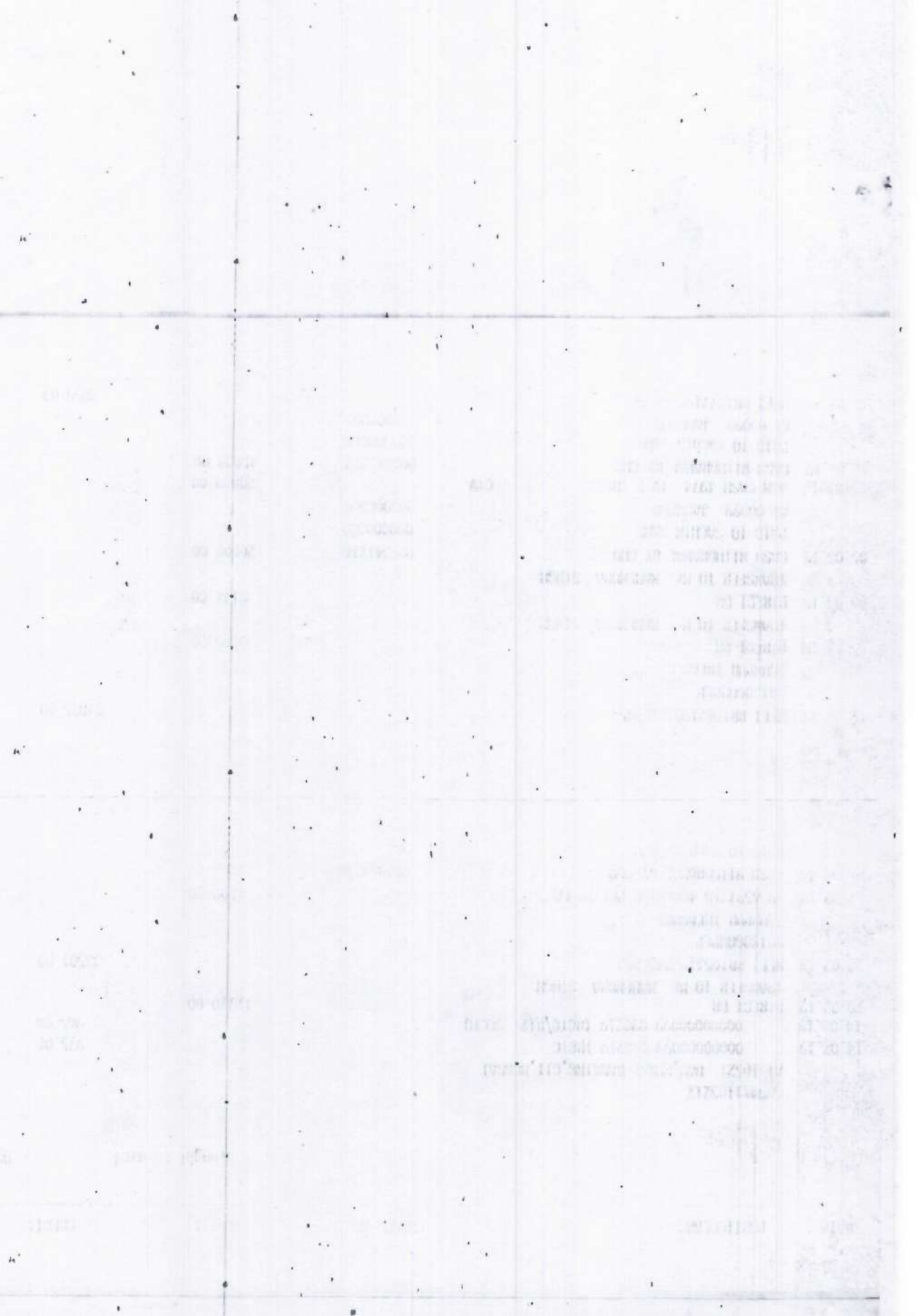
29.11.18	OTHPG 385495 IGNOU ADMISSION FEE AC		3800.00		19299.45Cr
01.12.18	NEFT*RBIS060UPEP*RB13351853220072*JANPU			119225.00	138524.45Cr
01.12.18	29/11/2018 385495 c/g	341192	10900.00		127624.45Cr
04.12.18	sachin sahu	341201	30000.00		97624.45Cr
05.12.18	DIRECT DR		9174.00		88450.45Cr
07.12.18	ATM CASH 2751 + SHAKTI NAGAR TRANSFER TO M. MAHENDRA SINGH		20000.00		8450.45Cr
10.12.18	c/g				51967.45Cr
11.12.18	HDFC HDFC LUCKNOW	341202	16483.00		50591.45Cr
14.12.18	NEFT*RBIS060UPEP*RB1341857182264*JANPU		1376.00		50801.45Cr
20.12.18	DIRECT DR		12770.00		38031.45Cr
20.12.18	TRANSFER TO M. MAHENDRA SINGH	341204	25000.00		13031.45Cr
25.12.18	INTEREST CREDIT			560.00	13591.45Cr
					13591.45Cr

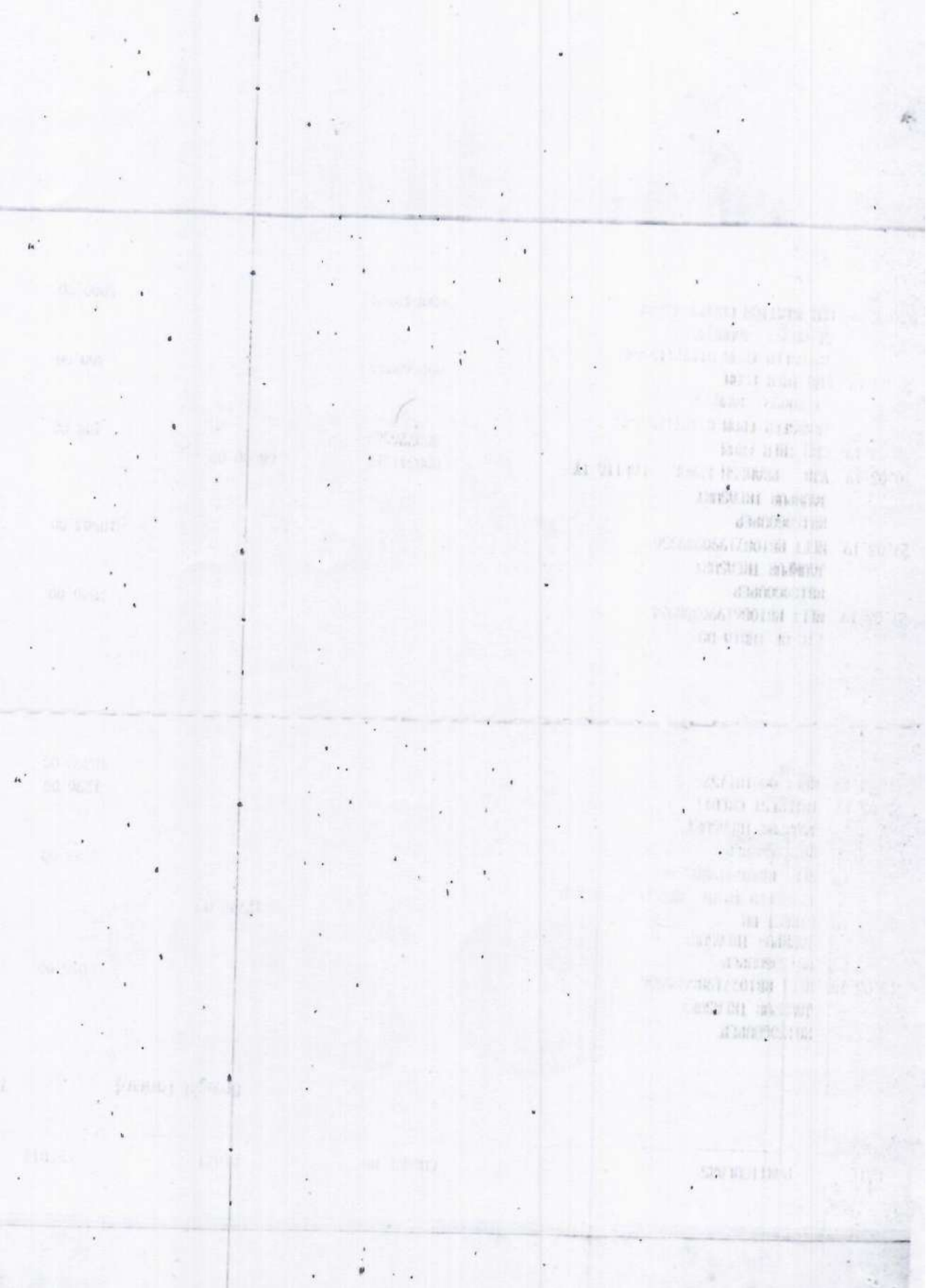
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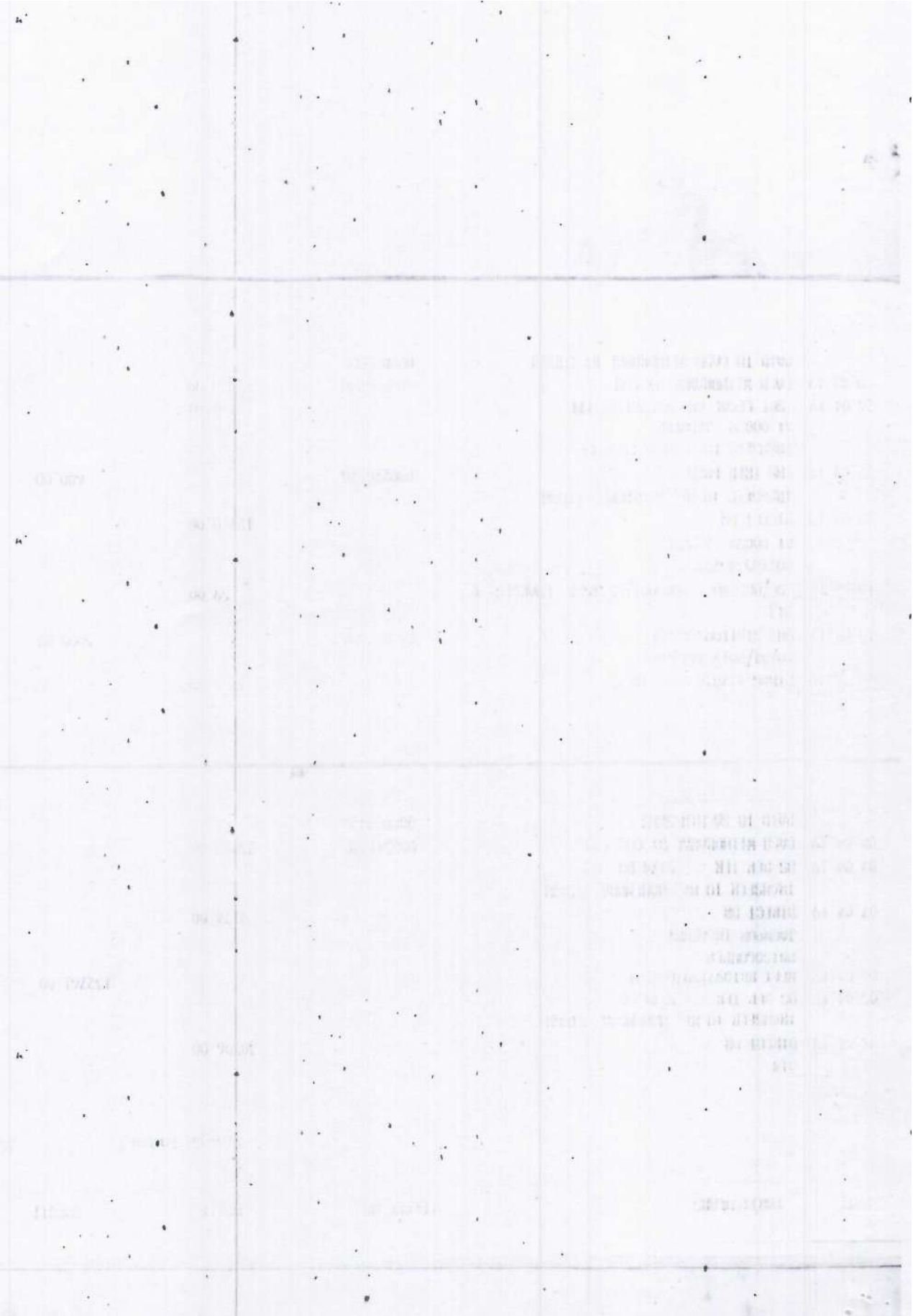
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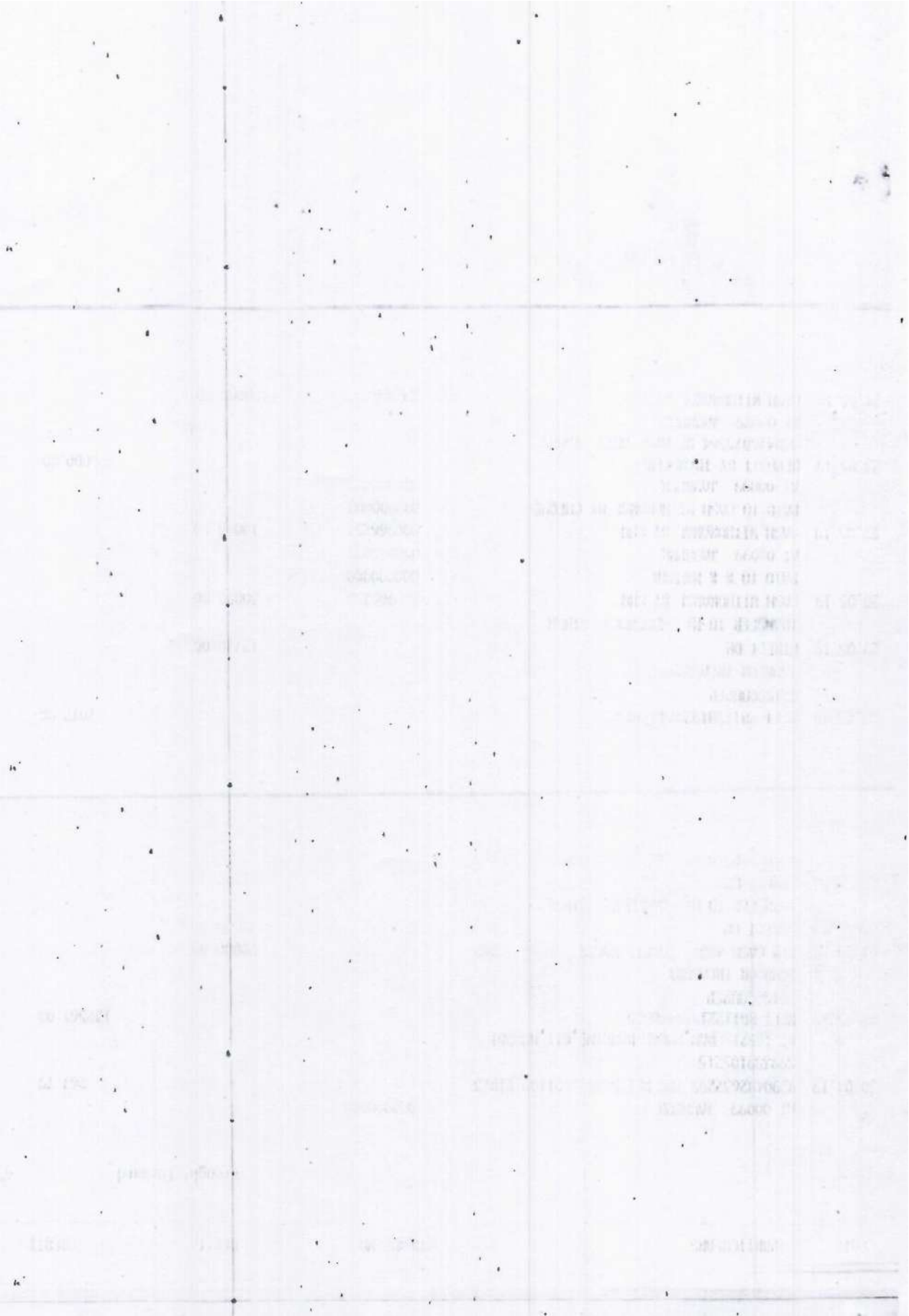
DATE PARTICULARS CHEQUE NO. DEBIT CREDIT BALANCE

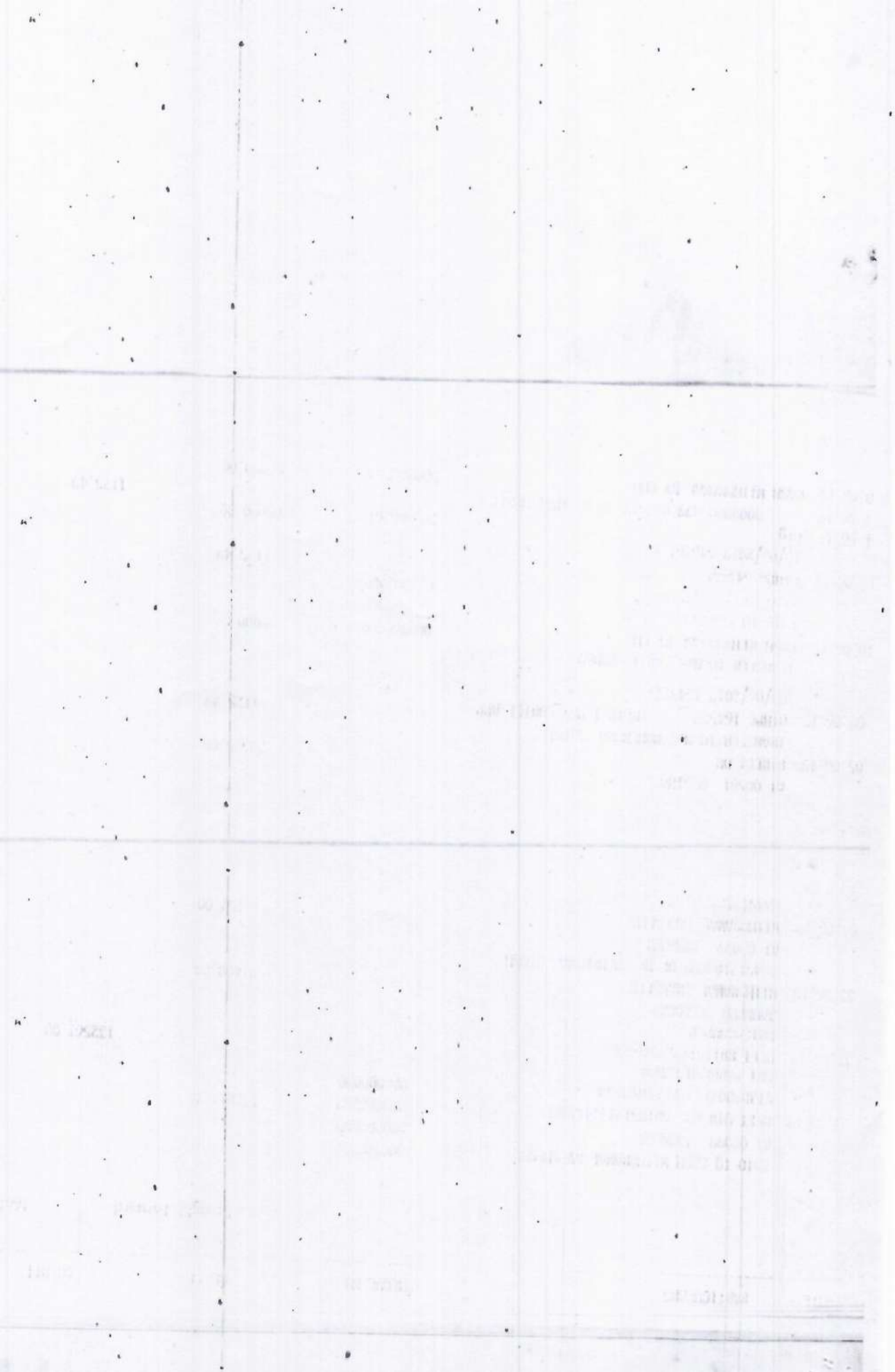
29.12.18	DEPOSIT BY TRANSFER		100000.00		13591.45CR
29.12.18	TRANSFER FROM MR. MAHENDRA SINGH			32000.00	981591.45CR
29.12.18	rep				
02.01.19	TRANSFER TO MR. MAHENDRA SINGH	038094090059			
02.01.19	DIRECT DR				
03.01.19	TRANSFER TO MR. MAHENDRA SINGH		30600.00		950991.45CR
03.01.19	CASH WITHDRAWAL BY CHEQUE			26000.00	924991.45CR
03.01.19	REVERSAL OF CASH WITHDRAWAL BY CHEQUE				
03.01.19	REVERSAL DATE : 03/01/2019				
03.01.19	SACHIN SAHU		26000.00		924991.45CR
03.01.19	RENT THRU CHQ			649202.00	275789.45CR
04.01.19	NEFT*RB1506DUPEP*RB10041965491365*JAMNDR				
04.01.19	DR THRU CHQ				
04.01.19	DR THRU CHQ		10000.00		365014.45CR
05.01.19	2*7817 CLASSIC		147.50		364866.95CR
05.01.19	DIRECT DR				
09.01.19	TRANSFER TO MR. MAHENDRA SINGH				
09.01.19	ATM CASH 1405 +SHAKTI NAGAR				
10.01.19	DR THRU CHQ				
11.01.19	SBI				
17.01.19	NEFT*RB1506DUPEP*RB10181969422000*JAMNDR				
20.01.19	DIRECT DR				
20.01.19	TRANSFER TO MR. MAHENDRA SINGH				
0.00	CIP Bal: 28429.95 CR; MOD BAL: 0.00				
05.01.19	DIRECT DR				
09.01.19	ATM CASH 1405 +SHAKTI NAGAR				
10.01.19	DR THRU CHQ				
341205			10000.00		
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DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
25.10.19	NEFT RBI2981963073563 JAUNPUR TREASURY RBIISGOUPEP			126480.00	163168.96Cr
25.10.19	DR THRU CHQ JAUNPUR TREASURY	966275	4184.00		285464.96Cr
26.10.19	000000000099 111019 INSTC-IPAY-MOBIL			1005.00	286469.96Cr
28.10.19	DIRECT DR		31266.00		255203.96Cr
02.11.19	TRANSFER TO Mr. MAHENDRA SINGH			1500.00	253703.96Cr
06.11.19	ATM CASH 9672 KAMLA NAGAR SAD		20000.00		233703.96Cr
10.11.19	DIRECT DR		15000.00		218703.96Cr
13.11.19	TRANSFER TO Mrs. ARTI YADAV CASH WITHDRAWAL BY CHQ	966277	10000.00		208703.96Cr
20.11.19	AT 00099 JAUNPUR DIRECT DR		12770.00		195933.96Cr
21.11.19	TRANSFER TO Mr. MAHENDRA SINGH NEFT RBI3261985401572 RBIISGOUPEP			6031.00	201964.96Cr
28.11.19	JAUNPUR TREASURY DIRECT DR		31266.00		170698.96Cr
02.12.19	TRANSFER TO Mr. MAHENDRA SINGH NEFT RBI3337199792871 RBIISGOUPEP			132511.00	303209.96Cr
05.12.19	JAUNPUR TREASURY CASH WITHDRAWAL BY CHQ	966279	20000.00		283209.96Cr
07.12.19	AT 00099 JAUNPUR C19	966278	14445.00		268764.96Cr
08.12.19	ATM CASH 7303 KAMLA NAGAR SAD		20000.00		248764.96Cr