

LUCKNOW DEVELOPMENT AUTHORITY

Vipin Khand, Gomtinagar, Lucknow

Property Allotment Letter

SITARAM & PRADEEP KUMAR JAYANT

NAGLA KIRAT (GOLA BAZAR),

MAINPURI - 205 001

User ID

: 2178

Date Prepared : 30/08/2012 15:22

Dispatch Date:

31/8/12

Dispatch No.

: 213) DS-N | PS-5/12

SUB:Property allotment letter.

Dear Sir/Madam,

Refer to your REGISTRATION NUMBER 3115767 . We are pleased to inform you, that you have been allotted a property as per the details given below:

Notification

: PANCHSHEEL MULTI STOREYED FLAT, Quota

: S.C.

Scheme

: Gomti Nagar

Subscheme

: Phase Ii

Sector

: 293461

Property, Type

: Vikalp Khand

Property Id

Floor

: Multi Storied Apartment

Property Subtype

: 2 Bhk + Study

Allotment Mode

: Thirteenth Floor

Property Number

: PS-5/1302/A-2

Estimated Area(Sq.m.): 99.03

: Lottery

Allotment Date

: 08/08/2012

Payment Mode

: SELF FINANCE

Estimated Cost(Rs.) : 2,570,000.00 Deposited Till Date (Rs): 65,000.00

You have to deposit installments as per the schedule given below at the bank where you have deposited your registration money by bank drafts drawn in favour of The Secretary, Lucknow Development Authority, payable at LUCKNOW.

Inst No.	Inst. Amount	Due Date	Innt No		The state of the s
1	257,000.00		Inst. No	Inst. Amount	Due Date
3	403,161.00	30/09/2012 31/03/2013	2	403,161.00	31/12/2012
5	403,161.00	30/09/2013	4	403,161.00	30/06/2013
7	403,161.00	31/03/2014	6	403,161.00	31/12/2013

The final balance amount, if any, has to be paid before the registry of the property. If the above mentioned installments are not paid upto the due dates, an additional interest as per rules, on the payable amount will be charged. If the payment is not made within three months from the due date alongwith the additionals, if any, Vice-Chairman L.D.A., has the right to cancel the allotment, in which case deductions

Thanking you.

Yours sindefely.

Amount of Rs. 64,000.00 Is to be deposited alongwith first installments

Authorised Signatory

For Lucknow Development Authority

NOTE: Please quote your Registration No. in your deposit challans and in all the correspondence with







Lucknow Development Authority

Login

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Registration Detail

Personal Detail		Registration Detail	
Applicant Name	NIRMALA DEVI & PRADEEP KUMAR JAYANT	Registration No.	3115767
Father's/Husband Name	SITA RAM	Form No.	INT-12478
Gender	F	Registration Date	15/11/2011
Quota	SCHEDULE CASTE	Challan No.	INT-12478
Address	NAGLA KIRAT(GOLA BAZAR) MAINPURI	Issue Date	15/11/2011
		Amount	65000
		Status	A

<u>Property Detail</u>			
Scheme	GOMTI NAGAR	Sector	VIKALP KHAND
Sub-Scheme	PHASE II	Property Type	MULTI STORIED APARTMENT
Property Sub-Type	2 BHK + STUDY	Floor	THIRTEENTH FLOOR
Property No.	PS-5/1302/A-2	Property ID	293461

Dues Detail Hire-Purchase Dues Detail Deposite Detail Refund Detail Registry Detail Possession Detail Back

Deposite Details of Registration No - 3115767

Sr No.	Bank Name	Branch Name	Challan Id	Deposite Date	Amount
1	UCO BANK	LDA EXTN(G NAGAR)	3319432	25/04/2014	403161
2	UCO BANK	LDA EXTN(G NAGAR)	3319433	25/04/2014	403161
3	UCO BANK	LDA EXTN(G NAGAR)	3347961	02/01/2014	403161
4	UCO BANK	LDA EXTN(G NAGAR)	3217422	10/07/2013	403161
5	UCO BANK	LDA EXTN(G NAGAR)	3222729	18/04/2013	403161
6	UCO BANK	LDA EXTN(G NAGAR)	2995123	31/12/2012	403161
7	UCO BANK	LDA EXTN(G NAGAR)	2995121	19/10/2012	321000
8	UCO BANK	MAIN BRANCH HAZRATGUNJ LUCKNOW	INT-12478	15/11/2011	65000

Total = 2804966.0

Powered by: UP Electronics Corporation (Mentor Infotech Solutions)

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Best viewed in Mozilla Firefox (24.0), Google Chrome (Version 34.0), IE9 onwards Browsers at 1280 x 768 screen resolution.

LUCKNOW DEVELOPMENT AUTHORITY

VIPIN KHAND, GOMTI NAGAR, LUCKNOW - 226010



By: WAJAHAT MEHDI

ACCOUNT REPORT AS

15/02/2020 FOR REGISTRY

ration

3115767

int Name

: NIRMALA DEVI & PRADEEP KUMAR JAYANT : NAGLA KIRAT(GÓLA BAZAR) MAINPURI

: 65000.00

ration Amount

Interest calculated @ 15 % YEARLY COMPOUNDED for SI & @ 18% for service tax.

Property No.

: PS-5/102/A-2(293413)

Scheme

: GOMTI NAGAR

Sector

: VIKALP KHAND/

Property Cost

: 3044989.00 🗸

Deposite (Against Property

Interim or

: Final

Special	Instaln	ents In	format	lon

talment	Due Date	Type In	torost	Paid	Pl Pald	Total Int
9966.00	30/07/2019	ALT. MONEY	0.00	2739966.00	0.00	0.00
1536.00	31/07/2019	SPL INST	12.00	531536.00	0.00	0.00
8689.00	15/02/2020	QIP.THE	0.00	88689.00	0.00	0.00
0450.00	15/02/2020	OTHER- TCM.	0.00	11753.00	0.00	0.00
1316.00	15/02/2020	MAINTENANG	0.00	0.00	0.00	0.00
0900.00	15/02/2020	CORPUS	0.00	0.00	0.00	0.00
2857.00			12.00	3371944.00	0.00	0.00

Challan Id	Dop. Date	Amount
INT-12478	15/11/2011	65000.00
2995121	19/10/2012	321000.00
2995123	31/12/2012	403161.00
3222729	18/04/2013	403161.00
3217422	10/07/2013	403161.00
3347961	02/01/2014	403161.00
3319432	25/04/2014	403161.00
3319433	25/04/2014	403161.00

30/07/2019 3436944.00 Total:

631978.00

unts Summary as

15/02/2020

0.00 stal Interest Charged 0.00 terest Adjusted 0.00 alance Interest 120913.00 alance Due Amount Till Date

0.00 alance Principal & Tax as on 15/02/2020: 0.00). Remaining Princepal Amount 0.00

i). Tax on principal Amount 0.00 nterest on balance Princepal till dt. 120913.00

otal Due Amount let Due Amount

Rebate Amount 0.00 0.00

t.t.

100144824

DOA- 8.8.12

DOC- 25.10.19

E: Please pay net due amount Rs. 120913.00

recosting will be required.

15/02/2020

otherwise this costing उनिमिरिवना जामा करना है 63653=00

159644=00

Parking A-2/08 covered. 10 open Parking (optional) 56000=00

120913.00

SANCTION LETTER

STATE BANK OF INDIA **LUCKNOW RACPC**

1) Shri/Smt/Kum Mr.PRADEEP KUMAR JAYANT S/O D/O W/O Mr.SITARAM JAYANT T-4-9, OFFICERS COLONY, SULTANPUR-228001

2) Shri/Smt/Kum Mrs.NIRMALA DEVI S/O D/O W/O Mr.SITARAM JAYANT T-4-9, OFFICERS COLONY, SULTANPUR-228001

RACPC / HL /

Date: 29.07.19

Dear Sir,

PERSONAL SEGMENT ADVANCES HOME LOAN - - HL FOR INDIVIDUALS

Mr. PRADEEP KUMAR JAYANT s/d/w of Mr. SITARAM JAYANT Mrs. NIRMALA DEVI s/d/w of Mr. SITARAM JAYANT

MEDIUM TERM LOAN OF ₹20,00,000.00

With reference to your application dated 22/07/2019, we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to LUCKNOW RACPC branch. Please, therefore, call at the branch at your earliest convenience to execute the documents and get the disbursement as per schedule. Assuring of our best service, we remain. TA. STOPI C.M.

Yours faithfully,

ASSTT. GENERAL MANAGER

महिर्यक अस्ति के स्रोध असम्म

ARRANGEMENT LETTER

Home Loan - HL FOR INDIVIDUALS

State Bank of India

To

1) Shri/Smt/Kum Mr.PRADEEP KUMAR JAYANT S/O D/O W/O Mr.SITARAM JAYANT T-4-9, OFFICERS COLONY, SULTANPUR-228001

2) Shri/Smt/Kum Mrs.NIRMALA DEVI S/O D/O W/O Mr.SITARAM JAYANT T-4-9, OFFICERS COLONY, SULTANPUR-228001 Date: 29.07.19

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 22/07/2019, 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

₹.0.00

(ii) Funding of Home Loan Insurance Cover (If requested) -

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: FLAT NO.-PS-5/1302/A-2, 13th Floor, Panchsheel Multistoried Apartment, Phase-II. Vikalp Khand, Gomtinagar, Lucknow; Super Area: 99.03 Sq. Mt.

- (ii) Premium of Home Loan Insurance Cover (If requested) ₹.0.00
- 3. Margin: 52.9 % of the total cost of the project 3.a Margin Amount: ₹. 22,46,000.00
- 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 .1% above the 1 year Marginal Cost of Funds Based Lending Rate (MCLR) which is presently 8.4% p.a.. The present effective rate of interest being 8.5% 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

https://pbbulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los

29-07-2019

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 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

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 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.

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.

% p.a. is included in the above mentioned interest rate on Concession for maintaining salary account* - Concession of 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 any 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 interestshall 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 ₹ 17617/-commencing from August 19 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.

5.a Moratorium Period: 0 Months

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.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 penality, 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).

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

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.

7. Pre-closure / Pre-Payment Charges:

For Floating Interest Rate Loan-NIL

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

8. Security:

The lo	an will I	be secu	red by	<i>i</i> :		

a) Equitable / Registered mortgage/extension of mortgage of the land and building/flat situated at PS-5/1302/A-2,13TH FLOOR,PANCHSHEEL MULTISTORIED APARTMENT, PH-2,LUCKNOW,226001,UTTAR PRADESH,INDIA for which the loan has been sanctioned, valued at ₹.42,46,000.00 belonging to Mr. PRADEEP KUMAR JAYANT S/O D/O W/O Mr.SITARAM JAYANT and Mrs. NIRMALA DEVI S/O D/O W/O Mr.SITARAM JAYANT{Borrower(s)} in favour of the Bank.

b)	Equitable	1	Registered	mortgage/extension	of	mortgage valued		the at	land ₹	and	building/flat be	situated elonging	at to
						(Guarantor)	n fav	our of t	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. Servicing of interest during moratorium period :

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 created in favour of the Bank.
- 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	AMOUNT WILL BE DISBURSED TO LDA (BUILDER) AS PER DEMAND WITH STIPULATED MARGIN AT EACH PHASE	20,00,000.00
	SBI Life Premia	.00
	Total (Loan amount + SBI Life Premia)	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

- 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
- 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 three 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 MCLR 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 du signed copy of this letter as a token of acceptance of the arrangement within the date of this letter.

Yours faithfully,

RACPC Lucknow Asst. General Manager/Chief Manager/Branch Manager

मुख्य प्रबन्धका C.M.

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

(Signature)

(Signature)

Mr.PRADEEP KUMAR JAYANT S/O D/O W/O Mr.SITARAM JAYANT T-4-9, OFFICERS COLONY, SULTANPUR-228001

(Borrower)

Mrs.NIRMALA DEVI S/O D/O W/O Mr.SITARAM JAYANT T-4-9, OFFICERS COLONY, SULTANPUR-228001

(Borrower)

Date: 29.07.19

Place: JAWAHAR BHAWAN

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

Guarantor(s)

Date:

Place: JAWAHAR BHAWAN