

**ARRANGEMENT LETTER**

**Home Loan - SBI PRIVILEGE/SHAURYA HOME LOAN - NEW**

State Bank of India *Gyanpur*  
RBO REGION 5 VARANASI

To

1) Shri/Smt/Kum  
Mr. CHANDRA MOHAN MISHRA S/O D/O W/O  
Mr. KAUSHAL KISHOR MISHRA  
KHAJANCHI MOHAL, RAMEDI HAMIRPUR, HAMIRPUR-  
210301

Date: *04.03.2017*

Reference No.

Dear Sir/Madam,

**SBI PRIVILEGE/SHAURYA HOME LOAN - NEW**  
**HOME LOAN : ₹ 47,46,000.00**

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 20/02/2017, we have decided to sanction a Home Loan limit of ₹.47,46,000.00 (Rupees Forty Seven Lakhs Forty Six Thousand Only) to you, as per the undernoted break- up -

(i) Home Loan -	₹.47,46,000.00
(ii) Funding of Home Loan Insurance Cover (If requested) -	₹.0.00
	Total - ₹.47,46,000.00

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 : KDA SIGNATURE GREEN SCHEME KANPUR** /

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

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

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

Interest on the loan outstanding will be charged at the rate of .65% above the 1 year Marginal Cost of Funds Based Lending Rate (MCLR)

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

*Chandra Mohan Mishra*



which is presently 8% p.a.. The present effective rate of interest being 8.65% 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 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 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.

**Concession for maintaining salary account\*** - Concession of \_\_\_\_\_ % p.a. is included in the above mentioned interest rate on account of maintenance of your salary account with our Bank. This will be referred as Salary Account concession in this document.

**Customer's obligation for continuation of Salary Account concession** - In the circumstances like change of job etc., where in salary is not credited by your employer to your account maintained with us, you would be required to issue Standing Instructions to the salary account servicing bank to transfer entire salary credit to your account maintained with us for continuation of Salary Account concession mentioned above. For the limited purpose of continuation of concessions in interest rates, your account with us under this arrangement will be reckoned as pseudo-salary account

**Withdrawal of Salary Account Concession** - In the event of discontinuation of salary account/pseudo-salary account with us, the Bank shall have the right to withdraw the Salary Account concession mentioned above, and the interest rate shall be revised accordingly. \* (Strike Off, if not applicable)

The Bank shall be entitled to charge at its own discretion such enhanced rate of interest on the loan account(s) either on the entire outstanding or on a portion thereof as it may fix for 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.

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 ₹ 41770/- commencing from \_\_\_\_\_. Your liability to the Bank will be extinguished only when the outstanding in the loan account becomes nil, on payment of residual amount, if any.

#### 6. Interest rate in case of default -

For Home Loans above ₹. 25000/-, if the irregularity exceeds EMI or Installment amount, for a period of one month, then penal interest should be recovered @ 2% p.a. (over and above the applicable interest rate) on the overdue amount for the period of default, for any reason, including a bounced cheque. Besides the Bank shall also charge a penalty, the rate of which shall be at the discretion of the Bank, for every bounced cheque for any reason whatsoever in addition to the enhanced rate of interest as applicable (present rate - ₹.250/- for every bounced cheque).

#### 7. Pre-closure / Pre-Payment Charges:

For Floating Interest Rate Loan-NIL

For Fixed-cum-Floating Interest Rate Loan- Pre-payment penalty @ 2% plus Service 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

#### 8. Security :

The loan will be secured by :

a) Equitable / Registered mortgage/extension of mortgage of the land and building/flat situated at J501, SIGNATURE GREEN, KDA KANPUR, KANPUR, 208021, UTTAR PRADESH, INDIA for which the loan has been sanctioned, valued at ₹. 59,32,989.00 belonging to Mr. CHANDRA MOHAN MISHRA S/O D/O W/O Mr. KAUSHAL KISHOR MISHRA {Borrower(s)} in favour of the Bank.

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

#### 9. Utilisation of the loan :

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

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Charan Mishra



**10. Insurance :**

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

**11. Inspection :**

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

**12. Legal expenses etc. :**

All legal and other expenses, like solicitor's and lawyer's fees, valuer's fees, insurance premia, stamp duty, registration charges and other incidental expenses incurred in connection with the loan shall be borne by you. Periodic reassessment, if any, of the value of the property funded through this loan for the purpose of regulatory compliances shall be done at your cost.

**13. Pre-EMI interest :****A. Capitalization of pre-EMI interest\***

Capitalization of the pre-EMI interest is not permitted for FlexiPay Home Loan product.

**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	FLAT	47,46,000.00
	SBI Life Premia	.00
	Total (Loan amount + SBI Life Premia)	47,46,000.00

d) You will have to bring in proportionate margin at each stage of disbursement. Disbursement will be made in favour of the seller/builder from whom you are buying the property funded through this loan/in favour of the Financial Institution from where your loan is being taken over.

15. The Bank reserves the right to collect any tax if levied by the State/Central government and/or other Authorities in respect of this transaction.

16. The Bank reserves the absolute right to cancel the limits (either fully or partially) unconditionally without prior notice (a) in case the limits/part of the limits are not utilized by you, and/or (b) in case of deterioration in the loan accounts in any manner whatsoever, and/or (c) in case of non-compliance of terms and conditions of sanction.

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

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*R. D. Anandha Mohan Mishra*




furnished to secure the said loans whether fund based or non-fund based, your creditworthiness and any other information which the RBI may consider necessary for inclusion in the Credit Information to be collected and maintained by Credit Information Companies, and the Bank shall not be liable in any manner to you for providing the information as aforesaid to the Information Companies.

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

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

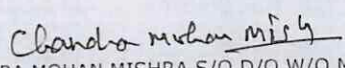
20. Please arrange to submit duly signed copy of this letter as a token of acceptance of the arrangement within \_\_\_\_\_ days from the date of this letter.

Yours faithfully,

  
Asst. General Manager/Chief Manager/Branch Manager

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

I/We wish to avail\* / do not wish to avail\* loan for funding of premium of Home Loan Insurance cover. (\*strike off whichever is not applicable).

  
Mr. CHANDRA MOHAN MISHRA S/O D/O W/O Mr. KAUSHAL KISHOR MISHRA  
KHAJANCHI MOHAL, RAMEDI HAMIRPUR, HAMIRPUR-210301

(Borrower)

(Signature)

Date: 04.03.2017

Place: GYANPUR

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

Guarantor(s)

Date: 04.03.2017

Place: GYANPUR

**SANCTION LETTER**

**STATE BANK OF INDIA  
RBO REGION5 VARANASI**

To  
1) Shri/Smt/Kum  
Mr.CHANDRA MOHAN MISHRA S/O D/O W/O Mr.KAUSHAL KISHOR MISHRA  
KHAJANCHI MOHAL, RAMEDI HAMIRPUR, HAMIRPUR-210301

RACPC / HL /

Date:04-03-2017

Dear Sir,

**PERSONAL SEGMENT ADVANCES  
HOME LOAN - - SBI PRIVILEGE/SHAURYA HOME LOAN - NEW**

**Mr. CHANDRA MOHAN MISHRA s/d/w of Mr. KAUSHAL KISHOR MISHRA**

**MEDIUM TERM LOAN OF ₹47,46,000.00**

With reference to your application dated **20/02/2017**, we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to **RBO REGION5 VARANASI** 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.

Yours faithfully,



ASST. GENERAL MANAGER



## कानपुर विकास प्राधिकरण, कानपुर

मोती झील, कानपुर

पत्रांक 1/388/050 का वि.प्रा.०/2017-20.../8

दिनांक 5-3-18

## आवंटन पत्र

Subject: Regarding Allotment of a Property in Kda Signature Greens Scheme

विषय: संपत्ति आवंटन के संबंध में

Mode of Allotment : Counter Sale/Auction

सेवा में,

श्री/सुश्री/श्रीमती CHANDRA MOHAN MISHRA  
पिता/पति KAUSHAL KISHOR MISHRA  
N-15/584A-2EF KIRAIYA KHOJWA VARANASI  
VARANASI  
221010

महोदय/महोदया,

With reference to above sited subject, I have been directed to inform you that a Property has been allotted under and your particulars are given

उपरोक्त विषयक योजना के अंतर्गत निम्नानुसार संपत्ति का आवंटन आपको किया जाता है।

Property ID:	95	Property No.:	J-504
Category:	Select	Property Code:	16112403
Scheme:	Kda Signature Greens	Floor:	5th Floor
Sector:	Block-J	Sub Scheme:	Vikash Nagar
Property Type:	3 BHK	Section:	Flat
Registration Amount:	5567650.00	Building Type:	N/A
Area:	128.80 SQ.M.	Property Cost:	5830000.00
Handicapped:	N	Senior Citizen:	N

## Payment Terms

क्रम संख्या	देय का प्रकार	धनराशि	प्रथम किश्त की तिथि	किश्तों की संख्या	ब्याज दर	दंड ब्याज
1	Allotment Dues	262349	17-03-2018	0	0	15.00
2	EMI	1	01-06-2018	1	12	15.00

## Installments Payment Schedule

आपको अवशेष धन निम्न विवरण के अनुसार निर्धारित तिथि के अंदर रेजिस्ट्रेशन/ प्रॉपर्टी आई डी के विवरण सहित प्राधिकरण/ सम्बंधित बैंक काउंटर में जमा करना आवश्यक होगा।

किश्त संख्या	भुगतान हेतु अंतिम तिथि	मूल धनराशि	ब्याज की धनराशि	कुल धनराशि
1	17-03-2018	262349	0	262349
2	01-06-2018	1.03	0	1
	कुल	262350.03	0	262350

## नियम व शर्तें:

90% पर 5% छूट - 262350.03 = 249157.50  
NIL

- उपरोक्त देय धनराशि बैंक ऑफ बड़ौदा कानपुर नगर की समस्त शाखाओं में जमा की जाएगी।
- फ्लैट के मद में सम्पूर्ण धनराशि आवंटन पत्र निर्गत होने की तिथि से 90 दिन के अन्दर जमा करने पर भवन मूल्य के 90 प्रतिशत धनराशि पर 4 प्रतिशत छूट दी जाएगी।
- किसी कारण से आवंटन फ्लैट का आवंटन निरस्त कराकर जमा धनराशि वापस करने की माँग करता है तो निर्धारित पंजीकरण धनराशि जब्त करते हुए अवशेष धनराशि नियमानुसार वापस कर दी जायेगी।
- किश्तों के भुगतान में विलम्ब होने की दशा में 3 प्रतिशत दंड ब्याज अतिरिक्त देय होगा।
- आवंटन फ्लैट का पूर्ण भुगतान होने पर निबंधन हेतु भेजे गए सूचना पत्र के अनुसार यदि आवंटन निबंधन नहीं कराता है तो नियमानुसार रु० २/ प्रति वर्ग मी० की दर से कब्जा प्राप्त करने की तिथि तक चौकीदारी शुल्क देय होगा।
- फ्लैट का कब्जा आवंटन के 2 वर्ष के पश्चात् पंजीकृत अनुबंध / निबंधन के उपरांत ही दिया जायेगा कब्जा पत्र जारी होने के 1 माह के अन्दर कब्जा न लेने की दशा में नियमानुसार चौकीदारी शुल्क जमा करना होगा।
- आवंटन यदि सम्पूर्ण भुगतान बैंक अथवा किसी वित्तीय संस्था से ऋण लेकर जमा करना चाहता है तो प्राधिकरण को कोई आपत्ति नहीं होगी बशर्त सम्पूर्ण धन जमा कर निबंधन अपने पक्ष में करा ले, बिंदु संख्या-7 को ही अनापत्ति पत्र समझा जाये।
- आवंटन को नियमानुसार समय समय पर राज्य सरकार/भारत सरकार द्वारा निर्धारित देय समस्त करों आदि का भुगतान किया जाना होगा।



- 9 फ्लैटों का आवंटन फ्री होल्ड के आधार पर किया गया है विक्रय विलेख का निष्पादन प्राधिकरण द्वारा किया जायेगा एवं इस हेतु आने वाला व्यय आवंटी को स्वयं वहन करना होगा।
- 10 प्राधिकरण अथवा शासन द्वारा अन्य कोई आदेश दिए जाते हैं तो वह भी मान्य होंगे।
- 11 फ्लैट के प्रथम तल हेतु रु० 1.०० लाख तथा द्वितीय तल हेतु रु० ०.५० लाख लोकेशन चार्ज अतिरिक्त देय होगा।
- 12 ओपन कार पार्किंग हेतु रु० 1.०० लाख तथा कवर्ड कार पार्किंग हेतु रु० २.०० लाख अतिरिक्त देय होगा।
- 13 फ्लैट के मूल्य का 1 प्रतिशत कापर्स धनराशि का भुगतान आवंटी को निबंधन से पूर्व जमा करना होगा, जो कि रेजिडेंट वेलफेयर एसोसिएशन को फ्लैट के अनुरक्षण हेतु स्थानान्तरित किया जायेगा।
- 14 आवंटी द्वारा फ्लैट के निबंधन से पूर्व रु० 30.०० प्रति वर्ग० मीटर० सुपर एरिया चार्ज प्रति माह की दर से ३६ माह का अनुरक्षण व्यय एक मुश्त जमा करना होगा।

**किसी भी विवाद की दशा में उपाध्यक्ष कानपुर विकास प्राधिकरण का निर्णय अंतिम व मान्य होगा।**

भवदीय,

संयुक्त सचिव Zone I



# कानपुर विकास प्राधिकरण

E-mail : kda@kdaindia-website - w.w.w. kdaind



कब्जा प्रमाण-पत्र  
अभियन्त्रण विभाग - जोन (L)

संख्या : D/69/AA L/K. 0. A/22-23

दिनांक :- 17/5/22

विक्रय अधिकारी के पत्र संख्या D/333/अधि-आ (क-क) का. वि. प्रा/22-23  
दिनांक 17/5/22 के आधार पर के. डी. 2 सिविल एंजिनियरिंग विभाग योजना  
के जे ब्लॉक में स्थिति भूखण्ड/भवन सं० 504 श्रेणी 3 की एच. डी. के  
फ्री होल्ड/रजिस्ट्री दिनांक 17/5/22 की चौहद्दी के अनुसार दिनांक 17/5/22 को  
आवंटी श्री/श्रीमती चन्द्र मोहन मिश्रा पुत्र श्री कौशल किशोर मिश्रा को मौके पर  
कब्जा दिया गया। श्रीमती शिवा पाण्डेय पत्नी श्री चन्द्र मोहन मिश्रा

चौहद्दी निम्नवत्

पूर्व फ्लैट सर.पा. जे-504 पश्चिम 6.00 मी. वारा रीड  
उत्तर ब्लाक नं. आर दक्षिण फ्लैट सर.पा. जे-503

कब्जा देने वाले के हस्ताक्षर  
अवर अभियन्ता  
(नाम व पद नाम सहित)

प्रतिहस्ताक्षरित

सहायक अभियन्ता  
नाम व पद नाम सहित

Chandra Mohan Misra

कब्जा प्राप्त करने  
वाले के हस्ताक्षर

Shivakandey

अखिलेश सिंह  
सहायक अभियन्ता

प्रतिलिपि - संयुक्त (जोन -- | )/विश्व बैंक के सूचनार्थ एवम् आवश्यक कार्यवाही हेतु।

Chandra Mohan Misra

Shivakandey

अधिकारी अभियन्ता  
जोन :- 1

हमारा लक्ष्य स्वच्छ, व हरित कानपुर

हमारा प्रयास सबको मिले आवास