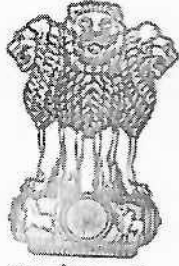


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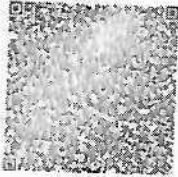
सत्यमेव जयते

INDIA NON JUDICIAL

Government of Uttar Pradesh

e-Stamp

Certificate No.	: IN-UP18615053423712S
Certificate Issued Date	: 24-Dec-2020 02:29 PM
Account Reference	: NEWIMPACC (SV)/ up14168504/ LUCKNOW SADAR/ UP-LKN
Unique Doc. Reference	: SUBIN-UPUP1416850430451103236642S
Purchased by	: PAWAN KUMAR RAI
Description of Document	: Article 23 Conveyance
Property Description	: PLOT NO-GOP-G-G02/39 GOMTI GREENS LUCKNOW
Consideration Price (Rs.)	:
First Party	: EMMAR INDIA LIMITED AND OTHERS
Second Party	: PAWAN KUMAR RAI
Stamp Duty Paid By	: PAWAN KUMAR RAI
Stamp Duty Amount(Rs.)	: 7,55,500 (Seven Lakh Fifty Five Thousand Five Hundred only)



Please write or type below this line



R. Singh

Pawan

0003568251

Disclaimers:

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

Description of VENDORS

Emaar India Limited (Formerly Emaar MGF Land Limited), a company registered under the Companies Act, 1956 and having its Registered Office as also its corporate office at 306-308, 3rd Floor, Square One, C-2, District Centre, Saket, New Delhi -110017 acting through its Authorized Signatory **Ms. Ruchi Singh D/o Late J. N. Singh** duly authorized vide Board Resolution dated **20.10.2020** which expression shall unless repugnant to the context and meaning thereof mean and include its successors and assigns. (Hereinafter referred to as "**Company**").

Land Owning Companies and other individual Land Owners, details of which has been more specifically mentioned in **Schedule I** to this Sale Deed acting through their Authorized Representative **Ms. Ruchi Singh D/o Late J. N. Singh**, which expression shall unless repugnant to the context and meaning thereof mean and include its successors and assigns. (Hereinafter referred to as "**Land Owners**")

The Company and the Land Owners are collectively referred to as **VENDORS**


Description of VENDEE

Mr. Pawan Kumar Rai, with PAN ALPPR1282D, Aadhar No. 7502 7049 1885 Son of **Mr. Ram Nagina Rai** Resident of SA-3/86, KA-1, Azamgar Road, Near-Masjid, Chota Lalpur, Pandeypur, Varanasi, Uttar Pradesh-221002, INDIA.

This DEED of Sale is made at Lucknow on this 24th Day of December-2020.

BETWEEN

Emaar India Limited (Formerly Emaar MGF Land Limited) a company registered under the Companies Act, 1956 and having its Registered Office as also its corporate office at 306-308, 3rd Floor, Square One, C-2, District Centre, Saket, New Delhi -110017 acting through its Authorized Signatory **Ms. Ruchi Singh D/o Late J. N. Singh** duly authorized vide Board Resolution dated **20.10.2020** which expression shall unless repugnant to the context and meaning thereof mean and include its successors and



assigns. (Hereinafter referred to as "**Company**")

Land Owning Companies and other individual Land Owners, details of which has been more specifically mentioned in **Schedule 1** to this Sale Deed acting through their Authorized Representative **Ms. Ruchi Singh D/o Late J. N. Singh**, which expression shall unless repugnant to the context and meaning thereof mean and include its successors and assigns. (Hereinafter referred to as "**Land Owners**")

The Company and the Land Owners are collectively referred to as **VENDORS**

AND

Mr. Pawan Kumar Rai, with PAN ALPPR1282D, Aadhar No. 7502 7049 1885 Son of Mr. Ram Nagina Rai Resident of SA-3/86, KA-1, Azamgar Road, Near-Masjid, Chota Lalpur, Pandeypur, Varanasi, Uttar Pradesh-221002, INDIA.

Wherever the VENDEE is a male, female, company, firm, trust, etc., the expression he, him, she, her, himself, herself, it, itself, etc. in this Sale Deed in relation to the VENDEE shall be deemed as modified and read suitably as the context requires.

WHEREAS

- A. The VENDOR is a Company duly incorporated under the provisions of the Companies Act, 1956 is engaged in the business of development and construction of real estate projects Land.
- B. The Land Owners had purchased land in Village Sarsawa, Ardaunamau and Ahmamau Pargana - Lucknow, Tehsil - Sarojani Nagar and District Lucknow, from various persons and are the absolute owners and in possession of contiguous pieces of land parcels.
- C. By virtue of Consortium Agreement dated 21.06.2006 and 10.01.2007 executed by and amongst Company and the Land Owners, the Company was appointed as private developer and was further granted development related rights and privileges of a developer in respect of respective land parcels including the Project Land upon the terms and conditions contained in such Consortium Agreement.

R. Singh

Pawan

आवेदन सं०: 202001041040400

बही संख्या 1 जिल्द संख्या 5621 के पृष्ठ 241 से 290 तक क्रमांक
29669 पर दिनांक 24/12/2020 को रजिस्ट्रीकृत किया गया।

रजिस्ट्रीकरण अधिकारी के हस्ताक्षर

निर्मल सिंह

उप निबंधक, सरोजनीनगर

लखनऊ

24/12/2020





Emaar India Limited (Formerly Emaar MGF Land Limited).
Statement of Account as on 24-Dec-2020

Ref No	20201224142356175	Property Name	Gomti Greens
Customer Name	Mr. Pawan Raj	Unit Code	GGP-G-G02/39
Customer No.	169039	Sales Order No.	721078
Address	B1 Rajkiya Colony	Payment Plan	Downpayment Plan
	Dalibagh	Sale Price (Rs.)	10,964,721
	Lucknow 226001 Uttar Pradesh		
	INDIA		
PAN	ALPPR1282D		
Email	raipk@yahoo.com	IBMS / IFMS	74,885
Phone	9450584866	Unit GST	15,962
Area	416.03 SYD	Cost of Property (Rs.)	11,055,569

Account Summary

Principal Amount	(Rs.)	Delayed Payment Charge Amount	(Rs.)
Principal Due/Overdue with GST	11,055,568	Delayed Payment Charge Due	247,022
Less: Amount Received	-11,055,568	Less: Delayed Payment Charges Received	0
Balance due/overdue	0		
		Less: Delayed Payment Charge Received in GST*	-276,665
		Less: GST Received on Delayed Payment Charge*	29,643
		Balance - Delayed Payment Charge (DPC)	0
Balance - Amount Payable (A)	0	GST on Balance - Delayed Payment Charge (DPC)	0
		Balance - Delayed Payment Charge (DPC) with GST (B)	0
		Net Amount Payable (A) + (B)	0

Statement of Accounts

Details of Payment Requested and Payments Received / Credited

Sr No	Description	Demand		Collection		Delayed Payment Charge (Rs.)	Balance (Rs.)
		Date	Amount (Rs.)	Date	Receipt / CN/DN* No.		
1	Booking Amount	17-AUG-18	500,000				500,000
2	Booking Receipt (Cheque)			17-AUG-18	113363	400,000	100,000
3	Booking Receipt (Cheque)			17-AUG-18	P180816142 17193	100,000	0
4	With in 30 days from the date of Booking-including GST	16-SEP-18	9,737,536				9,737,536
5	Receipt (Cheque)			10-DEC-18	000022	100,000	9,637,536
6	Receipt (Cheque)			10-DEC-18	002216	1,200,000	8,437,536
7	Receipt (Cheque)			10-DEC-18	018535	500,000	7,937,536
8	Receipt (Cheque)			11-DEC-18	902246	600,000	7,337,536
9	Receipt (Rtgs)			19-DEC-18	8353188254 40	10,000	7,327,536
10	Receipt (Rtgs)			19-DEC-18	8353188259 88	10,000	7,317,536
11	Receipt (Rtgs)			19-DEC-18	8353188265 42	5,000	7,312,536
12	Receipt (Rtgs)			19-DEC-18	8353191806 13	13,500	7,299,036
13	Receipt (Cheque)			20-DEC-18	015146	7,600,000	-300,964
14	Receipt (Rtgs)			20-DEC-18	N353180706 615593	50,000	-350,964
15	Adjustment of Collection			08-JAN-19	812990	-73,640	-277,324
16	Adjustment of Collection			08-JAN-19	812991	-276,665	-659
17	DPC Received CM # 812992			08-JAN-19	812992	276,665	-659
18	Receipt (Nefcc)			24-DEC-20	3282220201 2240003000 21735	817,373	-818,032
19	Delayed Payment Charges Upto 24-DEC-20						-818,032
20	Intimation of Possession-including GST	25-JAN-21	818,032				0



Total	11,055,568	11,332,233	247,022	0
				Balance due/overdue (A)
				0
				Delay Payment Charges Upto 24-Dec-2020
				247,022
				Balance - Delayed Payment Charge (DPC)
				0
				GST on Balance - Delayed Payment Charge (DPC)
				0
				Balance - Delayed Payment Charge (DPC) (B) with GST (B)
				0
				Net Amount Payable (A) + (B)
				0

Other Collection (DL/TC)				
Sr No	Cheque Number	Date	Amount(Rs)	Cheque Type
1	812989	08-JAN-19	73,640	Transfer/Nomination Charges Received

VAT Details						
Sr No	Cheque/FD/BG Number	Receipt/Start Date	Cheque/Maturity Date	Amount(Rs)	Type	Status
1	VAT-DEMANDED		25-JAN-21	0	VAT-SECURITY DEMANDED	

Sr No	Type	Amount
	Total	0

*Note:

-CN - Credit Note No, DN - Debit Note No.

-Total GST applicable as on date is Rs. 15,962/-.

-Delayed Payment Charge amount is calculated as on 24-Dec-2020, final delayed payment charges will be computed as per the receipt of full payment.

-Intimation Of Possession / Offer of possession letter Date: 23-DEC-20.

Net Amount Payable (including DPC) Rs.	0
HVAT Security Rs.	0
Stamp Duty @ 7% Rs.	755,510
E-Challan Rs.	50,000

-For Emaar India eServices log on to your portal at <https://eservice.emaar-india.com> and check your account online at your convenience.

E&OE

Branch Office: LUCKNOW
Applicant: Mr. Pawan Rai
Mrs. Priya Rai

Date: 27-OCT-18
Ref No.: HOU/LUC/1018/591958

Address: HOUSE NO B 1, RAJKIYA COLONY, DALIBAGH, Lucknow, Uttar Pradesh-226001, India
Email: RAIPK@YAHOO.COM

Version No.: 3

Contact No. 9450584856

Dear Sir/Madam,

With reference to your loan application dated 17-10-2018, we are pleased to inform you that we have in principle sanctioned your loan, on the broad terms and conditions as under/overleaf with special conditions, if any.

1.	Purpose of Loan	Housing Loan
2.	Loan Amount	INR 90,00,000.00 (INR Ninety Lakhs only)
	Insurance Premium	INR 1,00,000.00 (INR One Lakh only)
	Total Loan Amount	INR 91,00,000.00 (INR Ninety-One Lakhs only)
3.	Repayment Term	360 Months
4.	Rate of Interest Scheme	Floating
5.	PNBHFR *	9.00% per annum
6.	Applicable Rate of Interest *	9.00% + 0.15% = 9.15% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 74,205.00 (INR Seventy-Four Thousand Two Hundred Five only)
8.	Processing fees receivable:	INR 0 00 (INR Zero only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	G02/39,0,0,Sector - G,Emaar Gomti Greens,Sarsanwa and Ahamamau, Pargana, Tehsil Mohan Lal Ganj, Lucknow, Uttar Pradesh, India-226001

*Subject to change from time to time at the sole discretion of PNBHFL

SPECIAL CONDITIONS:

1. The offer is subject to satisfactory legal and technical clearance of the property.
2. Disbursement is subject to positive legal and technical verification of property.
3. Repayment to be taken from salary account of applicant with SBI ac no - 3314
4. Loan to value restricted to 75% of cost of plot + cost of construction.
5. Subject to positive legal & technical as per PNBHFL norms.
6. All property owner to be in loan structure.
7. Disbursement for the land not to exceed 75% of loan amount sanctioned or 70% of market value of plot or 100% of cost of plot whichever ever is lower.
8. Disbursement for construction restricted to 100% of cost of construction
9. Declaration from customer stating that "I/we hereby declare that I/we intend to construct a house on the Plot for which I am availing the loan facility on the address mentioned above within a period of 12 months from the availing of said loan."
10. Pre-payment charges to apply as per schedule of charges
If the customer fails to commence the construction of the plot within the specified time frame of 12 months, the interest rate will be increased by 100 bps over and above the applicable rate of interest.
11. Collection comfort to be documented.
12. HL from SBI of INR 10 lac to be closed before disbursement
You are requested to contact your Customer Service Manager or relationship manager at the address given below to complete the necessary formalities and execution of documents for disbursement of loan.



Landline No: Vipul Kumar Shukla

0522 4936900

Relationship Manager:

Shweta Shukla-7080805052

Branch Address:

PNB Housing Finance Ltd, 1st Floor, Commercial Complex Shahnajaf Road, Pandit
House, Lucknow - 226001 Tel. 0522 4936900

We look forward to hearing from you and assure you best of our service always.

Thanking you,

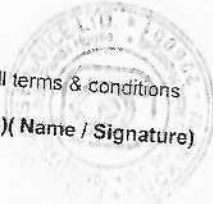
Yours faithfully

For PNB Housing Finance Limited

(Authorised Signatory)

Accepted all terms & conditions

Borrower(s) (Name / Signature)





DISBURSEMENT LETTER

Ref. No. HOU/LUC/1018/591958
Sanction Letter Version No. 3

This is in reference to your Loan Application dated 17-10-2018 and the Sanction Letter dated 27-10-2018, issued by us sanctioning your Loan in principle on certain terms and conditions stated therein.

Further to such sanctioning of your Loan, we hereby issue this "Disbursement Letter" which shall supersede all the definitive documents executed prior to this Disbursement Letter including the above mentioned Loan Application and Sanction Letter on the terms and conditions appearing hereinafter.

1. **Execution Details :** Date : 29-11-2018 Place : LUCKNOW
2. **Branch :** LUCKNOW
3. **Borrower(s) :**
 - Mr. Pawan Rai; S/O / D/O / W/O Ram Nagina Rai; R/O House No B 1, Rajkiya Colony, Dalibagh, Lucknow, Uttar Pradesh-226001, India
 - Mrs. Priya Rai; S/O / D/O / W/O Pawan Rai; R/O House No B 1, Rajkiya Colony, Dalibagh, Lucknow, Uttar Pradesh-226001, India
4. **Guarantor :** NA
5. **Purpose of Loan :** Residential Plot + Construction loan
6. **Loan Amount :**
 - a Loan Amount Sanctioned: 90,00,000
 - b Insurance Premium: 1,00,000
 - c **Total Loan Amount: Rs.91,00,000 (Rupees Ninety One Lakhs only)**
7. **Repayment Term:** 360 months
8. **Rate of Interest Scheme**
Floating - @PNBHFR +0.15% = 9.15%per annum on the date of execution of the Loan Documents.
9. **PNB Housing Finance Limited Reference Rate (PNBHFR (Home Loan Salaried/SEP)-1)* : 9.00%** per annum.
10. **Equated Monthly Installment ("EMI")****
 - a. INR 74205 (INR Seventy-Four Thousand Two Hundred Five only)
 - b. Number of EMIs: 360
 - c. Due Date of the subsequent EMIs shall be payable on the same date of each month
11. **Due Date:** 10th of the month

Signature of the Borrower(s)



12. **Prepayment Charges & Other Charges:** Please refer the latest Schedule of Charges on PNBHFL's website (<http://www.pnbhfl.com/fair-practice-code.aspx>) and/or at the branch office of PNBHFL. The Schedule of Charges would be revised by PNBHFL from time to time.
13. **Security Cover/Loan to Value (LTV %):** 56.25
14. **Security :**
The following Security shall be created by the Borrower(s) and/ or Co-Borrower and/ or Guarantor and/ or Security Provider in favour of PNBHFL which shall hold the Security on First Charge basis:
 - 1 Property Address - G02/39,0.0,Sector - G,Emaar Gomti Greens,Sarsanwa And Ahamamau, Pargana, Tehsil Mohan Lal Ganj, Lucknow, Uttar Pradesh, India; Pincode - 226001; Area - 3744Sq.ft ; Freehold
15. **Additional Security / Interim Security (if any):**
16. **Disbursement:** Disbursement may be made in one or multiple installments, as per sole discretion of the PNBHFL in terms of the Disbursement request letter, applicable from time to time.

Signature of the Borrower(s)