

I - 6957/19



सत्यमेव जयते

INDIA NON JUDICIAL
Government of Uttar Pradesh

e-Stamp

Certificate No. : IN-UP05769142098420R
Certificate Issued Date : 08-Mar-2019 12:37 PM
Account Reference : SHCIL (FI)/ upshcil01/ QAISERBAGH/ UP-LKN
Unique Doc. Reference : SUBIN-UPUPSHCIL0106881931529347R
Purchased by : SMT POOJA GUPTA
Description of Document : Article 23 Conveyance
Property Description : FLAT NO.205, 2ND FLOOR IN SAS DIVINE 11/COM-105, SECTOR-11, VRINDAVAN YOJNA-2, LUCKNOW.
Consideration Price (Rs.) :
First Party : SAS GLOBAL PVT LTD
Second Party : SMT POOJA GUPTA
Stamp Duty Paid By : SMT POOJA GUPTA
Stamp Duty Amount(Rs.) : 4,27,300
(Four Lakh Twenty Seven Thousand Three Hundred only)



-----Please write or type below this line-----

For SAS Global Private Ltd.



Curad. u
Director

SALE DEED

Date of Execution : 08-03-2019
Place of Execution : Lucknow

Pooja Gupta

TQ 0008415253

Statutory Alert:

1. The authenticity of this Stamp Certificate should be verified at "www.shcilestamp.com". Any discrepancy in the details on this Certificate and as available on the website renders it invalid.
2. The onus of checking the legitimacy is on the users of the certificate.
3. In case of any discrepancy please inform the Competent Authority.



Sale Consideration : ₹ 62,40,000/-
 Market Value : ₹ 45,52,640/-
 Stamp Duty Paid : ₹ 4,27,300/-
 Ward : Ibrahimpur

DETAILS OF INSTRUMENT IN SHORT

1.	Nature of Property	: Residential
2.	Ward	: Ibrahimpur
3.	Mohalla	: Sector-11, Vrindavan Yojna-2, Lucknow.
4.	Details of Property (Property No.)	: Flat No. 205 (Two Hundred Five) on the Second Floor in building known as "SAS DIVINE", built over Plot No. 11/Com-105, Sector-11, Vrindavan Yojna-2, Lucknow.
5.	Standard of measurement	: sq. meters
6.	Area of Property	: 143.77 (One Hundred Forty Three Point Seven Seven) sq. meters
7.	Location Road	: Not on Segment Roads
8.	Type of Property	: Flat
9.	Consideration	: ₹ 62,40,000/- (Rupees Sixty Two Lakhs Forty Thousand only).

For SAS Global Private Ltd.

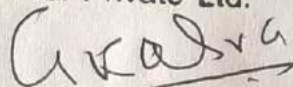
Arka
 Director

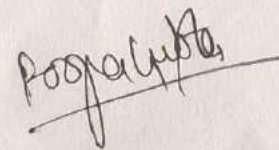
Pooja Gupta

10.	Boundaries	: Top : Flat No. 305 Bottom : Flat No. 105
11.	No of persons in first part (1) ;	: No of persons in second part (1) ;
12.	Details of Seller	: Detail of Purchaser
	M/s SAS Global Pvt. Ltd. a company incorporated under the Companies Act 1956 having its registered office at 14, Station Road, Lucknow Through its Director Sri Gunjit Kalra son of Sri Sunil Kalra authorised vide resolution dated 05-07-2016.	Smt. Pooja Gupta wife of Sri Sundeep Kumar Jaiswal resident of Nawanggaon, Nawa Nagar, Ballia (U.P.).

THIS DEED OF SALE IS EXECUTED BETWEEN **M/s SAS Global Pvt. Ltd. a company incorporated under the Companies Act 1956 having its registered office at 14, Station Road, Lucknow Through its Director Sri Gunjit Kalra son of Sri Sunil Kalra authorised vide resolution dated 05-07-2016.** The deed presented for registration by Sri Deepak Gulabani son of Late Sri Hari Ram Gulabani resident of 86, Model House, Lucknow on behalf of Sri Gunjit Kalra son of Sri Sunil Kalra having the Authenticate Power of Attorney dated 08-07-2016 registered in Book No. 6, Volume 10 Pages 203/222 at No. 50 on 08-07-2016 in the office of Sub-Registrar-III, Lucknow (hereinafter called the '**Seller**' which expression shall mean and include its, successors, administrators and assigns) AND **Smt. Pooja Gupta wife of Sri Sundeep Kumar Jaiswal resident of Nawanggaon, Nawa Nagar, Ballia**

For SAS Global Private Ltd.


Director



(U.P.) (hereinafter called the 'Purchaser' which expression shall mean and include her heirs, successors, administrators and assigns).

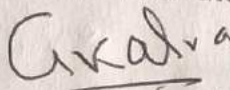
WHEREAS the Seller has Plot No. 11/Com-105 situate at Sector-11, Vrindavan Yojna-2, Lucknow measuring about 3027.50 sq. meters from Uttar Pradesh Avas Evam Vikas Parishad, Lucknow vide registered Sale Deed dated 29-09-2014 registered in Book No. I Volume 17914 Pages 1/18 at No. 20918 on 01-10-2014 in the office of Sub-Registrar-I, Lucknow; AND

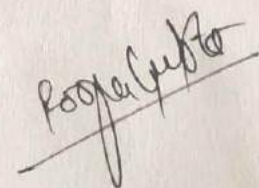
WHEREAS later on the Seller got constructed a multistoried residential building over the said Group Housing known as "**SAS DIVINE**" in pursuance of Permit No. 486 dated 07-06-2013 issued by Uttar Pradesh Avas Evam Vikas Parishad, Lucknow; AND

WHEREAS later on the Seller got a Completion Certificate of the Building from Uttar Pradesh Avas Evam Vikas Parishad, Lucknow vide Letter No. 2149/11/COM/105 dated 10-08-2018 ;AND

WHEREAS the Seller wanted to SELL the Flat No. 205 (Two Hundred Five) on the Second Floor in building known as "**SAS DIVINE**", built over Plot No. 11/Com-105 situate at Sector-11, Vrindavan Yojna-2, Lucknow, measuring about 1950 (One Thousand Nine Hundred Fifty) sq. feet i.e. 181.23 (One Hundred Eighty One Point Two Three) sq. meter super area and 1547 (One Thousand Five Hundred Forty Seven) sq. feet i.e. 143.77 (One Hundred Forty Three Point Seven Seven) sq. meters covered area and the Purchaser being interested in purchasing the same has offered a sum of ₹ 62,40,000/- (Rupees Sixty Two Lakhs Forty Thousand only) which offer the Seller has accepted.

For SAS Global Private Ltd.

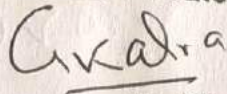

Director

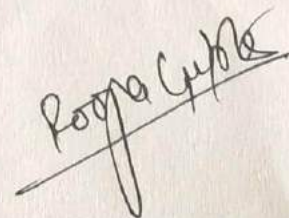


NOW THIS DEED OF SALE WITNESSETH AS UNDER :

1. That in consideration of ₹ 62,40,000/- (Rupees Sixty Two Lakhs Forty Thousand only) paid by the Purchaser to the Seller, the receipt whereof the Seller hereby acknowledges, the Seller doth hereby transfers, conveys sale and assigns to the Purchaser by way of absolute sale of Flat No. 205 (Two Hundred Five) on the Second Floor in building known as **"SAS DIVINE"**, built over Plot No. 11/Com-105 situate at Sector-11, Vrindavan Yojna-2, Lucknow, measuring about 1547 (One Thousand Five Hundred Forty Seven) sq. feet i.e. 143.77 (One Hundred Forty Three Point Seven Seven) sq. meters covered area, morefully detailed at the foot of the deed to hold and enjoy the same as his/ her/ their property on the terms and conditions of the deed (hereinafter referred to as the "demised flat").
2. That the flat hereby sold is free from all sorts of encumbrances, liens, attachments, mortgages, transfers and charges etc.
3. That the Purchaser shall in no way or manner will be entitled to block the common areas such as corridor, lobbies, staircases, lifts, entrances, exits of the parking area, garden, pump, water tank, and ducts and in case he/ she/ they does so then the Seller as well as the owner of the other flats shall have right to remove the construction/ obstruction forthwith at the cost of the Purchaser or her nominees.
4. That the Purchaser has examined the nature of construction and quality work of the flat and is fully satisfied with it. The Purchaser

For SAS Global Private Ltd.


Director



hereinafter shall not be entitled to raise any sort of dispute or claims regarding quality of the construction/ workmanship or anything or matter relating to or incidental to the construction etc. of the said flat.

5. That the Purchaser has examined the title of the Seller and has seen all the papers regarding the same.
6. That the Purchaser shall has no claim, right title or interest of any nature of any kind except of ingress or egress in respect of all or any of the common areas such as staircases, lobbies, roof, open spaces which shall be commonly used by the owners of the flats in the complex.
7. That the Purchaser agrees to pay all taxes, charges, payable in respect of her flat to the Nagar Nigam or State Government, Central government or any other authorities empowered to impose the same.
8. That the Purchaser shall not store in her flat any goods of hazardous or combustible nature or which are so heavy as to effect the construction or structure of the building of the other owners.
9. That the Purchaser shall not do any cause to be done anything in or about her flat which may damage or in any manner interfere with the use of any floor, ceiling or walls adjacent to his/ their flats or any passage or amenities available for common use.

For SAS Global Private Ltd.

Aradhya
Director

Roopa Gupta

10. That the Purchaser shall keep and maintain the sewer line including water passage and the sewer pipe running through his/her/their portion and would not allow them to be choked up and damaged thereby causing inconvenience to the other owner/ occupiers of the other portion of the complex. Further, the Purchaser shall permit to the Seller or its nominees, agents or persons/ employees at all reasonable time to enter into the flat for the inspection and maintenance/ repairs.
11. That the Purchaser shall not use or cause to be used the demised flat or any portion thereof for any purpose whatsoever other than that for the residential purposes.
12. That after purchasing the flat the owners shall organize a society which the owners of flat shall bear electric expenses of the common meter and other expenses incurred for the maintenance of the building, the Purchaser shall maintain the common portion of the said apartments and would provide essential service such as facility of running of water, electricity, cleaning of passage, generator, lift and common portion etc.
13. That the Purchaser agrees / binds himself / herself / themselves to become a member of society / association.
14. That the name of the entire complex is "SAS DIVINE" and the Purchaser or occupiers of the other flats shall not be entitled to change the name of the complex under any circumstances.
15. That Purchaser and owners of the other flats or their transferees will keep their flat, floor, ceiling and four walls in their possession

For SAS Global Private Ltd.

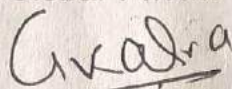
C. K. Adra
Director

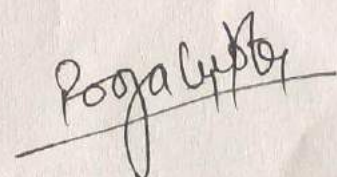
Pragya Gupta

in good repair and if at any time by way of an act of the God or natural calamity the whole or part of the building falls down or is damaged, then the owners of the different flats or their transferees shall get the foundation walls, beams, columns, toilets and roofs etc. on the subsequently floors made of such stability as may be agreed to between the flat owners so that it may bear the load of all the flats akin to the flats on the subsequently floors failing which the other Purchaser/or either of them shall get the foundation walls, beams, columns, toilets and roofs etc. on the subsequently floors constructed in order to build their flats on such floor similar to the flats as previously the same was in existence and they shall have right to recover the proportionate costs of such construction from the owner or their transferee of the remaining flats together with interest thereon and service charges thereof.

16. That the Purchaser hereby agrees to abide by the building rules, municipal by laws and regulations.
17. That the Seller shall get adequate electricity load sanction and connection from LESA / UPPCL as per requirement of the Building and the Purchaser agree to take adequate electric connection in her name from the electricity supply department through the Seller and will pay for the electricity consumed for her portion.
18. That all the terms and conditions of the Allotment Letter executed between the Seller and Purchaser is binding upon the parties.

For SAS Global Private Ltd.


Director



19. That the Purchaser shall pay the sewage and water tax charges and any other taxes, charges or dues which may be payable to any local or statutory authority in respect of the demised flat from the date of possession of the same or the date of execution and registration of the deed whichever is earlier.
20. That in future if any demand related to GST is raised by the authorities; it will be borne and paid by the Purchasers fully.
21. That the vacant possession of the flat hereby sold shall be delivered by the Seller to the Purchaser with all its rights, privileges so far held and enjoyed by the Seller to hold and enjoy the same the Purchaser free from all sorts of encumbrances.
22. That all expenses towards stamp duty, registration fee, legal fee including miscellaneous expenses for execution and registration of the deed have been borne by the Purchaser.
23. That the Purchaser of the said flat shall have only the right to use all common facilities provided by the Seller. The Purchaser will be absolute owner of the construction of the said flat only by virtue of the instant deed and the common areas and all common facilities shall remain undivided. The Purchaser shall have no claim against the builder / Seller in respect of any item of work material installation etc, in the said property hereby sold.
24. That after execution of this deed the Purchaser may get her name mutated in the relevant records of competent authority and other concerned authorities on the basis of this deed and the Seller shall have no right to object in the matter. However, the Seller

For SAS Global Private Ltd.

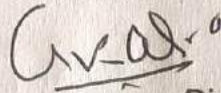
Akshay
Director

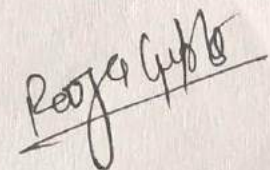
Pooja

shall cooperate with the Purchaser for the said purpose, if the same is required by the Purchaser.

25. That the flat transferred under the deed is situated at Sector-11, Vrindavan Yojna-2, Lucknow, which is not on Segment Roads. Hence, the valuation of the same is calculated as per residential rates given in the Circle Rate List issued by Collector, Lucknow. There is Wooden Flooring in the Flat but No Wooden Wardrobe and Modular Kitchen in the same and No Swimming Pool in the building.
26. That the proportionate area of the land for the purposes of payment of stamp duty is calculated @ 33.33% of the covered area i.e. $143.77 \text{ sq. meters} \times 33.33 / 100 = 47.92 \text{ sq. meter}$ the value whereof @ ₹ 23,000/- per sq. meter comes to ₹ 11,02,160/-. The building is situate on 18 meter wide Road. The building is twelve storied and the total constructed area of flat is about 143.77 sq. meter and value thereof @ ₹ 24,000/- per sq. meter comes to ₹ 34,50,480/-. The total value of land and construction of the flat comes to ₹ 45,52,640/- However the actual sale consideration being ₹ 62,40,000/-. Hence the stamp duty of ₹ 4,27,300/- has been paid on this deed as per G.O. No. S.V.K.N.- 5-2756/11-2008-500(165)/2007 dated 30-06-2008 vide E-Stamp Certificate No. IN-UP05769142098420R DATED 08-MAR-2019
27. That this sale deed has been drafted by the undersigned as per instructions and documents provided by the parties for which they shall be responsible.

For SAS Global Private Ltd.


Director



28. That the identification of the parties has been done on the basis of the documents provided by them.

SCHEDULE OF PROPERTY

Flat No. 205 (Two Hundred Five) on the Second Floor in building known as "**SAS DIVINE**", built over Plot No. 11/Com-105 situate at Sector-11, Vrindavan Yojna-2, Lucknow, measuring about 1547 (One Thousand Five Hundred Forty Seven) sq. feet i.e. 143.77 (One Hundred Forty Three Point Seven Seven) sq. meters covered area and bounded as under :-

North : Open to Sky

South : Flat No. 203

East : Entrance, Common Passage & Staircase

West : Open to Sky

SCHEDULE OF PAYMENT

1. Received ₹ 2,40,000/- vide Cheque No. 173896 dated 05-02-2019 drawn on State Bank of India, Bank Road Gorakhpur
2. Received ₹ 49,92,000/- vide Demand Draft No. 349668 dated 05-03-2019 issued by State Bank of India, Super Market, Raebareili
3. Received ₹ 9,45,600/- vide Cheque No. 173897 dated 08-03-2019 drawn on State Bank of India, Bank Road Gorakhpur
4. ₹ 62,400/- to be deposited as TDS.

Total Sale Consideration Received ₹ 62,40,000/- (Rupees Sixty Two Lakhs Forty Thousand only).

For SAS Global Private Ltd.

C. K. Adra
Director

Pooja Gupta

आवेदन सं०: 201901041009668

विक्रय पत्र

बही सं०: 1

रजिस्ट्रेशन सं०: 6957

वर्ष: 2019

प्रतिफल- 6240000 स्टाम्प शुल्क- 427300 बाजारी मूल्य - 4553000 पंजीकरण शुल्क - 20000 प्रतिलिपिकरण शुल्क - 80 योग : 20080

श्रीमती पूजा गुप्ता,
पत्नी श्री संदीप कुमार जायसवाल
व्यवसाय : नौकरी
निवासी: नवांगावं, नवा नगर, बलिया

Pooja Gupta



ने यह लेखपत्र इस कार्यालय में दिनांक 12/03/2019 एवं 11:50:48 AM बजे
निबंधन हेतु पेश किया।

रजिस्ट्रीकरण अधिकारी के हस्ताक्षर

Nirmal Singh

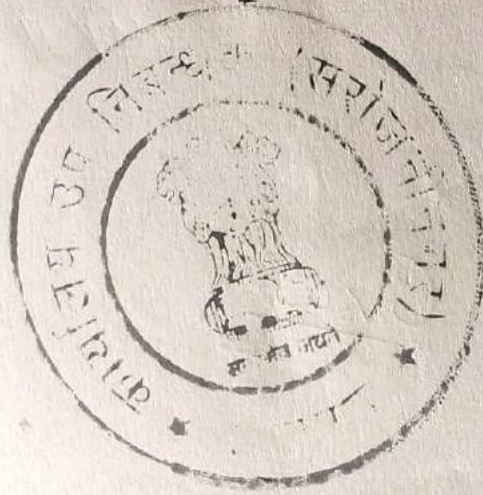
निर्मल सिंह .

उप निबंधक :सरोजनीनगर

लखनऊ

12/03/2019

राजकिशोर वर्मा .
कनिष्ठ सहायक (निबंधन) - नियमित



बही सं०: 1

रजिस्ट्रेशन सं०: 6957

वर्ष: 2019

निष्पादन लेखपत्र वाद सुनने व समझने मजमुन व प्राप्त धनराशि रु प्रलेखानुसार उक्त

विक्रेता: 1

श्री मे. एस ए एस ग्लोबल प्रा. लि. द्वारा निदेशक गुंजित कालरा के द्वारा दीपक गुलाबानी, पुत्र श्री स्व. हरी राम गुलाबानी निवासी: 86, मॉडल हाउस, लखनऊ व्यवसाय: नौकरी



क्रेता: 1

Guilabani

श्रीमती पूजा गुप्ता, पत्नी श्री संदीप कुमार जायसवाल

निवासी: नवांगांव, नवा नगर, बलिया

व्यवसाय: नौकरी



Pooja Gupta

ने निष्पादन स्वीकार किया। जिनकी पहचान

पहचानकर्ता: 1

श्री शैलेन्द्र सिंह, पुत्र श्री स्व. राम वि गस मिह

निवासी: आई-93, निकट सिविल लाईन, पुलिस चौकी राजकीय कॉलोनी, रायबरेली

व्यवसाय: नौकरी



Singh

पहचानकर्ता: 2

श्री विनीत कुमार पाण्डेय, पुत्र श्री राम शिरोमणी पाण्डेय

निवासी: 1/14, रजनी खण्ड, शारदा नगर योजना, लखनऊ

व्यवसाय: नौकरी



श्री. Vineet Pandey

रजिस्ट्रीकरण अधिकारी के हस्ताक्षर

Nish

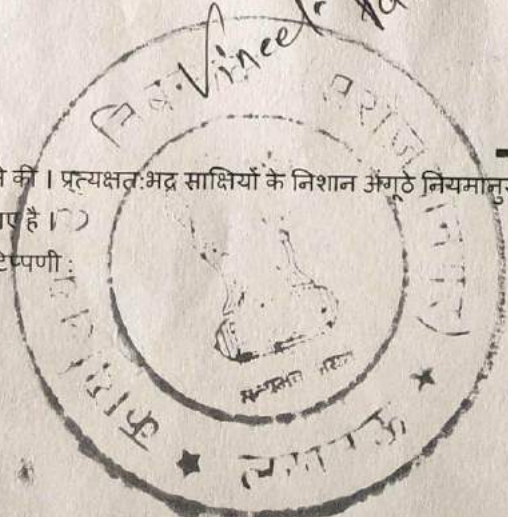
निर्मल सिंह.

उप निबंधक : सरोजनीनगर

लखनऊ

ने की। प्रत्यक्षतः अद्र साक्षियों के निशान अंगूठे नियमानुसार लिए गए हैं।

टिप्पणी:



पूजकिशोर वर्मा.

कनिष्क सहायक (निबंधन)

नियमित

Generally used abbreviations

a/c = Account	dep = Deposit	Pr = Principal
adj = Adjustment	Dft = Draft	proc = Processing Charge
Amt = Amount	dish/dsh = Dishonour	rd = Recurring Deposit
Ar = Arrear	DR = Debit	ret/rtn = Return
bal = Balance	DoB= Date of Birth	Rnd = Round of
Capn = Capitalization	eft = Electronic Fund Transfer	sb = Savings Bank
Chg/ch = Charge	Inop = Inoperative	SC = Short Credit
Chq = Cheque	ins = Insurance	SI/So/SORD = Standing Instruction
Clos = Closure	int/in = Interest	S/D/W/H/o = Son/Daughter/Wife/Husband of
Coll = Collection	lon/ln= Loan	Tr/trf/xfer= Transfer
Comm = Commission	min = Minimum	TT = Telegraphic Transfer
COR/CORR = Correction	os = Outstanding	txn = Transaction
CR= Credit	P & T = Postage & Telegram	Wdl = Withdrawal
csh = Cash	Pos = Point of sale	+MOD bal = total balance (SB+linked MOD a/c)

NMSD

भारतीय स्टेट बैंक



State Bar



REGULAR SB CHO-INDIVIDUALS

CIF No : 86049873924

Account No : 20099747265

Customer Name: POOJA GUPTA

S/D/W/H/o: SUNDEEP KUMAR JAISWAL

Address: W/O SUNDEEP KUMAR JAISWAL

8 CHARUCHANDRAPURI COLONY

GORAKHPUR

Phone:

Email: poojag5877@gmail.com

D.O.B. (If Minor):

MOP.: SINGLE

Nom. Reg. No.:

RAE BARELI

DIST: RAE BARELI



Phone: 221241

Email: sbi.00161@sbi.co.in

Branch Code: 161

Date of Issue: 17/05/2019

17/05/2019 7493649 161

IFSC: SBIN0000161

MICR: 2290000000

BRANCH CHIEF MANAGER





भारतीय स्टेट बैंक
State Bank Of India

000000 UCHANKHPLR
BANK ROAD UCHANKHPLR
111 275001
IFS CODE: SBIN0000000

0502201
D D M M Y Y Y Y

PAY SAS Global Pvt. Ltd.

को या उनके आवेज पर OR OR

रुपये RUPEES—Two Lakh Fourty Thousand only

अवा करे ₹ 240000/-

अवा करे

20099747265

VALID UPTO ₹ 50 LACS AT NON-HOME BRANCH

SB ACCOUNT

Prefix :
1516000012

POC
DUPT

MULTI-CITY CHEQUE Payable at Par at All Branches of SBI

Please sign above

⑈ 173896⑈ 27300200 ⑆ 010719⑈ 31

ot on OnePlus
clip



भारतीय स्टेट बैंक
State Bank Of India

(00086) GORAKHPUR
BANK ROAD GORAKHPUR
U.P. 273001
IFS Code: SBIN000086

VALID UP TO 31.03.2019
08032019
DDMMYY

PAY SAS Global Pvt. Ltd.

को या उनके आदेश पर OR ORDER

रुपये RUPEES Nine Lakh Fourty Five Thousand Six Hundred only
—————— अथवा करे ₹ 945600/-

बैंक अ/c No. 20099747265

VALID UPTO ₹ 50 LACS AT NON-HOME BRANCH

SB ACCOUNT
Prefix :
1516000012

Pooja Gupta
POOJA GUPTA

MULTI-CITY CHEQUE Payable at Par at All Branches of SBI

Please sign above

⑈ 173897 ⑈ 27300200 ⑈ 010749 ⑈ 31

जारी करने वाली भारतीय स्टेट बैंक
Issuing Branch: STATE BANK OF INDIA
कोड नं. / CODE No: 00161
Tel No. 0535-221241

मांगद्राफ्ट
DEMAND DRAFT

Key: YEBLEQ
Sr. No: 311278

05032019
D D M M Y Y Y Y

मांगे जानेपर SAS GLOBAL PVT LTD

ON DEMAND PAY

Forty Nine Lakh Ninety Two Thousand Only

रुपये RUPEES

अदा करें

₹

4992000.00

IOI 000492349668
Name of Applicant

Key: YEBLEQ
By Charges

Sr. No: 311278

AMOUNT BELOW 4992001(4/7)

मूल्य प्राप्त / VALUE RECEIVED

भारतीय स्टेट बैंक

STATE BANK OF INDIA

अदाकर्ता शाखा / DRAWEE BRANCH: LUCKNOW MAIN BRANCH

कोड नं. / CODE No: 00125

प्राधिकृत हस्ताक्षरकर्ता

शाखा प्रबंधक
BRANCH MANAGER

₹ 1,50,000/- से अधिक के निम्नलिखित दो अधिकारियों द्वारा हस्ताक्षरित होने पर ही वैध।
INSTRUMENTS FOR ₹ 1,50,000/- & ABOVE ARE NOT VALID UNLESS SIGNED BY TWO OF THE

कंप्यूटर द्वारा मुद्रित होने पर ही वैध
VALID ONLY IF COMPUTER PRINTED

केवल 3 महीने के लिए वैध
VALID FOR 3 MONTHS ONLY

⑈ 349668⑈ 000002000⑈ 000492⑈ 16

State Bank of India
RAE BARELI

To

1) Shri/Smt/Kum
Mrs. POOJA GUPTA S/O D/O W/O Mr. SUNDEEP KUMAR
JAISWAL
B 37, GOVT COLONY, NEAR MAMA CHURAHA-229001
Date: 18.2.2020

Reference No.

Dear Sir/Madam,

PERSONAL SEGMENT ADVANCES
XPRESS CREDIT
Overdraft / Term Loan of Rs 5,00,000.00

With reference to your loan application dated 06/03/2019, we hereby sanction you a Overdraft / Term Loan of ₹ 5,00,000.00 (Rupees Five Lakhs Only) on the following terms and conditions.

1. Purpose :

The loan is sanctioned to you as per your application dated 06/03/2019 .

2. Rate of Interest:

Fixed Rate of Interest :

Interest on the loan will be charged at 12.05% p.a. on daily reducing balance at monthly rests which is 3.4% above the TWO-YEARS Marginal Cost of Fund Based Lending Rate which is at present 8.65% p.a. The rate of interest viz 12.05% will be valid for the entire tenor of the loan. In the event of default in payment of any instalment or any irregularity in the loan account, penal interest at the rate of 2% p.m. over the stipulated interest rate with monthly rests will be charged for the irregular amount and overdue period.

3. Repayment :

The loan is to be repaid in **60** Equated Monthly Instalment of ₹ **11,135.00** . The number of equated monthly instalments may increase/vary if the entire loan with interest, cost, charges and expenses is not repaid by/with the stipulated number of equated monthly instalments by reason of increase in the rate of interest or otherwise. The equated monthly instalments will have to be paid till the entire loan with interest is fully repaid. The first instalment commences from the month following the month of disbursement of loan.

4. Processing Charges :

Processing charges of ₹ **5900** (Rupees Five Thousand Nine Hundred Only) are payable immediately.

5. Foreclosure / Prepayment Charges

- Any prepayment of EMIs in full or in part and closure of account before the end of term will attract the prepayment charges of 3 % on prepaid amount
- No prepayment/ foreclosure charges will be applicable if the account is closed from the proceeds of a new loan account opened under the same scheme

6. In the event of my/we failing to repay any/ 2 or more instalment(s) at any point of time, the Bank may send written reminders or make tele call/ SMS or depute an official to meet me/ us personally, all the incidental charges appurtenant thereto such as postage, telephone/ SMS charges, transportation charges, on actual would be recovered from me/ us.

7. Notwithstanding anything contained herein above, I/We confirm having agreed that 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 me/ us, 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.

Please call on us on any working day to execute the documents. The loan is also subject to other terms and conditions as mentioned in the document(s) executed / to be executed in connection with the loan and as may be prescribed by the Bank from time to time. The duplicate copy of this arrangement letter may please be returned to us duly signed by you and the guarantor(s) in token of acceptance of the terms and conditions detailed herein.
The terms and conditions specified in this letter hold good for a period of 45 days from the date of this letter.

Branch Manager



Received the original. Terms and conditions accepted

Mrs. POOJA GUPTA S/O D/O W/O Mr. SUNDEEP KUMAR JAISWAL
B 37, GOVT COLONY, NEAR MAMA CHURAHA-229001

(Borrower)

Pooja Gupta
(Signature)

Date:

Received on 18-2-2020

LOS Application ID -
14963803

**MEMORANDUM OF LOAN AGREEMENT FOR HOME LOAN GRANTED TO
PUBLIC**

(TO BE STAMPED AS AN AGREEMENT IN ACCORDANCE WITH THE STAMP ACT IN FORCE IN THE STATE IN WHICH THE DOCUMENT IS EXECUTED AND NOT TO BE ATTESTED)

To
STATE BANK OF INDIA
ADB RAE BARELI

PLACE : ADB RAE BARELI
DATE :

Dear Sirs,

Whereas, State Bank of India, a body corporate constituted under State Bank of India Act 1955, having its Corporate Centre at Madame Cama Road, Nariman Point, Mumbai-400 021 having one of its Branch Offices at RAE BARELI (hereinafter called the "the Bank" which expression shall include its successors and assigns) having, at my/our request { Mrs.POOJA GUPTA Son/Daughter/Wife of SUNDEEP KUMAR JAISWAL at present aged around 42 years, and residing at B 37, GOVT COLONY, NEAR MAMA CHURAHA-229001 (hereinafter, called "the Borrower" which expression shall include his/her respective heirs, executors, administrators and assigns)} granted me/us *HL FOR INDIVIDUALS - R-TERM LOAN of ₹ 54,90,000.00 (Rupees Fifty Four Lakhs Ninety Thousand Only) for PURCHASE OF NEW HOUSE (hereinafter referred to as the 'project'), situated at 205,205 2ND FLOOR,SAS DI,105 SECTOR 11,VRINDAVAN YOJNA,LUCKNOW,226001,UTTAR PRADESH,INDIA.

2. In consideration of the grant of the said advance and continuance of the said facility for such time as the Bank may deem fit, I/We "the Borrower (s)" do hereby irrevocably and unconditionally agree and undertake, so as to bind myself/ourselves, my/our heirs, executors, administrators, estates, assigns and effects as follows, viz.

a) The disbursement of the amount of the loan shall be at the Bank's absolute discretion and shall be co-related to the actual progress in the construction of the project. Such disbursements shall be made by means of Bankers Cheques drawn in favour of the builders/promoters duly authorized or to engineer/architect/contractor or to suppliers of goods and services when the construction is undertaken by the Borrower and instruct you to make payment for the purpose of the 'project'. The Bank may, at your discretion and at my/our request credit a part of the loan amount to my/our current/savings Bank account (maintained in single or joint names) to enable me/us to make payments to suppliers of goods and services. I/We shall submit to the Bank, within a reasonable time, satisfactory proof of the proper utilization of the amount of the loan, such as Architect's certificate, certifying the value of the work carried out, Contractor's bills, stamped receipts, sale agreement for house/flat etc. If considered necessary by the Bank, I/We shall produce, at my/our cost, photographs showing the progress of construction work carried out by me/us which photographs besides showing portion of the neighbouring properties, shall be certified by persons whose certificates are acceptable to the Bank.

b) I/We shall repay the amount of loan as per the terms stipulated in the Arrangement/Sanction letter dated _____ duly accepted by me/us, which forms part of this Agreement, in Equated Monthly Installments of ₹ 45,697.00/- each till the entire loan with interest is fully repaid. The equated monthly installments also include interest component.

3. Rate Of Interest on Loans:

3A. Loan on Floating Rate of Interest

Interest on the loan outstanding will be charged at the rate of -8.55%(spread) above RBI's Repo Rate which presently is 8.55% p.a. The present effective rate of interest being 8.9% p.a. calculated on daily balance of the loan amount at monthly rests, subject to interest rate reset on the 1st day of every calander quarter, on the basis of prevailing RBI Repo Rate. The spread is sum of Credit Risk Premium of 0 % and other cost including operating cost. The Bank shall at any time and from time to time be entitled to change Credit Risk Premium when borrower's credit assessment undergo change. Also, other cost including operating cost can be altered periodically at Bank's 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.

3B. Loan On Fixed-cum-Floating Rate Of Interest

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. Thenceforth 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 (RBI's REPO RATE) 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 RBI's REPO RATE 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 RBI's REPO RATE 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.

3C. For loans under SBI Realty Scheme for acquiring residential plots

I/We undertake to construct the house on the plot financed by the Bank and submit the completion certificate within a period of 5 years from the date of first disbursement of the loan by the Bank. In case of my/our failure to construct the house and/or non-submission of completion certificate within the stipulated period of 5 years from the date of first disbursement, the Bank is at liberty to charge interest rate for the loan amount at the rate of 2.60% over and above the one year RBI's REPO RATE prevailing as on the next date of expiry of 5 years.

Salary account concessions

I/We, the Borrower(s), am/are aware that concession of _____% p.a. is included in the above mentioned interest rate on account of maintenance of my/our salary account with the Bank and the same is referred as Salary Account Concession in this Agreement. I/We declare and confirm that in the circumstances like change in job etc., wherein the salary is not credited by my/our employer to account maintained with the Bank, I/We undertake to advise such development to the Bank, further I/We would issue standing instructions to the salary account servicing bank to transfer entire salary credit to my/our account maintained by the Bank for continuation of Salary Account Concession as mentioned above and for the limited purpose of continuation of concessions in interest rates, my/our account with the Bank under the arrangement will be reckoned as pseudo salary account.

I/We further agree and confirm that in the event of discontinuation of my/our salary account/ pseudo salary account with the Bank, the Bank shall have the right to withdraw the salary account concession and the Bank shall have the right to revise the interest rate accordingly and I/We will not

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



raise any objection/dispute to the said action of the Bank.
\$ delete, if not applicable

Without prejudice to the Bank's other rights and remedies, the Bank shall be entitled to charge at its own discretion enhanced rates of interest on the outstanding in the loan account(s) or a portion thereof for any default or irregularity on my/our part which in the opinion of the Bank warrants charging of such enhanced rates of interest for such period as the Bank may deem fit. The Equated Monthly Installments will have to be paid till the entire loan and the interest is fully repaid. Further, the amount of Equated Monthly Installment may change/increase as may be decided by the Bank. 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.

Such enhanced interest will start accruing from the date of disbursement of the loan or the date of disbursement of the first instalment of the loan where such loan is paid in instalments or from 30 days from the due date of equated monthly instalments (EMI) if it remains unpaid for a period of 30 days from the due date, for any reason, including bounced cheque.

c) If the loan amount has been utilised by me/us for purchase of ready built house/flat, I/We shall pay first such monthly instalment following the month in which the loan amount is disbursed to me/us. The subsequent monthly instalments shall be paid before the last day of each subsequent month. If the loan amount has been utilised for construction of/additions to house/flat, I/We may be permitted to pay the first such monthly instalment till 2 months after the month in which the house/flat has been completed or on the expiry of 18 months from the date of disbursement of the first instalment, whichever may be earlier. The subsequent monthly instalments will be paid before the expiry of each subsequent month.

d. Pre-EMI interest:

(i) * I/We have opted for servicing of Pre-EMI interest and have already delivered or hereby undertake to deliver post-dated cheques drawn at monthly intervals for servicing of the amounts of Pre-EMI interest during the moratorium period.

(ii) * I/We have opted for capitalizing the Pre-EMI interest and agree that the loan amount will be fixed suitably taking into account approximate Pre-EMI interest during the moratorium period as detailed in paragraph pertaining to the Pre-EMI interest in the Arrangement letter dated _____. I/We hereby unconditionally agree to execute necessary authority in favour of my/our employer or tender post-dated cheques towards EMI's of the loan amount. If necessary I/We would request for resetting of EMI's based on the actual outstanding in the loan account after final disbursement.

(* score off whichever is not applicable)

e) I/We declare and confirm that the amount of the loan or the balance then outstanding shall become payable at once in case of my death or death of anyone of us. In case of death, the Bank may, at its discretion, continue the loan provided sufficient collateral security is furnished by my/our legal heirs/surviving borrower(s) or some satisfactory arrangement for repayment acceptable to the Bank has been made by my/our legal heirs/surviving borrower(s).

f) I/We shall arrange for the payment of the equated monthly instalments from my/our monthly salary or in whatever manner deemed fit * or by debit on the due dates from the Current/Savings Bank account with Branch/or any other Branch where I/We may hold the account singly or jointly and to appropriate the same in repayment of the said loan and interest.

I/We shall execute in favour of the Bank a letter of authority, addressed to my/our employers to recover and pay to the Bank the equated monthly instalment from my/our salary every month*.

*Delete if not appropriate.

g) On demand I/We agree to deliver to the Bank post-dated cheques/ECS mandates for the monthly instalments and warrant that the cheques will be honoured on first presentation. Any non-presentation of a cheque due to any reason will not affect my/our liability to pay the monthly instalments or any other sum. I/We agree to forthwith replace the cheques/issue fresh cheques, if required by the Bank. I/We shall not be entitled to call upon the Bank to refrain from presenting any cheque for payment and if I/We do so, the Bank shall nevertheless be entitled to present the cheque for payment and in the event of dishonour the provisions under the Negotiable Instruments Act, shall apply. I/We also agree to pay a penalty as stipulated by the Bank from time to time, for every bounced cheque for any reason whatsoever in addition to the enhanced rate of interest as applicable.

h) I/We declare and confirm that on my/our retirement, the outstanding amount of the loan sanctioned to me will become repayable at once. The Bank may, at its discretion, continue the loan provided satisfactory arrangement for repayment, acceptable to the Bank has been made by me/us.

i) In event of cessation of my/our business/service with my/our employers by way of resignation or otherwise (except as a result of death or retirement), I/We undertake to repay to the Bank forthwith on demand the balance principle amount of the loan, or the balances then outstanding whichever is higher.

j) In the event of my/our ceasing to be in business/services of my/our employer whether by retirement, resignation, death or by operation of law or for any other reason or cause whatsoever and howsoever the Bank shall be entitled at its discretion, to write to my/our employers to appropriate and set off (i) any amount which may then be payable by my/our employers to me/us whether by way of salary, allowances, bonus, other remuneration or any payment (whether ex-gratia or otherwise) whatsoever and (ii) any amount that may be standing to the credit of any account which I/We may have with my/our employers or with the Bank, either singly or jointly, towards repayment of the balance that may be then remaining due and payable by me/us in my/our said loan account together with interest thereon at the applicable rates up to the date of such repayment. Any such appropriation made by the Bank or my/our employers shall be conclusive and binding on me/us and my/our estate both in and out of court. In any event my/our liability to make repayment of the entire dues immediately shall remain valid till the entire amount with applicable interest as up to the date of payment has been realised by the Bank whether by way of recovery from my/our employer or otherwise.

k) I/We will not sell assign, mortgage, charge or in any way encumber or alienate the said flat/house/land or any part thereof/consumer durables/furnishings so long as I/we am/are indebted to the Bank in the said loan account without prior permission of the Bank in writing. I/We undertake to give prior intimation to the Bank before letting out/giving on lease and license the said flat/house. In the event of my/our account becoming irregular, NPA the Bank is at liberty to take vacant possession of building/flat/house (premises) from me/us, and hire the said premises at market rent for its commercial or residential purpose as the case may be and adjust the proceeds of the hire charges towards outstanding of my/our loan account.

l) The loan shall be secured by a valid equitable/legal mortgage of the land/house/flat purchased/constructed by me/us for which the Loan facility is provided by executing/registering such documents in such form as may be decided by the Bank. I/We shall, if required by the Bank, give such further security as acceptable to the Bank forthwith on demand by the Bank. In case it is not possible to create security by way of mortgage as aforesaid I/We shall forthwith on demand arrange for other collateral securities, by way of pledge/hypothecation, such as Bank's Fixed Deposits, National Savings Certificates, Kisan Vikas Patra, Life Insurance Policies, promissory notes issued by any Govt., shares or debentures of the companies, sufficient quantity of gold or gold ornaments or other articles or things acceptable to the Bank as security for the loan. The loan shall also be secured by the guarantee of a person acceptable to the Bank and good for the loan amount involved and by mortgage of the guarantor's property also or pledge/assignment/hypothecation of other securities acceptable to the Bank, if need be.

m) I/We shall obtain at my/our cost and produce for the satisfaction of the Bank a certificate from the Advocate/Solicitors approved by the Bank certifying that I/We will have clear, valid and marketable title to the land/house/flat proposed to be purchased by me/us and agree that the Bank shall be entitled not to disburse any amount of the loan until such certificate has been produced by me/us.

n) I/We shall maintain the flat/house in good tenable repair and condition at my/our cost at all times so long as I/we am/are indebted to the Bank and that I/We shall ensure that the Bank's security is not in any way jeopardised. I/We shall duly and punctually pay the charges, if any, payable in

the Co-operative Housing Society/condominium association and also all the municipal/revenue taxes, charges, rates, cesses etc. from time to time payable by me/us in respect of the flat/house/land. The Bank shall be at liberty to inspect the flat/house/land at any reasonable time and I/We shall furnish all such information/particulars whatsoever as and when called upon to do so by the Bank. I/We shall provide the required no-objection consent for creating a charge on the property secured for the Loan, from the Society/Condominium or any other permissions by any authority necessary for creating the security in favour of the Bank.

o) I/We shall at my/our cost insure and keep insured in the joint names of myself/ourselves and the Bank my/our house/flat at all times against fire, flood, cyclone, typhoon, lightning, explosion, riot, strike, earthquake risks and other acts of God for such other risks for its full market value as desired by the Bank from time to time and shall endeavour to get the building in which my/our flat is situated insured against fire, flood, cyclone, typhoon, lightning, explosion, riot, strike, earthquake, risks and other acts of God at all times by the Co-operative Housing Society/apartment owner/association or any other body under whose control the building is vested. I/we shall deliver copies of the insurance policies, cover notes, premium receipts, etc., to the Bank. If I/we fail to effect such insurance the Bank will be at liberty but not obliged to insure the said house/flat against fire, flood, cyclone, typhoon, lightning, explosion, riot, strike, earthquake risks and other acts of God and debit the premium and other charges to any of my/our accounts with the Bank. I/we expressly agree and declare that the Bank shall be entitled to adjust, settle, compromise or refer to arbitration any dispute between the insurance company and the insured arising from or under or in connection with any such policy or policies of insurance and such adjustment, settlement, compromise or any award made on such reference to arbitration shall be valid and binding on me/us. I/we further agree that the Bank shall have a right to receive all the moneys payable under any such policy or under any claim made there under and to give a valid receipt therefor and that the amount so received shall be credited to my/our loan account and I/we will not be entitled to raise any question that a larger sum might or ought to have been received or to dispute my /our liability for the balance remaining due on such account after such credit.

p) I/We agree and declare that notwithstanding anything contained herein or in any other security documents the entire amount of the loan or the balances then due shall, if so decided by the Bank, become forthwith due and payable by me/us to the Bank, upon the happening of any of the following events and the Bank shall be entitled to enforce its dues and security.

- i) any installment of the principal remaining unpaid for a period exceeding one month after the due date for payment thereof has expired;
- ii) any interest including penal interest remaining unpaid and in arrears for a period of one month after the same has become due whether demanded or not;
- iii) any breach or default in the performance or observance of any of the covenants contained in these presents and/or the security documents or any other term or condition relating to the term loans;
- iv) entering into any arrangement or composition with my/our creditors or committing any act of insolvency;
- v) any execution or distress being enforced or levied against the whole or any part of my/our property;
- vi) a receiver being appointed in respect of the whole or any part of my/our property;
- vii) the occurrence of any circumstances which is prejudicial to or impairs, imperils or depreciates or which is likely to prejudice, impair, imperil or depreciate the security given to the Bank; and
- viii) the occurrence of any events or circumstances which prejudicially or adversely affect in any manner my/our capacity to repay the amount due under the loan.

On the question whether any of the above event/s has/have happened, the decision of the Bank shall be conclusive and binding on me/us.

Provided always that the Bank may in its discretion refrain from forthwith enforcing its rights under this Agreement in spite of the happening of the contingencies aforesaid and provided further that the failure or delay by the Bank in exercising any right, power or privilege hereunder or under any of the security documents shall not impair/extinguish the same or operate as waiver of the same nor shall any single or partial exercise of any right, power or privilege preclude any further exercise of the same or the exercise of any other right, power or privilege. The rights and remedies herein and in the security documents are cumulative and not exclusive of any rights and remedies provided by the law.

q) I/We also agree that the Bank shall also be entitled to transfer loan account to any of the branches of the Bank after giving due notice to me/us

r) I/We declare and undertake that I/We have not paid/shall not pay any commission to any person/s for furnishing guarantees, counter guarantees or indemnities or for undertaking any other liability with respect to the aforesaid credit facilities.

s) I/We shall abide by the terms and conditions of the sanction of the loan to me/us as mentioned in the arrangement letter/sanction letter which forms part of this agreement and also to the rules for such loans which are now in force and also those which may be altered, revised, amended, added from time to time by the Bank/the Reserve Bank of India/Central Government/State Government.

- The undertakings, authority and agreements herein contained shall be irrevocable so long as I/we continue to be liable to the Bank in the said loan account.
- I/We hereby further agree that as precondition of the loan/ advance given to me/us by the Bank, that in case of default in repayment of the loan/advances or in the repayment of the interest thereon or any of the agreed installment of the loan on due date/s, the Bank and/or the Reserve Bank of India will have an unqualified right to disclose or publish my/our name(s), details and photograph(s) as defaulter in such manner and through such medium as the Bank or Reserve Bank of India in their absolute discretion may think fit.
- I/We further agree that the Bank is at liberty to disclose/share my/our Credit information to/with Information Company formed under the Credit Information Company (Regulation), 2005, as to the loans granted to me/us and the nature of the securities given by me/us, the guarantees furnished to secure the said loans whether fund based or non-fund based, my/our creditworthiness and any other manner which the RBI may consider necessary for inclusion in the Credit Information to be collected and maintained by Credit Information Companies and the Bank is not liable in any manner to me/us for providing the information as aforesaid to the Information Company.
- In the event of my/we failing to repay any or more installment (s) at any point of time, the Bank may send written reminder or make tele-call/SMS or depute an official to meet me/us personally, all the incidental charges appurtenant thereto such as postage, telephone/SMS charges, transportation charges, on actual, would be recovered from me/us.
- I/We agree that the Bank has absolute right to assign this agreement in favour of any person including securitization company or reconstruction company under the SARFAESI Act and on such assignment, I/We will be liable to such assignee as if assignee is the Bank/lender and assignee will have all rights against me/us and as well as overall properties either given as security or otherwise to recover all debts/liabilities payable by me/us under this agreement.
- I/We agree that in the event of my/our Home Loan account being classified, in terms of RBI guidelines, as non-performing asset on account of classification as non-performing asset of any other loan/facility provided by Bank to me/us, Bank shall be entitled to recall the entire loan and bring a suit or proceedings or to take any steps including those under SARFAESI Act, 2002/courts for realisation of its dues from me/us and for enforcement of the securities created in its favour as aforesaid.
- Notwithstanding anything contained hereinabove, I/We confirm having agreed that 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 us, 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.
- I/We declare that I have understood all the terms and conditions for the sanction of this loan and agree to abide by the same and also by the rules and regulations which may be issued by the Bank in future from time to time and in the event of my/our failing to do so, the Bank will

have a right to recall the advance without prejudice to the Bank's right to take such appropriate action as the Bank may deem it fit and proper.

**KEY FACT STATEMENT
HL FOR INDIVIDUALS**

1.	Loan Amount	5490000 (Rupees Fifty Four Lakhs Ninety Thousand Only)
2.	Loan Term	25 Years 0 Month
3.	Interest Type (fixed or floating)	FLOATING
4.	a) Interest chargeable (in case of floating rate loans)	a) 8.9% p.a. (EBLR+8.55%)
	b) Interest chargeable (in case of fixed rate loans)	b) NOT APPLICABLE
5.	Date of Interest reset	NOT APPLICABLE
6.	Mode of communication of changes in interest rates	Bank's web-site: www.sbi.com & entry in statement of loan account
7.	Fee Payable	
a.	On Application (PI individually specify all type of fee)	(i) Processing Fee: Rs. 11800 (ii) Fee for Legal opinion: Rs. (iii) Valuation Fee: Rs. (iv) CERSAI Registration: Rs.
b.	During the term of the loan (PI individually specify all type of fee)	NIL (Cost of insurance of the property has to be borne by the customer)
c.	On foreclosure (PI individually specify all type of fee)	NILL
d.	Fee refundable if loan is not sanctioned	Processing Fee will be refunded, if not sanctioned. However, processing fee will not be refunded after sanction of loan.
e.	Conversion Charges for switching from floating to fixed interest and vice-versa	NA
f.	Penalty for delayed payments	(i) Rs.500/- plus Goods and Services Tax for every delayed EMI payment. (ii) Enhanced rate of interest @2% p.a. on irregular amount over and above the applicable interest rate, if the EMI remains unpaid for more than 30 days.
9.	EMI payable	Rs. 45,697.00 (EMIs may vary consequent upon changes in interest rate).
9.	Details of security/ collateral obtained	(i) (ii) (iii)
10.	Date on which the annual outstanding balance statement will be issued	As on 31st March every year by 30th April.

Signed and delivered by:

1) Mrs. POOJA GUPTA S/O D/O W/O Mr. SUNDEEP KUMAR JAISWAL
B 37, GOVT COLONY, NEAR MAMA CHURAHA-229001

(Borrower)

(Signature)



Signed for and on behalf of State Bank of India by

Shri / Smt. _____

(Dy. General Manager / Asst. General Manager / Chief Manager / Branch Manager)

ADB RAE BARELI Branch

an authorised officer of State Bank of India


(Signature)




SELF DRAWING REGISTER WEF 4/2019 to 2/2020 OF SMT.POOJA GUPTA, CIVIL JUDGE (JR.DIV.) RAE BARELI -

MONTH	BASIC PAY	Dearness Allow.	I.R.	CCA	Sump. Allowance	Medical Allowance	R.O.A.	TTA	TOTAL	NPS	G.I.S.	Income Tax	TOTAL DEDUCTION	NET	T.V. NO & DATE	
														AMOUNT		
EARNINGS									DEDUCTIONS							
Mar-19	42610	65619	12783	200	2300	1000	250		124762	10823	400	15000	26223	98539	A-25/09-04-2019	
Apr-19	0	0	0	0	0	0	0		0		0	0	0	0		
May-19	26116	40218	7835	200	1410	1000	153		76932	6633	400		7033	69899	A-60/31-05-2019	
Jun-19	42610	65619	12783	200	2300	1000	250		124762	10823	400	0	11223	113539	A-27/29-06-2019	
Jul-19	28865	44452	8659	200	1558	1000	169		84903	7332	400	40000	47732	37171	A-02/01-08-2019	
Aug-19	32988	50802	9897	200	1781	1000	194		96862	8379	400	20000	28779	68083	A-06/02-09-2019	
TTA								53030	53030				0	53030	B-25/19-09-2019	
Salary for 25-08-19 to 31-08-19	9622	14817	2886		519		56		27900	0	0	0	0	27900		
Sep-19	42610	65619	12783	200	2300	1000	250		124762	10823	400	10000	21223	103539	A-08/11-10-2019	
Oct-19	42610	65619	12783	200	2300	1000	250		124762	10823	400	5000	16223	108539	A-31/25-10-2019	
Nov-19	42610	69880	12783	200	2300	1000	250		129023	11249	400	5000	16649	112374	A-10/13-12-2019	
Arr DA		17044							17044				0	17044	A-11/13-12-2019	
Dec-19	42610	65619	12783	200	2300	1000	250		124762	10823	400	5000	16223	108539		
Jan-20	42610	65619	12783	200	2300	1000	250		124762	10823	400	0	11223	113539		
Feb-20	42610	65619	12783	200	2300	1000	250		124762	10823	400	0	11223	113539		
	4,38,471	6,96,546	1,31,541	2,200	23,668	11,000	2,572	53,030	13,59,028	1,09,354	4,400	1,00,000	2,13,754	11,45,274		