

From,

Hemant Kumar- II
Additional District Judge
Court No. 15 Bulandshahar.
Id. No. UP 6449

To,

The Registrar General,
Hon'ble High Court Of
Judicature at Allahabad.

Through - The District Judge, Bulandshahar.

Sub - Submission of information in regard to new property in under
CL No. 25/Admin(A) dated 13th July 1998.

Sir,

I have to submit that we have purchased the property (Residential)
This property is in the name of Meenakshi Gautam (Wife) And Hemant Kumar.
All the relevant information is hereby annexed in desired Performa. All the
relevant papers are enclosed herewith.

It is therefore requested to put before the Hon'ble Court for kind
consideration.

Yours sincerely

Date:

Hemant Kumar- II
Additional District Judge
Court No. 15 Bulandshahar.
Id. No. UP 6449

Enclosure
1- As above

Under C.L. No.25/Admin. (A) Dated 13th July, 1998

1. Date of Joining of service.	17 June 2006
2. Present gross salary and take home salary.	GROSS SALARY - Rs.1,55,957.00 NET SALARY - Rs.1,15,557.00
3. Details of purchases (movable property exceeding to value Rs.10000/- and immovable property) Made by him earlier with complete details, date of purchase, amount spent etc.	NOT APPLICABLE
4. If any advance or loan taken from the High Court its amount and in what manner the loan will be repaid namely, the number of instalments, its amount and till what date the deduction will be made etc.	NOT APPLICABLE
5. If any loan taken from bank etc., details of amount, mode of repayment, period of deduction, number and amount of instalment etc.	A/C No. 00000038336056235 Home loan- Rs.68,00,000.00/- Address- SBI Hapur. Monthly Instalment - Rs.55,269.00/- Rate of Interest - 7.45%. Remaining Duration - 322 monthly instalments.
6. Regarding purchase of a second hand car- name of the vehicle, its model, cost price et. Date of the first purchase (month and year) of vehicle from car dealer to the first purchaser and a copy of the insurance policy showing the amount for which the vehicle was insured prior to its purchase by the officer.	NOT APPLICABLE

7. Details of the property (Area of plot, locality, city/ District, if building or flat then its size).	PROPERTY NO. PJ/1902/A-1 PARIJAT APARTMENT, VIKRANT KHAND, GOMTI NAGAR, LUCKNOW. SUB SCHEME - Phase II Property sub type- 3 BHK + study (158.52 sq.mt) Estimated cost Rs.84,11,757.00/- as per purchase deed.
8. Name and full address of the dealer/seller.	LUCKNOW DEVELOPMENT AUTHORITY VIPIN KHAND GOMTI NAGAR, LUCKNOW U.P.
9. Whether the dealer is regular and reputed one.	Dealer is U.P. Govt. entity & purely professional.
10. Whether the Judicial officer is related with the seller in any way and whether any case against the seller is pending in or decided by the Judicial Officer.	No
11. Details of source of the amount With papers in support thereof.	As per Annexure - A.

Annexure A

1) Total payments against purchase of flat- PJ/1902/A-1 Parijat Apartment, Vikrant Khand, Gomti Nagar, Lucknow (Lucknow Development Authority)

	Amount(Rs.)
a) Cost of flat as per sale deed :	84,11,757/-
b) Miscellaneous charges :	2,63,364/-
c) Stamp duty :	5,88,900/-
d) Registry charges :	<u>20,000/-</u>
Total	<u>92,84,021/-</u>

2) Sources of payments :

	Amount	Date of payment	Details
a)	3,53,800/-	9/10/2018	Paid through saving banks account No.11147225405.
b)	2,57,500/-	31/12/2018	Paid through RTGS.
c)	3,82,550/-	02/02/2019	Paid through saving banks account No.11147225405.
d)	79,063/-	23/03/2019	TDS paid against premium from bank account.
e)	68,33,374/-	28/03/2019	Paid through saving banks account No.11147225405, by taking House building loan of Rs.68,00,000 /- from SBI Hapur.
f)	7,68,834/-	29/07/2019	Paid through saving banks account No.11147225405.
g)	5,88,900/-	Date of Registry	Paid through saving banks account No.11147225405.
h)	20,000/-	Date of Registry	Out of cash accumulated from savings.
Total	92,84,021/-		

Enclosure:-

- 1) A copy of letter/advice no. 159/SO/19 dated 02-07-2019 issued by Lucknow development authority is enclosed here with to work out cost of flat and other charges.
- 2) A copy of sale deed is also enclosed for the amount of cost of flat and stamp duty paid.
- 3) Cash receipt of Rs.20000/- against registry charges.
- 4) Relevant parts of statement of bank account no. 11147225405.
- 5) Copy of house building loan certificate.

(Hemant Kumar -II)
Additional District & Sessions Judge
Bulandshahar
UP 6449.



LUCKNOW DEVELOPMENT AUTHORITY
VIPIN KHAND GOMTI NAGAR, LUCKNOW, UTTAR PRADESH

Property Allotment Letter

To
 MEENAKSHI GAUTAM & HEMANT KUMAR

User ID : 2908

Print Date : 02/12/2018

Dispatch Date : 4.12.18

Dispatch No : 909/PO/18

MUKYA NYAYIK MAJISTRATE JILA & SATRA NYAYALAY HAPUR

Pin No : 245101

Mobile No 9452926618

Dear Sir/Madam

Refer to Your registration

3197393

We are pleased to inform you that you have been allotted a Property as per the details

Notification	: REGISTRATION OPEN FOR FLATS IN VARIOUS SCHEMES	Sub Scheme	: PHASE II
Scheme	: GOMTI NAGAR	Property Id	: 297690
Sector	: VIKRANT KHAND	Arch.Plan	: PARLANT APARTMENT
Property Type	: MULTI STORIED APARTMENT	Property Sub Type	: 3 BHK + STUDY(1158 52)
Floor	: NINETEENTH FLOOR	Property No	: P/J1502/A-1
Allotment Mode	: Lottery	Allotment Date	: 01/12/2018
Estimated Area	: 157.21	Estimated Cost (Rs.)	: 7651000.00
Payment Option	: SELF FINANCE	Registration Amount	: 382550.00
Quota	: SCHEDULE CASTE	Deposited Till Date	: 30/06/2020
		Challan No.	: 3194

You have to deposit installments as per schedule given below using any of the payment mode as indicated **

Due Detail:-

Inst No	Installment Amount	GST	Total Due Amount	Due Date
1	382550.00		382550.00	20/12/2018
2	28750.00		28750.00	31/12/2018
3	1260608.00		1260608.00	20/03/2019
4	1260608.00		1260608.00	20/06/2019
5	1260608.00		1260608.00	20/09/2019
6	1260608.00		1260608.00	20/12/2019
7	1260608.00		1260608.00	20/03/2020
8	1260608.00		1260608.00	20/06/2020

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 payable amount will be charged. If the payment is not made within three months from the due date along with the additional interest, if any, Vice-Chairman LDA, has right to cancel the allotment, in which case deduction as per rule will be made.

- * The GST is calculated at current prevailing rates. If there is any change in GST rate on due date, the same shall be applicable.
- In case of delay in payment, Additional interest shall be charged as per applicable norms.
- ** The payment should be done using e-challan option available on LDA's webportal www.ldaonline.in. In case of payment by DD, the same shall be drawn in favour of secretary LDA payable at Lucknow.

This allotment is against Lottery on

27-Oct-18

*** Additional information

FOR REBATE KINDLY REFER REGISTRATION BOOKLET PARA 4.

Your Sincerely

Authorised Signatory
 For Lucknow Development Authority


 स्टेट बँक ऑफ इंडिया
 State Bank of India
 Main Branch HAJI KH
 BIC CODE: SBIN00
 Tel No. 01220-231351

Key: SAKJEN
 Sr No: 267738

2 0 1 2 2 0 1 8
 D O M M Y Y Y

DEMAND DRAFT
 DEMAND DRAFT

ON DEMAND PAY **SACHIV L D A LUCKNOW**

ON DEMAND PAY
 Three Lakh Eighty Two Thousand Five Hundred and Fifty Only

OR ORDER

₹ 382550.00

9
8
7
6
5
4
3
2
1

ICI 000445506437
 Name of Applicant

Key: SAKJEN Sr. No: 267738
 HEMANT KUMAR

AMOUNT BELOW 382551(305)

₹ 382550.00

Hemant Kumar
 V3170



STATE BANK OF INDIA

BRANCH: HAJI KH
 CODE NO: 01220

STATE BANK OF INDIA
 HAJI KH BRANCH
 LUCKNOW

STATE BANK OF INDIA
 HAJI KH BRANCH
 LUCKNOW

MICR 50643711 000020001: 00044550

B66917



सत्यमेव जयते

INDIA NON JUDICIAL
Government of Uttar Pradesh

e-Stamp



प्रभारी अधिकारी
लखनऊ विकास प्राधिकरण
लखनऊ

Certificate No. : IN-UP06479488399306R
Certificate Issued Date : 09-Aug-2019 03:02 PM
Account Reference : NONACC (BK)/ upucobk02/ GOMTI NAGAR/ UP-LKN
Unique Doc. Reference : SUBIN-UPUPUCOBK0207713733229358R
Purchased by : MEENAKSHI GAUTAM AND HEMANT KUMAR
Description of Document : Article 23 Conveyance
Property Description : FLAT NO.-PJ/1902/A-1, PARIJAT APARTMENT, VIKRANT KHAND, GOMTI NAGAR, LUCKNOW
Consideration Price (Rs.) : 84,11,757
(Eighty Four Lakh Eleven Thousand Seven Hundred And Fifty Seven only)
First Party : PRABHARI ADHIKARI SAMPATTI LDA LUCKNOW
Second Party : MEENAKSHI GAUTAM AND HEMANT KUMAR
Stamp Duty Paid By : MEENAKSHI GAUTAM AND HEMANT KUMAR
Stamp Duty Amount(Rs.) : 5,88,900
(Five Lakh Eighty Eight Thousand Nine Hundred only)

44320



Meenakshi



प्रभारी अधिकारी सम्पत्ति
लखनऊ विकास प्राधिकरण
लखनऊ

Hemant



0001153484



भारतीय विशिष्ट पहचान प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA



भारत सरकार
GOVERNMENT OF INDIA

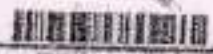
हेमंत कुमार
Hemant Kumar
जन्म तिथि / DOB : 20/08/1977
पुरुष / MALE

8249 8671 7250



पता
कलक: बदनू प्रसाद, पता: बहरौरी
ने.एन., सिवा सिविल हॉस
बहालवन, मिर्जापुर, बिहार, भारत
पिनकोड: 246701

Address:
S/O: Badnu Prasad, ADD. C.
J.M., DIST. CIVIL AND
SESSION COURT, Bihour,
Bihar, Uttar Pradesh, 246701



1947 1547
1800 300 1347 help@uidai.gov.in www.uidai.gov.in P.O. Box No. 1947
Gurgaon-122 002

आधार - आम आदमी का अधिकार



Handwritten signature
9452926618

आयकर विभाग
INCOME TAX DEPARTMENT

भारत सरकार
GOVT. OF INDIA

HEMANT KUMAR
BADLU PRASAD
20/05/1977
Permanent Account Number
APJPK7954B

Hemant
Signature



Hemant



सरकार
GOVERNMENT OF INDIA



मीनक्षी गौरम
Meenakshi Ga...am
बन्धन तिथि / DOB : 27/05/1983
महिला / FEMALE



9759 5410 7165

व्यंसार - काम आदमी का अधिकार



Meenakshi
79063 76763



भारतीय विशिष्ट पहचान प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पता:

बसुविनी हेमन्त कुमार, नयेम
कोलोनी हाउस नं 8 राइज 4, गिगिन
लाइन्स 2 बिजनौर, बिजनौर,
बिजनौर, उत्तर प्रदेश, 246701

Address:

W/O Hemant Kumar, Judges
Colony House No 8 Type 4, Grid
Lines 2 Bijnor, Bijnor, Bijnor,
Uttar Pradesh, 246701



1947
D 1990 300 1947

uaid@uaid.gov.in

www.uaid.gov.in

1947
D 1990 300 1947
8461011-243 881



Meenakshi





भारत सरकार
Government of India



प्रदीप तिवारी
Pradeep Tiwari
जन्म तिथि / DOB : 10/06/1980
पुरुष / Male



7514 3979 6096

आधार - आम आदमी का अधिकार



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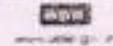
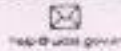


एकलिंगीय विशिष्ट पहचान प्राधिकार
Unique Identification Authority of India

पता: S/O: कैलाश नाथ तिवारी,
786 बड़ा सुम्न, रामेश्वर नगर,
लखनऊ, लखनऊ, विन्डेट, उत्तर
प्रदेश, 227105

Address: S/O: Kailash Nath Tiwari, 786
bada suman, RAMESHWAR NAGAR,
Lakhna, Lucknow, Chhatra, Uttar Pradesh,
227105

7514 3979 6096



परिचय पत्र संख्या -1017



प्रबंधक कुञ्जर कोंडरवर्मा
पुत्र संख्या सी एच एनए ६१४
अवर बॉस प्रशासक
मो 9919072050

प्राधिकृत प्रशासक
प्राधिकृत प्रशासक

Handwritten signature

9918001567

अकाउंटिंग संख्या
बैतन फॉर्म -1383

जन्म तिथि - 11 जुलाई 1982
संस्था नियुक्ति तिथि - 31 जुलाई 2022
लखनऊ-5

पता संख्या
884, आनंदपुर रोड
सदर, लखनऊ
उत्तर प्रदेश

5/490 गौरीगंजी नगर विस्तार
सेक्टर-5, लखनऊ

लक्ष्मी विकास प्राधिकरण

लक्ष्मी विकास प्राधिकरण, आनंदपुर रोड, लखनऊ
फोन: 2525-2203, 2342474, 2343111
वेबसाइट: www.lcvk.org.co.in

9
अधिकारी सम्पत्ति
लखनऊ विकास प्राधिकरण
(2)

SALE DEED

I, ~~Shigda Chaturvedi~~ as Prabhari Adhikari (Sampatti), Lucknow Development Authority, Lucknow for and on behalf of the seller/L.D.A. and Smt. **MEENAKSHI GAUTAM** aged about 35 years W/O Sri **HEMANT KUMAR** and Sri **HEMANT KUMAR** aged about 41 years S/O Sri **BADLU PRASAD** resident of-Judges Colony, House No.8, Type-4, Civil Lines 2, Bijnor (UP) as purchaser, both have executed the present sale deed in respect of Flat No.PJ/1902, Block-A-1 Type of Flat **Three Bed Room+Study** bearing super area of **163.68 Sq. Mt.** of which built-up area is **142.92 Sq. Mt.** located in Parijat Apartments, situated at Vikrant Khand, Gomti Nagar, Faizabad Road, Lucknow. In total sale consideration amount of **Rs.84,11,757/-** which includes the amount paid towards 12% freehold charges in respect of undivided proportionate share of land, vested into the demised flat, on the terms and conditions as specifically mentioned in the printed deed attached here to with plan, which forms part of this Deed. This sale deed is executed subject to the condition that if at any stage, it is established that the cost of consideration or interest was not actually fully

Cont.....3

9
अधिकारी सम्पत्ति
लखनऊ विकास प्राधिकरण
लखनऊ

Meenakshi
Hemant

(3)

paid as was apparent from the deposit receipts, in such circumstances the purchaser shall be responsible to pay the deficit amount (including interest etc.) to Lucknow Development Authority, Lucknow. According to the G.O. NO. 645/9-AA-2-2001 dated 08.03.2001 the name of husband/wife has been included. Since the total sale consideration amount of the demised flat is Rs.84,11,757/- as such stamp duty worth Rs.5,88,900/- has been paid herewith by the purchaser according to the G. O. No. Ka.Ni.-7-440/11-2015-700(111)/13 Lucknow Dated 30.03.2015. Possession of the demised flat will be given after it's registry.

Description of property here by sold through this document .

Type of property Three Bed Room+Study

Flat No. PJ/1902/Block-A-1/19th. Floor

Super Area 163.68 Sq. Mt.

Built-up Area 142.92 Sq. Mt.

Name of Apartment-Block-A-1, Parijat Apartment,

Vikrant Khand, Gomti Nagar, Faizabad Road,

Lucknow.

Cont.....4

ॐ
सर्वे जाते सर्वे सम्पत्ति
सर्वे विक्रम सर्वे संकल्प
२०१५-१६

Meharaj
[Signature]

Boundaries where of are as under in Parijat
Apartment:-

ADJOINING- : PJ/1901/A-1/3BHK+Study & Stairs
ON TOP : PJ/2002/A-1/3BHK+Study
AT BOTTOM : PJ/1802/A-1/3BHK+Study

1- Witness



Name :-Anwar Abbas Prabhari Adhikari (Sampatti),
Age :-53 Years For and on behalf of
Father's Name :-Late Abbas Husain Seller/L.D.A.
Occupation :-Service प्रभारी अधिकारी सम्पत्ति
Address :-L.D.A. जखनऊ विकास प्राधिकरण
जखनऊ

2-Witness



Name :- Pradeep Tiwari
Age :- 40 Years
Father's Name :- Sri K.N. Tiwari
Occupation :- Advocate

1- Meera [Signature]

2- [Signature]

Address :-796 Shradha-Sumari Purchaser
Ranodhwar Nagay kowli
Farzabad Road Lucknow Pan No:APJPK7954B
226028



Scheme Asstt./Deed Preparer

[Signature]

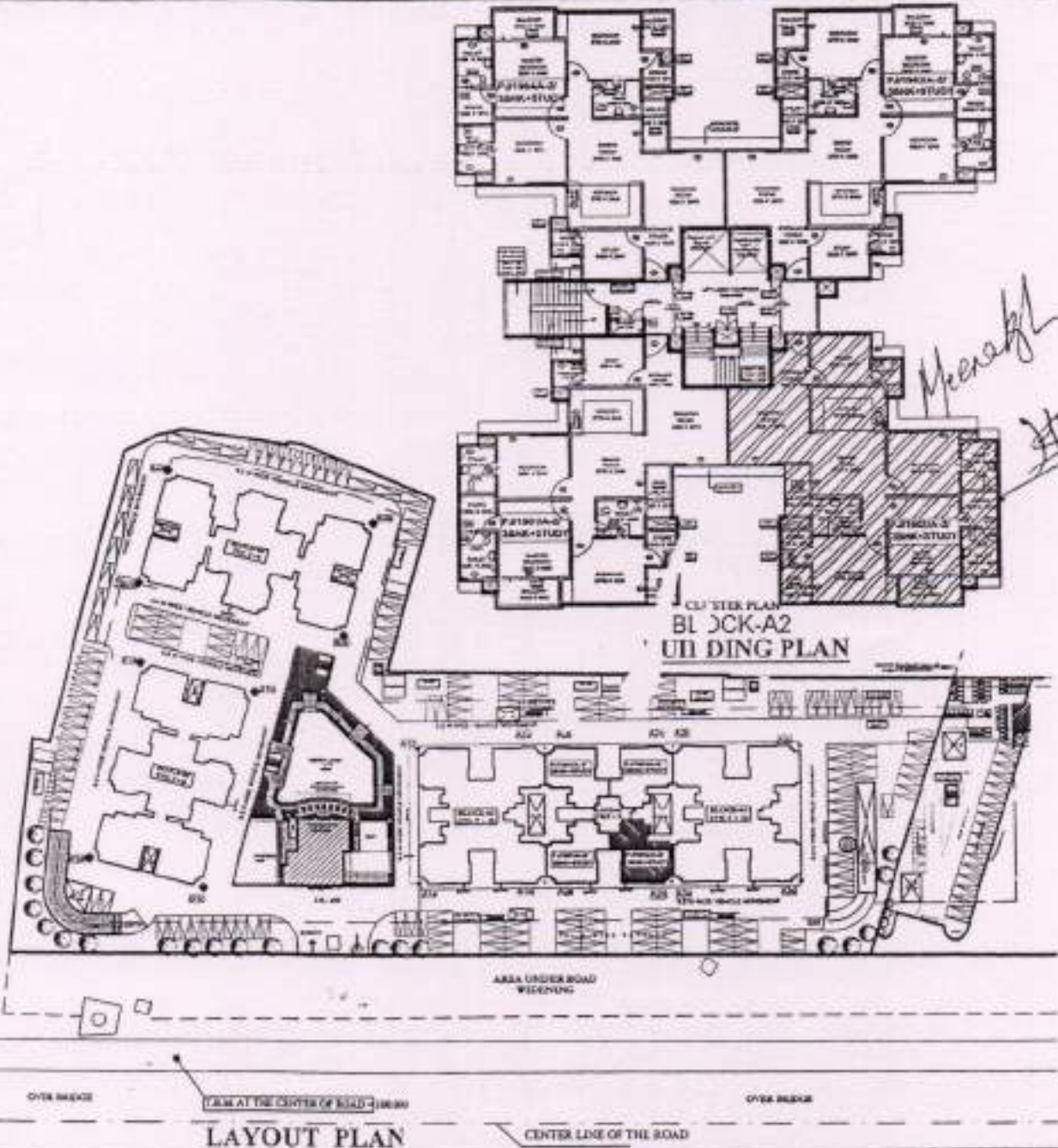
LUCKNOW DEVELOPMENT AUTHORITY

ALLOTTED TO SRI/SMT. :
 FLAT NO. : PJ/1902/A-1/3BHK+STUDY
 BUILT UP AREA : 142.92 SQ.MT.
 SUPER AREA : 163.68 SQ.MT.
 PROPORTIONAL LAND AREA: 39.41 SQ.MT.



BOUNDARY: PJ/1901/A-1/3BHK+STUDY
 &STAIRS
 ADJOINING :
 ON TOP : PJ/2002/A-1/3BHK+STUDY
 ON BOTTOM : PJ/1802/A-1/3BHK+STUDY

PARIJAT APARTMENT, VIKRANT KHAND, GOMTI NAGAR, LUCKNOW.



REF. FILE NO.- PARIJAT/C.T.P/INDEX/8
 DATE-16.03.2019
 DRG. NO. :- G.H./VIKRANT KHAND/18
 THIS PLAN IS PREPARED ON THE BASIS OF TECHNICAL COMMITTEE DATED 25-03-2017 AS ON SN-13 "PARIJAT GROUP HOUSING, HOTEL & BUS STAND" AT VIKRANT KHAND, GOMTI NAGAR SCHEME, LUCKNOW
 THIS PLAN IS PREPARED AS PER REPORT GIVEN BY E.E.-1 & AREA STATEMENT ACCORDING TO DRG. NO.-9154-RG-01-WD.00111 SHEET NO.-1& DRG. NO.-0154-RG-01-WD.00110 SHEET NO.-1

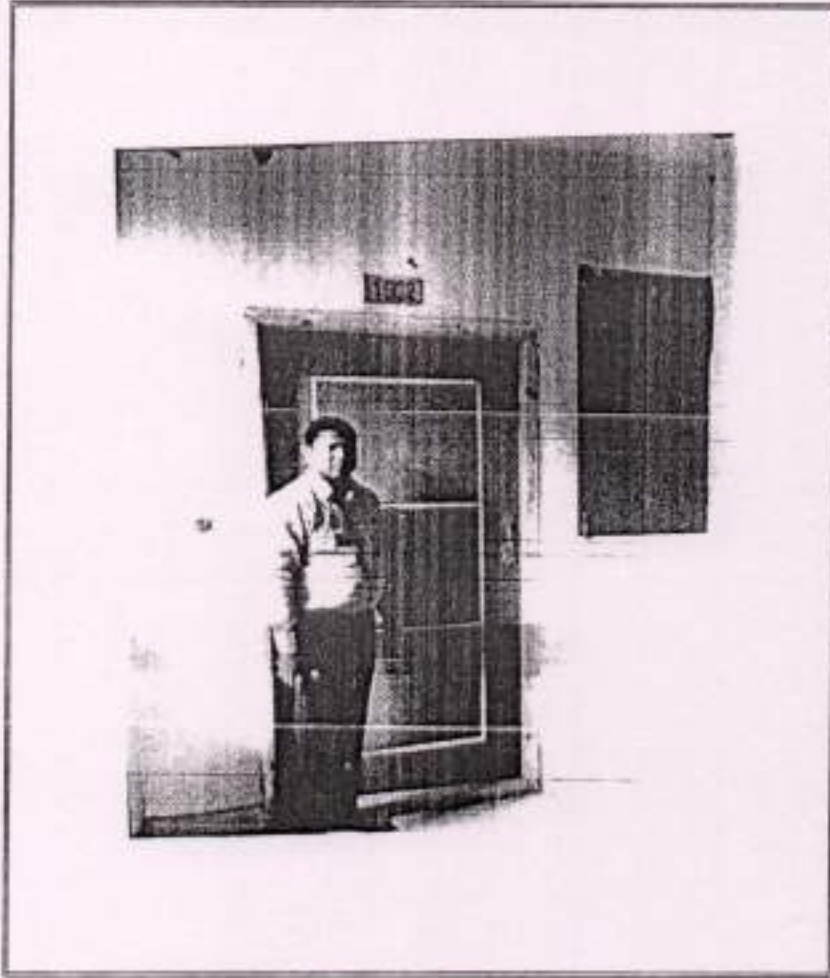
प्रमारी अधिकारी सम्मति
 लखनऊ विकास प्राधिकरण
 लखनऊ

Rita
 RITA
 A/P.A

T.P. Singh
 T.P. SINGH
 T.P

आवंटी का नाम-Smt. Meenakshi Gautam & Sri Hemant Kumar

फ्लैट सं०-PJ/1902/A-1, 3BHK+Study, योजना का नाम-पारिजात अपार्टमेंट, विक्रान्त खण्ड, गो०न०



विक्रेता की ओर से प्रभारी अधिकारी (लखनऊ विकास प्राधिकरण, लखनऊ) द्वारा जारी की गई है।

Meenakshi
(क्रेता)

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LUCKNOW DEVELOPMENT AUTHORITY

Ward : **Vikrant Khand, Gomti Nagar**

Consideration amount : **Rs.84,11,757.00**

Stamp Paid : **Rs.5,88,900.00**

V-code :

SUMMARY OF SALE DEED

- 1. Type of Land : **Group Housing**
- 2. Ward/Pargana : **Vikrant Khand, Gomti Nagar**
- 3. Mohalla/Village : **Parijat Apartment, Vikrant Khand
Gomti Nagar, Lucknow**
- 4. Details of Property : **Flat No.PJ/1902/A-1/3BHK+Study**
- 5. Unit of Measurement in : **Sq. meter**
- 6. Built-up area of demised Flat: **142.92 sq. meter**
- 7. Super area of demised Flat : **163.68 sq. meter**
- 8. Proportionate share of : **39.41 sq. meter**

Un-divided land

- 9. Type of Property : **Residential Flat**
 - 10. Total area of Property : **163.68 sq. meter**
- (In case of multistoried building)

11. Total covered area : **142.92 sq. meter**

12. Status -Finished/Semi Finished : **Finished**

प्रभारी अधिकारी सम्पत्ति
लखनऊ विकास प्राधिकरण
लखनऊ

Meenakshi
Sharma



AND

(1) Smt. MEENAKSHI GAUTAM aged about 35 years, Son of/Daughter of/wife of Sri HEMANT KUMAR and

(2) Sri HEMANT KUMAR aged about 41 years, Son of/Daughter of/wife of Sri BADLU PRASAD resident of Address : Judges Colony, House No.8, Type-4, Civil Lines-2, Bijnor (UP) (hereinafter referred to as "PURCHASER/s" which expression unless repugnant to the context shall always mean and include the Purchaser him/her/themselves, his/her/their heirs, successors, legal representatives and assigns) on the OTHER PART.

WHEREAS the Seller Lucknow Development Authority has acquired the land under Gomti Nagar Scheme, Faizabad Road in the interest of public at large, under the provisions of Land Acquisition Act, 1894 and amongst other has developed the Gomti Nagar Yojana, and as such, the seller is the lawful and bonafide owner and possession holder of the land in question, which is free from all encumbrances.

AND WHEREAS, to feed up the growing need of the public for residential purposes, the seller has launched the Scheme named "Parijat Apartment", Vikrant Khand, Gomti Nagar, Lucknow for construction of Multi-storeyed Residential Apartments of different categories, which has been got constructed by the Seller through reputed Builder.

AND WHEREAS upon the application moved by the purchaser, one residential flat in Gomti Nagar Scheme, Faizabad Road, Lucknow, was allotted by the Seller to the Purchaser, full description whereof has been detailed in "Schedule of Property" given at the foot of this deed.

AND WHEREAS the purchaser has paid the required amount in respect of property in question to the Seller and has now requested for execution of sale deed.

HENCE THIS SALE DEED WITNESSES AS UNDER

1. That in consideration to the covenants given through this deed by the Purchaser including the price of un-divided share of land into the property in his favour with freehold charges, and the cost of structure having paid by the Purchaser as detailed in 'Schedule of Payment' given at the foot of this deed, the Seller has fully assigned, sold, transferred and conveyed the demised flat, including undivided proportionate share

(3)

Meenakshi
[Signature]

[Signature]
शहरी अधिकारी सम्पत्ति
मुमुक्षु दिवान प्रसिद
मुख्यालय

of land into the property belonging to the aforesaid allotted flat, which description of demised property has been detailed in 'Schedule of Property' given at the foot of this deed, in favour of the Purchaser forever, free from all encumbrances, for residential purposes, to have hold, use, possess and enjoy the same as absolute owner thereof subject to covenants, terms and conditions of this deed.

2. That the possession of demised property has been delivered by the seller to the purchaser through this deed. And the purchaser has acknowledged the same in full and satisfactory condition in every manner.
3. That the purchaser shall use the demised property for residential purposes only, and the same shall not be used for any trade, business and commercial purposes, in violation to the residential land use.
4. That the terms and conditions of the allotment letter, including the terms as contained in the registration booklet for allotment, shall also be equally applicable.
5. That since the demised property is located within Multi-storey Group Housing Residential Apartment, as such the provisions of the Uttar Pradesh Apartment (Promotion of Construction, Ownership and Maintenance) Act, 2010 shall be fully applicable and the rights and duties of the owners/occupiers of the flats, including the demised property shall always be governed under the aforesaid Act.
6. That since the demised property is a Multi-storey Group Housing Residential Apartment, as such each flat owner shall possess the ownership rights pertaining to his own flat, coupled with the duties and obligations to be performed by the apartment owners, as contained in the U.P. Act No. 16 of 2010.
7. That the purchaser shall have right to use the common areas and facilities like other occupiers/owners of the flats, but nobody shall have any individual right to make separation of the same. And likewise any obstruction, nuisance, any construction either temporary or permanent nature in the common areas, including staircase and lobby etc., shall be strictly prohibited. In case of violation of the same, the penalty shall be imposed against wrong doer in accordance with discretion of the Vice Chairman, L.D.A. or any other Authority which may be declared as Competent Authority under the rules framed under the law.

(4)

प्रभारी अधिकारी, समष्टि,
अखण्ड विकास प्र.विकासण
अखण्ड

Meerabhat
Sharma

8. That all common areas like lobby, staircase, terrace, ground lawn and all other space which is under common use including common amenities like lift, fire equipment, power backup and entire management of common space and common areas, machines, tools, assets which are used and required in maintaining the common area and common space in the constructed block, wherein the demised flat is located, shall be maintained and managed by the Seller for three years from the date of completion of the Multi-storey Group Housing Residential Apartment Building, for which the monthly charges @ Re 1/- per sq.ft. have been charged separately.

9. That a 'Society' shall be formed and constituted out of the Flat Owners of the concerned residential apartment block building and each flat owner shall compulsorily be the member of the aforesaid Welfare Society, which shall be registered according to law and the Committee constituted out of the said Welfare Society, shall have legal right and duty bound to maintain the common areas and common space and common amenities of the concerned residential apartment building, who shall have legal right to take over the maintenance work including the amenities from the Seller, within three year maximum period, as mentioned here in above paragraph.

10. That owner/occupier of each flat shall be bound to make payment of maintenance charges on the super area, to the 'Maintaining Agency', per-month as may be demanded by L.D.A. However the aforesaid rate shall always be subject to revision from time to time, as may be fixed by the Maintaining Agency in this regard.

11. That all dispute pertaining to rights, title and interest including the obligation and duties or any other thing except criminal arising out of or in connection with the present deed, between the Seller and Purchaser shall always be decided by way of arbitration by referring the disputes to the Arbitrator, appointed by the vice chairman Lucknow Development Authority. And the decision given by such Arbitrator shall be final and binding upon both the parties.

12. That in any case, it is further clarified that all disputes shall be subject to jurisdiction of the courts situated within the territory of District Lucknow, Uttar Pradesh only.

(5)

Meera
[Signature]

प्रभारी अधिकारी सम्पत्ति
नऊनऊ विकास प्राधिकरण
नऊनऊ

13. That as and when the GOMTI NAGAR SCHEME is handed over by the Lucknow Development Authority to the Lucknow Municipal Corporation and the House Tax and Water Tax imposed by the Nagar Nigam, Lucknow then for payment of the aforesaid charges, each flat holder shall be liable to make payment of the same, directly to the Nagar Nigam pertaining to his own separate flat, till then the aforesaid charges in form of maintenance and water charges can be charged by Maintaining Agency. The owner will be liable to pay the said charges.

14. That the Purchaser shall have legal right to get his name mutated in respect of the demised property/flat apartment, in the records maintained by the Local authority or in the records of any Government Agency, where-so-ever the Purchaser may deem fit and proper to do so as the case may be.

15. That the purchaser shall neither do, nor cause to be done any such destruction, construction or any other thing, which may cause damage to the roof and floor of the demised flat. Fifty Percent depth of the periphery walls shall belong to the concerned flat owners. But the flat owner shall have no right to cause destruction to the said walls.

16. That the necessary work relating to maintenance, repair and modification or relocation of the common areas and facilities and the making of any addition or improvements thereto, shall be carried out only in accordance with the provisions of the U.P. Act No. 16 of 2010 rules and bye-laws.

17. That the Maintaining Agency/the Association of Apartment Owners shall have the irrevocable right to be exercised by the Board or Manager to have access to each apartment from time to time during reasonable hours for the maintenance, repairs or replacement or any of the common areas or facilities therein, or accessible there from or for making emergency repairs therein necessary to prevent damage to the common areas and facilities or to any other apartment or apartments.

18. That each apartment owner shall comply strictly with the bye-laws and with the covenants, conditions and restrictions set forth in the Deed of Apartment and failure to comply with any of them shall be a ground for action to recover sums due for damages or for injunctive relief, or both, by the Manager or Board on behalf of the Association of Apartment Owners or in a proper case, by an aggrieved apartment owner.

प्रभारी अधिकारी, समिति,
लखनऊ विकास प्राधिकरण
लखनऊ

Meenakshi
[Signature]

19. That no apartment owner shall do any such work, which would be prejudicial to the soundness or safety of the property or reduce the value thereof or impair and easement or heriditament or shall aid any material structure or excavate any additional basement or cellar or alter the external façade, without first obtaining the consent of all the apartment owners.

20. That the common areas and facilities shall not be transferred and remain always undivided and no apartment owner or any other person shall bring any action for partition or division of any part thereof, and any covenant to the contrary shall be void.

21. That each apartment owner may use the common areas and facilities in accordance with the purposes for which they are intended, without hindering or encroaching upon the lawful rights of the other apartment owners. And he shall have no right to cause obstruction of any kind upon the common areas. If the purchaser violates then the obstruction so caused shall be removed and purchaser shall also be liable for fine and any penalty imposed by the Competent Authority.

22. That all expenses pertaining to execution and registration of this deed like payment of stamp duty and other miscellaneous and incidental charges thereto shall be borne by the purchaser.

SCHEDULE OF PROPERTY HEREBY SOLD TO THE PURCHASER

In PARIJAT APARTMENT, Vikrant Khand, Gomti Nagar Scheme, Faizabad Road, Lucknow, Multi Storey Group Housing Residential Apartment, Flat No. PJ/1902/A-1, 19th. Floor, bearing built-up area 142.92 sq. meters and super area whereof is 163.68 sq. meter, including undivided proportionate share of freehold land into the building, which flat has been delineated and marked with Red Colour in the annexed Map Plan which forms part of this deed. Boundaries of which Flat are mentioned below :

BOUNDARIES OF THE DEMISED FLAT:

- On Top : PJ/2002/A-1/3BHK+Study
- At Bottom : PJ/1802/A-1/3BHK+Study
- Adjoining : PJ/1901/A-1/3BHK+Study & Stairs

(7)

Heenesh
[Signature]

विक्रम प्रो.
लखनऊ

IN WITNESS WHEREOF, Smt. Shigda Chaturvedi, as Prabhari Adhikari (Sampatti), Lucknow Development Authority, Lucknow for and on behalf of the Seller/LDA and Smt. Meenakshi Gautam & Sri Hemant Kumar as Purchaser in person, both have appended their hands to these presents in presence of the witnesses on the day, month and year mentioned below.

Lucknow.

Dated 24.10.19

Witnesses

1. Signature

Name: Anwar Abbas

Father's Name :- Late Abbas Husain

Address :- L.D.A.

2. Signature

Name: Pradeep Tiwari

Father's Name: K.N. Tiwari

Address: 786 Kameshwar Nagar Kanpur
Faujard
226028

For and on behalf of the Seller/L.D.A.

1. Meenakshi

Purchaser

PAN No. APJPK7954B

Prepared By:

भाग 1

प्रस्तुतकर्ता अधिकांश द्वारा रखा जाने वाला

पंजीकरण संख्या: 201900821078039
संख्या 2019228044320
व्यक्तिगत संख्या: 201900821078039
व्यक्तिगत संख्या का दिनांक: 2019-11-30 00:00:00
व्यक्तिगत संख्या का नाम: सीमाधी गौतम
व्यक्तिगत संख्या का प्रकार: विद्यार्थी संस्था
व्यक्तिगत संख्या की संख्या: 8411757 / 8411757

1. रजिस्ट्रार शुल्क 20000
2. प्रतिनिधित्व शुल्क 80
3. निर्वाचन का शुल्क
4. चुनाव के अधिकारी का शुल्क
5. कमीशन शुल्क
6. विविध
7. वार्षिक शुल्क

1 नो टैक्स का शुल्क 20080

व्यक्तिगत संख्या का दिनांक: 2019-11-30 00:00:00
व्यक्तिगत संख्या का नाम: सीमाधी गौतम
व्यक्तिगत संख्या का प्रकार: विद्यार्थी संस्था
व्यक्तिगत संख्या की संख्या: 8411757 / 8411757

STATEMENT OF ACCOUNT

STATE BANK OF INDIA

HAPUR MAIN BRANCH

P.O.NO.15, HAPUR MANDI BULANDSHAHR

PANCHSHEEL NAGAR

Branch Code : 648

Branch Phone : 231351

IFSC:SBIN0000648

MICR:245002990

Account No. : 11147225405**Product : MC-Revised KCC****Currency : INR**

ROAD,

HEMANT KUMAR & MEENAKSHI GAUTAM

CJM

DISTRICT & SESSION COURT

HAPUR

Date : 23/07/2020

Time : 15:17:09

E-mail : hemant07718@yahoo.com

Cleared Balance : 11,380.32Cr

Uncleared Amount : 0.00

+MOD Bal: 1,07,000.00Cr

Limit : 0.00

Drawing Power : 0.00

Int. Rate : 0.00 % p.a.

Nominee Name :

Statement From 01/04/2018 to 31/03/2019

Page No. : 9

Post Date	Value Date	Details	Chq.No.	Debit	Credit	Balance
		BROUGHT FORWARD :				356564.3:
		SWEEP DEPOSIT BY TRA TRF FR 0037699722891 TERM OF FD 0365D INT: 85100ROI:				
09/10/18	09/10/18	REMT THRU CHQ DD	488523	355216.00		1348.3:
10/10/18	10/10/18	WDL TFR P18504650830 TXHD 31852207314 OF INVES AT 04266 CMC CENTER		1000.00		348.3:
15/10/18	15/10/18	SWEEP TRF CREDIT TRF FR 0037699722891 TERM OF FD 0365D			1022.00	1370.3:
15/10/18	15/10/18	DEBIT 621 4542392 50791234		1000.00		370.3:
15/10/18	15/10/18	SWEEP TRF CREDIT TRF FR 0037699722891 TERM OF FD 0365D INT: 12300ROI:			5123.00	5493.3:
15/10/18	15/10/18	DEBIT 0000000A063205477000		5000.00		493.3:
18/10/18	18/10/18	SWEEP TRF CREDIT TRF FR 0037699722891 TERM OF FD 0365D INT: 2500ROI:			1025.00	1518.3:
18/10/18	18/10/18	WDL TFR INB Vodafone 3199603162095 AT 99922 INTERNET BA		501.50		1016.8
26/10/18	26/10/18	DEP TFR NEFT ALLAH1829994644 7 ALLA0210146			3201.00	4217.8:
		CARRIED FORWARD :				4,217.81C

Statement Summary

Dr. Count 49

Cr. Count 33

12,25,261.71

12,03,639.00

In Case Your Account Is Operated By A Letter Of Authority/Power Of Attorney Holder, Please Check The Transaction With Extra Care.

STATEMENT OF ACCOUNT

ROAD,

STATE BANK OF INDIA
HAPUR MAIN BRANCH
P.O.NO.15, HAPUR MANDI BULANDSHAHIPANCHSHEEL NAGAR
Branch Code : 648
Branch Phone : 231351
IFSC:SBIN0000648
MICR:245002990**HEMANT KUMAR & MEENAKSHI GAUTAM**
CJM
DISTRICT & SESSION COURT
HAPUR**Account No. : 11147225405**
Product : REGULAR SB NCHQ-INDIVIDUALS
Currency : INR

Date : 23/07/2020 Time : 15:21:58

E-mail : hemant07718@yahoo.com

Cleared Balance : 11,380.32Cr

Uncleared Amount : 0.00

+MOD Bal: 1,07,000.00Cr

Limit : 0.00

Drawing Power : 0.00

Int. Rate : 2.70 % p.a.

Nominee Name :

Statement From 26/11/2018 to 31/03/2019

Page No. : 2

Post Date	Value Date	Details	Chq.No.	Debit	Credit	Balance
		BROUGHT FORWARD :				388474.4:
20/12/18	20/12/18	INT: 63500ROI: WDL TFR WITHDRAWAL TRANSFER 0098585006464 AT 00648 HAPUR MAIN		384082.00		4392.4:
24/12/18	24/12/18	DEP TFR NEFT RBI358185957449 3 RBISOGOUPEP HAPUR TREASURY AT 04430 PAYMENT SYS NEFT RBI358185957449 3 RBISOGOUPEP HAPUR TREASURY			5867.00	10259.4:
25/12/18	25/12/18	INTEREST CREDIT			244.00	10503.4:
05/01/19	05/01/19	SWEEP TRF CREDIT TRF FR 0038116959181 TERM OF FD 03660			3010.00	13513.4:
05/01/19	05/01/19	INT: 1200ROI: DIRECT DR TRF TO 0811076374716		10000.00		3513.4:
05/01/19	05/01/19	DEP TFR NEFT RBI005196566774 4 RBISOGOUPEP HAPUR TREASURY AT 04430 PAYMENT SYS NEFT RBI005196566774 4 RBISOGOUPEP HAPUR TREASURY			107011.00	110524.4:
09/01/19	09/01/19	DEBIT		51.00		110473.4:
10/01/19	10/01/19	WDL TFR P19550549606 TXHD 31852207314 OF INVES AT 04266 CMF CENTER		1000.00		109473.4:
11/01/19	11/01/19	WDL TFR INB MBS BillPay 9452 34831132416 OF EURON		500.00		108973.4:
		CARRIED FORWARD :				1,08,973.43C

Statement Summary

Dr. Count 10	Cr. Count 7	8,27,151.00	9,28,631.00
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In Case Your Account Is Operated By A Letter Of Authority/Power Of Attorney Holder, Please Check The Transaction With Extra Care.

STATEMENT OF ACCOUNT

ROAD,

STATE BANK OF INDIA
HAPUR MAIN BRANCH
P.O.NO.15, HAPUR MANDI BULANDSHAHI

PANCHSHEEL NAGAR
Branch Code : 648
Branch Phone : 231351
IFSC:SBIN0000648
MICR:245002990

Account No. : 11147225405
Product : REGULAR SB NCHQ-INDIVIDUALS
Currency : INR

HEMANT KUMAR & MEENAKSHI GAUTAM

CJM
DISTRICT & SESSION COURT
HAPUR

Date : 23/07/2020

Time : 15:21:58

E-mail : hemant07718@yahoo.com

Cleared Balance : 11,380.32Cr

Uncleared Amount : 0.00

+MOD Bal: 1,07,000.00Cr

Limit : 0.00

Drawing Power : 0.00

Int. Rate : 2.70 % p.a.

Nominee Name :

Statement From 26/11/2018 to 31/03/2019

Page No. : 7

Post Date	Value Date	Details	Chq.No.	Debit	Credit	Balance
		BROUGHT FORWARD :				
28/03/19	28/03/19	SWEEP FROM 000000337				3500.90
		WDL TFR		79063.00		
		00000000000079063004				3500.90
		33755000892 OF INCOM				
		AT 99922 INTERNET BA				
28/03/19	28/03/19	CHQ TRFR FROM	506749			
28/03/19	28/03/19	WDL TFR				
		HOME LOAN DISBURSNE		6833374.00	6912437.00	6915937.90
		0098585006484				82563.90
		AT 00648 HAPUR MAIN				
29/03/19	29/03/19	CAS PRES CHQ	488544	6720.00		
30/03/19	30/03/19	AXS ALL INDIA REPO				75843.90
		SWEEP TFR DR				
		TRF TO 0038363435303		50000.00		
		TERM OF FD 0366D				25843.90
		CARRIED FORWARD :				25,843.93C
Statement Summary				85,60,722.50	85,79,073.00	
Dr. Count 37						
Cr. Count 25						

In Case Your Account Is Operated By A Letter Of Authority/Power Of Attorney Holder. Please Check The Transaction With Extra Care.

STATEMENT OF ACCOUNT

ROAD,

STATE BANK OF INDIA
HAPUR MAIN BRANCH
P.O.NO.15, HAPUR MANDI BULANDSHAH

PANCHSHEEL NAGAR
Branch Code : 648
Branch Phone : 231351
IFSC:SBIN0000648
MICR:245002990

Account No. : 11147225405
Product : SBCHQ-SBP GEN-PUB IND-ALL-INF
Currency : INR

HEMANT KUMAR & MEENAKSHI GAUTAM
CJM
DISTRICT & SESSION COURT
HAPUR

Date : 23/07/2020 Time : 15:27:33

Cleared Balance : 11,380.32Cr

+MOD Bal: 1,07,000.00Cr

Limit : 0.00

Int. Rate : 2.70 % p.a.

Statement From 01/04/2019 to 31/03/2020

E-mail : hemant07718@yahoo.com

Uncleared Amount : 0.00

Drawing Power : 0.00

Nominee Name :

Page No. : 8

Post Date	Value Date	Details	Chq. No.	Debit	Credit	Balance
		BROUGHT FORWARD :				3920.0'
		TERM OF FD 0366D				
		INT: 12800ROI:				
15/07/19	15/07/19	DEBIT		5000.00		
31/07/19	31/07/19	00000000000000000000				
		DEP TFR				3920.0'
		NEFT 000205091462			245000.00	
		INDB0001001				248920.0'
		LIC OF INDIA DO				
		AT 04430 PAYMENT SYS				
		NEFT 000205091462				
		INDB0001001				
31/07/19	31/07/19	LIC OF INDIA DO				
		DEP TFR				
		NEFT 000205093604			245000.00	
		INDB0001001				493920.0'
		LIC OF INDIA DO				
		AT 04430 PAYMENT SYS				
		NEFT 000205093604				
		INDB0001001				
31/07/19	31/07/19	LIC OF INDIA DO				
		DEP TFR				
		NEFT 000205094053			90000.00	
		INDB0001001				583920.0'
		LIC OF INDIA DO				
		AT 04430 PAYMENT SYS				
		NEFT 000205094053				
		INDB0001001				
31/07/19	31/07/19	LIC OF INDIA DO				
		DEP TFR				
		NEFT 000205093609			26000.00	
		INDB0001001				609920.0'
		LIC OF INDIA DO				
		AT 04430 PAYMENT SYS				
		NEFT 000205093609				
		INDB0001001				
		LIC OF INDIA DO				
		CARRIED FORWARD :				7,39,880.07C

Statement Summary
Dr. Count 39 Cr. Count 36

9,16,263.86 16,30,300.00

In Case Your Account Is Operated By A Letter Of Authority/Power Of Attorney Holder, Please Check The Transaction With Extra Care.

LOS Application ID - 14943719

SANCTION LETTERSTATE BANK OF INDIA
HAPUR

To

1) Shri/Smt/Kum
Mr. HEMANT KUMAR S/O D/O W/O Mr. BADLU PRASAD
ADD CJM, DISTRICT SESSION COURT, BIJNOR-246701

2) Shri/Smt/Kum
Mrs. MEENAKSHI GAUTAM S/O D/O W/O Mr. HEMANT KUMAR
W/O HEMANT KUMAR, JUGDES COLONY, H NO 8 TYPE 4 CIVIL LINES 2-245101

RACPC / HL /

Date: 19-03-2019

Dear Sir,

PERSONAL SEGMENT ADVANCES
HOME LOAN - - HL FOR INDIVIDUALS

Mr. HEMANT KUMAR s/d/w of Mr. BADLU PRASAD
Mrs. MEENAKSHI GAUTAM s/d/w of Mr. HEMANT KUMAR

MEDIUM TERM LOAN OF ₹68,00,000.00

With reference to your application dated 18/02/2019, we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to HAPUR 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

[Handwritten signature]
Meenakshi



Home Loan - HL FOR INDIVIDUALS

State Bank of India
HAPUR

To

1) Shri/Smt/Kum
Mr. HEMANT KUMAR S/O D/O W/O Mr. BADLU PRASAD
ADD C/M. DISTRICT SESSION COURT, BDNOR-
246701

2) Shri/Smt/Kum
Mrs. MEENAKSHI GAUTAM S/O D/O W/O Mr. HEMANT
KUMAR
W/O HEMANT KUMAR, JUGDES COLONY, H NO 8 TYPE
4 CIVIL LINES 2-245101

Date:

Reference No.

Dear Sir/Madam,

HL FOR INDIVIDUALS
HOME LOAN : ₹ 68,00,000.00

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 18/02/2019, we have decided to sanction a Home Loan limit of ₹.68,00,000.00 (Rupees Sixty Eight Lakhs Only) to you, as per the undernoted break-up -

(i) Home Loan -	₹.68,00,000.00
(ii) Funding of Home Loan Insurance Cover (If requested) -	₹.0.00
	Total - ₹.68,00,000.00

on the following terms and conditions. Exercise of Option provided in paragraph 13 is mandatory.


2. Purpose :

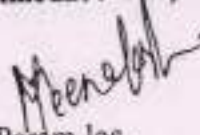
(i) The loan is sanctioned to you for the purpose of purchase / construction / extension / repairs / renovation of new/second-hand residential house / flat / plot of land / purchase of consumer durables / furnishings / takeover of Home Loan (hereinafter referred to as the 'project') as described below -

Property Address : PROPERT NO PJ/1902/A-1 PARIJAT APARTMENT VIKRANT KHAND GOMTI
NAGAR LUCKNOW

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

3. Margin : 20.02 % of the total cost of the project 3.a Margin Amount : ₹. 17,01,727.00


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



3/19/2019

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 .4% above the 1 year Marginal Cost of Funds Based Lending Rate (MCLR) which is presently 8.55% p.a. The present effective rate of interest being 8.95% 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'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

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 (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.

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.

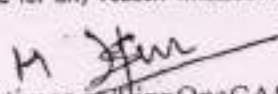
5. Repayment :

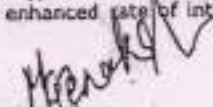
The loan is to be repaid in equated monthly instalment of ₹ 55306/- commencing from _____. Your liability to the Bank will be extinguished only when the outstanding in the loan account becomes nil, on payment of residual amount, if any.

5.a Moratorium Period: 1 Months

6. Interest rate in case of default -

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


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(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/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 1902,A-1,PARIJAT APARTMENT,LUCKNOW,226010,UTTAR PRADESH,INDIA for which the loan has been sanctioned, valued at ₹.85,01,727.00 belonging to Mr. HEMANT KUMAR S/O D/O W/O Mr. BADLU PRASAD and Mrs. MEENAKSHI GAUTAM S/O D/O W/O Mr. HEMANT KUMAR (Borrower(s)) in favour of the Bank.

b) Equitable / Registered mortgage/extension of mortgage of the land and building/flat situated at _____ valued 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.

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*

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 fulfillment 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 first 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*

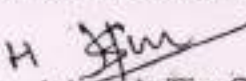
Please tender post dated cheques drawn at monthly intervals / ECS mandates for servicing of the amount of pre-EMI interest applied per month during the moratorium period.

(* 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


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3/19/20

, Director/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	TAKEOVER FULL DISBURSEMENT	13,00,000.00
	SBI Life Premia	38,000.00
	Total (Loan amount + SBI Life Premia)	13,38,000.00

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 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 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.

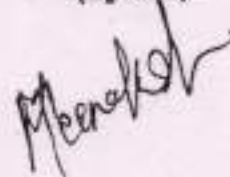
I/We wish to avail* / do not wish to avail* loan for funding of premium of Home Loan Insurance cover. (*strike off whichever is not applicable).

Mr. HEMANT KUMAR S/O D/O W/O Mr. BADLU PRASAD
ADD CIM, DISTRICT SESSION COURT, BIJNOR-246701

(Borrower)

H 
(Signature)

Mrs. MEENAKSHI GAUTAM S/O D/O W/O Mr. HEMANT KUMAR
W/O HEMANT KUMAR, JUGDES COLONY, H NO 8 TYPE 4 CIVIL LINES 2-245101


Meenakshi

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

3/19/2019

संस्था का नाम: **सचिव बैंक**
State Bank of India
 कोड: **SBIN00**
 कोड नं: **000648**
 फोन नं: **01220-231351**

DEMAND DRAFT

Key: **WEHUV**
 S. No: **120613**

2	8	0	3	2	0	1	9
O	D	M	M	Y	Y	Y	Y

(Handwritten Signature)

OR ORDER

CR/D DEMAND PAY
 Sixty Eight Lakh Thirty Three Thousand Three Hundred and Seventy Four Only
 रुपये RUPEES

भारत करें ₹ 6833374.00

9	8	7	6	5	4	3	2	1
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IOI 000445506760
 Name of Applicant: **HEMANT KUMAR**
 Key: **WEHUV** S. No: **120613**
 AMOUNT BELOW 6833374.00
 VALUE RECEIVED

संस्था का नाम: **सचिव बैंक**
STATE BANK OF INDIA
 शाखा का नाम: **LUCKNOW BRANCH**
 लुधियाना का नाम: **LUCKNOW**

(Handwritten Signature)
 अधिकारी का नाम: **Hemant Kumar**
 अधिकारी का पता: **Lucknow Branch**
 अधिकारी का फोन नं: **00120**

50876010000020001000044550676016

S. (1349)

इलाहाबाद बैंक
विश्वास की परम्परा



ALLAHABAD BANK
A tradition of trust

A GOVERNMENT OF INDIA UNDERTAKING
NEW PALASIA, INDORE MAIN BRANCH

Indore Main Branch
Date: 12-04-2019



TO WHOM SO EVER IT MAY CONCERN

This is to certify that Smt Meenakshi Gautam W/o Shri Hemant Kumar have made a NEFT Transaction on 31/12/2018 through account no. 50210300195 to the Beneficiary "SECRETARY LUCKNOW DEVELOPMENT AUTHORITY, LUCKNOW" for Arch Plan : PARIJAT APARTMENT, Registration No. 3197393, scheme : Gomti Nagar, Sub Scheme : Phase II Sector : Vikrant Khand, Property Type : Multi Storied Apartment, 9th Floor . . Property No. PJ/1902/A-1, Allotment Date: 01/12/2018.

Details of transaction are as follows:-

Date of Transaction	31/12/2018
Beneficiary Name	SECRETARY LUCKNOW DEVELOPMENT AUTHORITY, LUCKNOW
Beneficiary Account	19460110021767
Beneficiary Bank	UCO BANK
Amount Transferred	2,57,500/- (Two Lac Fifty Seven Thousand And Five Hundred Only)
IFSC	UCBA0001946
UTR No.	ALLAH18365898420

Yours faithfully,

Authorised Signatory
Contact Person: 8052344451

Branch: 1st Floor, Embassy Tower, Janjeer Wala Choraha, New Palasiya, Indore - 452001