



UCO BANK  
RLH LUCKNOW

Ref.No. Customer Id No: 793950/2019-2020

Date: 19/02/2020

To

Mrs. SUSHIL KUMARI  
16/4 T B COLONY TELIYARGANJ, ALLAHABAD  
CIVIL LINES CAVELLARY LINES,  
Allahabad,  
Post Office :CIVIL LINES,  
ALLAHABAD,  
Uttar Pradesh, Pin - 211004.

Dear Sir/ Madam,

Re: Sanction of Credit Facility under UCO HOME LOAN

We are pleased to inform that your application dated 19/02/2020 for sanctioning term loan/s under UCO HOME LOAN scheme has been favourably considered by us and we have sanctioned the following credit limit/s in favour of you:-

Nature of facility	Sanctioned limit (Rs)
Term Loan	15,31,000.00
Total	15,31,000.00

The above limit has been sanctioned subject to fulfilment of the detailed terms and conditions (standard & special covenants) as contained in Annexure-I.

Please retain the original of this letter and return to us the other copy duly 'accepted' and 'signed' by you in token of your acknowledging and confirming the unconditional acceptance of all terms and conditions stipulated herein.

Thanking You,

Yours faithfully,

*Siddhant Kumar*  
(Authorised Signatory)

Encl: As stated above.

*Sushil*

*Accepted unconditionally*  
*Sushil*



## TERMS &amp; CONDITIONS

of the Asset Disbursing Branch & ID No.	HAZRATGANJ (0046)
of the Borrower	Mrs. SUSHIL KUMARI
usband's Name	MANOJ KUMAR YADAV
esidential Address	16/4 T B COLONY TELIYARGANJ, ALLAHABAD CIVIL LINES CAVELLARY LINES, Allahabad, Post Office : CIVIL LINES, ALLAHABAD, Uttar Pradesh, Pin - 211004.
Office Address	UP HIGH COURT, UP HIGH COURT JUDICIARY, Lucknow, Uttar Pradesh, PURCHASE and construction Term Loan Rs. 15,31,000.00 50.00% Rs.9,40,000.00 31.37% Rs.2,55,628.00
Purpose of Loan	
Nature of Facilities	
Limit Sanctioned	
Margin	
Construction	@ UCO FLOAT W E F 051019 8.05% + 0.00 presently 8.05 % per annum with monthly rest and is subject to change that may be made by Bank from time to time at its sole discretion.
Rate of Interest (Floating)	In case of delay in payment of EMI by one month or more, penal interest @% p.a. shall be charged on the amount of default for the overdue period, i.e., with effect from the due date.
Penal Interest	ECS To be repayable in <u>198</u> equated monthly installments to commence from the month following the month in which the moratorium period, if any, ends. Rs.13,995.00
Mode of Repayment	
Repayment schedule	06 months. During entire moratorium period interest charged to the account every month must be serviced /adjusted in the month following the month in which the interest is charged.
Equated Monthly Installment	Yes
Moratorium Period	Rs.0.00
EMI for payment of interest during moratorium	Rs.0.00
Processing Fee	Rs.31,628.00
Documentation Fee	
Insurance Premium (one time to be borne by the borrower)	
Security	
a. Primary Security	

198 + 6 = 204 = 17 years

Accepted unconditionally  
Dumri



**Title/ Registered Mortgage of the property to be financed situated at:**

**Present Owner/s of the Property**

M/s.BS INFRA DEVELOPERS PVT LTD

**Description of the Property**

PART OF PORTION OF RESIDENTIAL PLOT NO 12 & ENTIRE RESIDENTIAL PLOT NO 12A(ENTIRE) AT DREAM RESIDENCY CONSTRUCTED OVER ARAZI NO 335 & ARAZI NO 336 SITUATED AT PARAGNA SADAR & DISTRICT AGRA.

agreement to sale executed dated 18/02/2020 for sale price of rs.18.80 lacs which is valid upto 16/03/2020.

boundaries- north- other property south- plot no 11 east- plot no 13,14&15 west- road

nec ,valuation and estimate submitted by branch.

**Property Address**

PLOT NO 12&12A,AT PART OF KHASRA NO -335&336, Ward - ,DREAMS RESIDENCY

Post Office - SADAR

UP, Pin -28001

**Property Schedule**

Year of Purchase -

Deed no - ,Book - ,Volume -

Page -

Registry Office -

Police Station -

Mouza -

JL No. , Khatian - 335,336, Dag/Plot - plot no 12&12a

Land Area - 2383.98 sq.ft.

Builtup Area - 221.56 sq.ft.

**Present Value of the Property**

Rs.15,70,000.00

**Nature of Mortgage to be created in favour of the Bank**

Equitable Mortgage

**Other Terms & conditions :-**

1. The margin for the project (whether the same is not entirely covered by the cost of land) is to be paid either up front or proportionately before disbursement of each installment.
2. For construction, 85% loan amount will be disbursed in phases not exceeding those based on progress of construction. The last installment of 15% shall be released only after being satisfied that 85% of the construction work has been completed.
3. For construction drawal of cash will be permitted only at the discretion of the Bank or at mutually agreed terms.
4. Representative of Bank shall always have access to the house/flat for inspection purpose during the pendency of the loan as and when required by the Bank. Bank will have the right to make inspections at the premises / residence / workplace of the borrower.
5. The borrower should submit an undertaking to the effect that he will deposit the original title deed on completion of the formalities or authorize the Registrar to deliver the documents directly to Bank.
6. In case of delay beyond a reasonable period (one month) in depositing the original title deed to the Bank, 2% penal interest will be recovered for the period of delay. An undertaking to the effect would have to be given.
7. The sanction does not vest in any one the right to claim any damage against the Bank for any reason whatsoever.

*[Signature]*



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*[Signature]*

The Bank reserves the right to modify/revise/add any other terms and conditions as it may deem fit absolutely at its discretion.

The Bank reserves the right to discontinue the facilities/advances/loans to withhold/stop any disbursement without giving any notice, in case of non-compliance/breach of any of the terms and conditions stipulated herein and from time to time also in the relevant documents or any information/particulars furnished to us found to be incorrect or in case of any development or situation wherein in the opinion of the Bank its interest is likely to be prejudicially affected by such continuation or disbursement.

10. The proposed house or flat has to be adequately insured with Banks Clause against risks of fire/natural calamities, etc. preferably through Banks Channel Partner. In case of failure in renewal of Insurance Policy by the borrower, Bank reserves the right to renew the Policy and pay necessary premium by debiting the borrowers loan account.

11. The borrower shall not create any further charge on the property without paying off the entire dues of the Bank. Further, borrower shall obtain prior approval of the Bank before entering into any borrowing arrangements for development/extension, etc. of the property.

12. Borrower should give mandate for payment of EMIs through ECS/RECS/Standing Instruction and such mandate shall remain in force till the entire loan together with interest is fully liquidated.

13. This sanction is valid for 180 days from the date of sanction of the Term loan and shall be treated as cancelled if the loan is not availed of within this period.

14. Branch shall obtain Unconditional acceptance for all stipulated terms & conditions on the original sanction advice itself by the applicants /co-applicants/guarantors.

15. Branch should obtain an undertaking from the borrowers to the effect that; 1) The property proposed to be mortgaged is free from all encumbrances of any kind what so ever and no legal suit is pending in respect of the property in any court of law and they are not defaulters of any banking institution in the capacity of Individual/ Partner/ Proprietor/ Promoter/ Director of any company/ firm That they have not taken any loan against the proposed property to be mortgaged from any other bank or financial institution.

16. Branch is advised to bring to the notice of sanctioning / reviewing authority in case any discrepancy is observed in the second verification report PDIR as compared with PSVR-4 before the disbursement of the loan.

17. Receipt of the payment(if any) should be obtained & kept on record.

18. The Branch shall obtain the original title / sale deeds/Chain Deeds, original allotment letter And Possession letter and other required necessary papers from the borrowers for creation/extension of a valid and enforceable equitable Mortgage in Bank's favour as per extent guidelines for securing the limit sanctioned.

19. Branch shall obtain the letter of undertaking & Indemnity (applicable in cases of agreement to purchase flat/house from promoter / builder/ individual) from the applicant as per UCO bank's form no. AHL 14 and also letter from owners as per UCO Bank's form no AHL-18 assuring good title and other assurances.

20. All the formalities regarding creation of Equitable mortgage and legally enforceable charge over the said property should be completed strictly in terms of instructions contained in manual of instructions of advances Volume VI and also keeping in view the recent amendments in the Indian Stamp duty act 1899 through the Indian stamp act 1997 intimated to the branches vide our circular no UP/ZO/CAD/98/26 dated 27/11/1998 followed by ZOC/ADV/98/33 dated 24/12/98.

21. Under the Central Registry rules, 2011 it is mandatory for the branches to file information in relation to mortgage by deposit of title deeds with the Central Registry through CERSAI menu after entering the SRM/HCLM details. so branch must ensure the entry of the property to CERSAI.

22. Branch must ensure that loan should be utilized for the sanctioned purpose and disbursement should be in phases as per the progress of the construction/repair work.

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Branch must pay Non-Encumbrance Certificate charges & Valuation charges, as applicable, to respective Advocates/ before disbursement of loan installment. The same to be recovered from the borrower.

Branch shall continuously at frequent intervals shall enquire regarding the progress of repair & renovation/Construction work at proposed site.

25. The sanction is based on Xerox copies of Voter ID Card, Office ID Card etc and they are to be verified & certified by the branch for their correctness and genuineness.

26. The bank has the right to foreclose the account if more than three installments fall overdue. Repayment of EMI would be the joint and several responsibilities of the applicant/co-applicant.

27. Interest rate to be checked for correctness in INTTM after downloading of the account file. Also loan period must be checked; if any discrepancy exists then it should be rectified accordingly.

28. List of Documents executed entered in Security Register by the Branch.

29. Branch must ensure to obtain documents (allotment letter, certified copy of deed and affidavit) from borrower before disbursement, as advised by the empanelled advocate

30. The disbursement of the loan amount should be Phase wise and as per the Banks extant guidelines.

31. Any deviation from above terms and conditions must be brought in the knowledge of sanctioning authority & it must be permitted by sanctioning authority.

32. \_ Cost of stamp duty, Registration & other documentation charges are not included in the project cost, where the home loan amount is up to 75.00 lacs.

33. Branch should ensure to take an undertaking/declaration from borrower(s) that on retirement pension will be availed through our bank & fund received on retirement will be deposited in the account maintained with our branch..

34. \_ During moratorium period actual monthly interest debited to the home loan account should be serviced by the borrower(s) on monthly basis.

35. PENAL INTEREST- In case of delay in payment of EMI by one month or more ,penal interest @2% per annum will be charged on the amount of default for the overdue period that is with effect from the due date.

36. If loan is applied for construction/repair/renovation/extension of house /flat then branch should have to-  
a) Obtain the copy of the sanctioned plan approved by the competent authority in the name of person applying for credit facility.  
b) Obtain an affidavit cum-undertaking from the borrower(s) that he/she shall not violate the sanctioned plan , construction shall be strictly as per sanctioned plan & it shall be sole responsibility of the executants to obtain completion certificate within 3months of completion of construction, failing which the bank shall have the power & authority to recall the entire loan with interest, costs & other usual bank charges.

37. \_On acceptance of our terms of sanction by the borrower(s) , necessary documents to be obtained ,our charges to be created & the loan as per schedule will be disbursed.

38. \_ Branch must ensure to execute valid and legal enforceable documentation (witnessing empanelled lawyer if applicable) as per bank extant guidelines within stipulated time.

39. \_ Branch should ensure that the plot is demarcated as per bank extant guidelines.

40. Branch is advised send CMR 6A, CMR 6B to ZO CREDIT MONITORING for compliance of terms and CONDITIONS FOR sanctioned LOAN as per bank extant guidelines.

41. Branch should comply with applicable terms and conditions as per home loan master circular dated 21/12/2019 & 29/01/2019,

*[Handwritten Signature]*

Accepted *[Handwritten Signature]*



Applicant MUST be covered under the UCO Grih Jeevan Suraksha of KOTAK MAHINDRA Tie up with UCO Bank as per guidelines as the cost of insurance has been added into project cost as per branch recommendation and submitted by branch. Branch must scrupulously follow the sanction advice.

Accepted withholding  
D. Mani

