



UCO BANK

LOAN AGREEMENT



AHL-6
C.P

Articles of Agreement made this the 13th day of July 2020 at "UCO BANK" LDA GOMTINAGAR LKO

BETWEEN MR.PRASHANT BILGAIYAN S/O SURESH KUMAR BILGAIYAN and co-applicant MRS.ALKA BILGAIYAN W/O PRASHANT BILGAIYAN , residing at HOLDING/PREMISES:A 157 DEEN DAYAL NAGARFLAT NO:SIPRI BAZAAR JHANSI, CITY:Jhansi, DISTRICT:JHANSI, STATE:Uttar Pradesh, PINCODE:284003.herein-under called "the Borrowers" (which expression shall unless the context otherwise requires, include his/her heirs, executors, administrators, and permitted assigns) of the One Part AND UCO Bank, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970, as amended by the Banking Laws (Amendment) Act, 1985, having its Head Office at No. 10, Biplabi Trailokya Maharaj Sarani, Kolkata-700 001 and one of its branches at LDA GOMTINAGAR LKO hereinafter called "the Bank" (which expressions shall unless the context otherwise requires, include its successors and assigns) of the Other Part.

ARTICLE - 1 DEFINITIONS

1.1 In this Agreement unless the context otherwise requires :

- a) The term 'loan' means the loan amount provided for in the Schedule 'A' Annexed hereto.
- b) The term 'house' means a new independent house/ready-built flat for residential purpose of any size and type having an independent access and includes a bungalow, an ownership apartment, a flat, a row house, etc., but does not include a farm house or a temporary or a semi-permanent structure or land only.
- c) The term 'repayment' means the repayment of the principal amount of loan with interest thereon, and/or any other charges, premium, fees or other dues payable in terms of this Agreement to the Bank and means in particular, amortisation provided for in Article 2.6 of this Agreement.
- d) The term 'prepayment' means premature repayment as per the terms and conditions laid down by the Bank in that behalf in UCO HOME Scheme and in force at the time of prepayment.
- e) The expression 'Equated Monthly Instalment' (EMI) means the amount of monthly payment necessary to amortize the loan with interest over the period of the loan inclusive of higher EMI if the minimum income criteria is fulfilled.
- f) The expression 'Equated Monthly Instalment Interest (EMI) means interest at the rate indicated in the Schedule 'A' on the loan from the date/respective dates of disbursement to the date immediately prior to the date of commencement of EMI.
- g) The term 'borrower' wherever the context so requires shall mean and be construed as 'borrower' and the masculine gender wherever the context so required shall mean and be construed as the feminine gender.
- h) "UCO HOME Scheme" means as scheme framed by the Bank for granting loans to the customers in the home loan segment as amended from time to time.

1.2 The term and expressions not herein defined shall where the interpretation and meaning have been assigned to them in terms of the General Clauses Act, 1897 have that interpretation and meaning.

2.1 Amount of Loan The Borrower agrees to borrow from the Bank and the Bank agrees to lend to the Borrower

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a sum more fully and particularly described in Schedule 'A' annexed hereto, forming an integral part of this Agreement on the terms and conditions herein set forth and also in the Bank's UCO HOME Scheme in revised form time to time which would form an integral part of this Agreement.

- 2.1 (a) The borrower has to pay a processing fee to the Bank equal to 0.5% of the loan amount subject to minimum of ` . 1000/- which shall be collected in two stages as mentioned below :

a)	On issuance 'In Principle Sanction' (pre - sanction stage)	...	0.25%
b)	On conveying final sanction (post sanction stage)	...	0.25%

2.2 Repayment of loan, interest, etc.

- a) The rate of interest applicable to the said loan as at the date of execution of this Agreement is described in Schedule 'A' annexed hereto. Interest shall be calculated at the interval(s) specified in the said Schedule 'A' annexed hereto forming an integral part of this Agreement.
- b) The due date for payment of each EMI shall be first date of every month, interest being charged with monthly/quarterly rests on reducing balances, and EMI is arrived assuming the repayments on due dates.
- c) The loan will be repayable in 234 consecutive EMIs of ` . 53283 each subject to what is stated hereunder. These installments shall be paid by first date of every month. The EMIs comprises of principal and interest calculated on the basis of monthly/quarterly rests @ 7.25 p.a. and is rounded off to the next rupee. Provided, however, that the above rate of interest may be revised or increased by the Bank consequent upon change in the Bank's UCO FLOAT RATE WEF 27052020 from time to time or at the sole discretion of the Bank of which notice shall be given to the borrower and this agreement shall be construed as if such revised or increased rate of interest were mentioned herein and agreed to be paid by the borrower.
- d) any money due and payable to the Bank and received by the Bank shall be applied in such order as the Bank in its absolute discretion may from time to time conclusively determine (save that the Bank may credit the same to a suspense account for so long and in such manner as the Bank may from time to time determine). Without prejudice to the above, the monies received shall be appropriated in the following manner :
 - i). Firstly, towards liquidated damages and further interest (including uncharged interest);
 - ii) Secondly, towards interest charged;
 - iii) Thirdly, towards costs, charges and expenses incurred by the Bank; and iv) Lastly, towards the principal amount due.

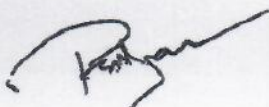
2.3 Schedule of Disbursement

The loan will be disbursed in suitable instalments depending on the progress of the construction work and the Borrower's investment in the project being adequate to justify the disbursement. The progress of construction work will be certified by the Engineer/ Officer of the Bank. The disbursement will be made on the basis of the Certificate by the Engineer/Officer of the Bank, to the effect that the investments made for construction work by the Borrower in the project is not less than that envisaged in the loan application.

The decision of the Bank shall be final and binding on the borrower. However, the said sanctioned loan shall be drawn by the borrower within twelve months from the date of the letter of offer No. 841744 more fully and particularly described in Schedule 'A' annexed hereto forming an integral part of this Agreement.

2.4 Right to cancel further Disbursement

Without prejudice to Bank's rights and remedies, the Bank shall have the right to cancel and suspend further disbursement of loan, if an event of default as defined in Article 7 has happened.



2.5 Mode of Disbursement

The loan will be disbursed in suitable instalments (normally not exceeding three) based on the progress of construction and after completion of requisite formalities, namely,

- a) The Bank has to be satisfied that the borrower has already invested the stipulated margin (including the cost of land) before commencement of disbursement.
- b) About 20% of the loan amount will be disbursed as the last instalment only after
 - i) completion of total structure comprising of walls and roof in case of construction of house
 - ii) immediately before handing over of physical possession in case of flat, on being satisfied that the flat/apartment is complete in all respect and is habitable.
- c) Disbursements may be made through Demand Draft/Manager's Cheque/Pay Order favouring seller of the property contractors/promoters/co-operative societies etc. wherever required, as in the case of constructed, need-based cash disbursement may also be made..

2.6 Amortisation

- a) Subject to Article 2.2 hereinabove, the borrower will amortize the loan by payment of Equated Monthly Instalment (EMI) comprising of principal and interest at the rate more fully and particularly described in schedule 'B' annexed hereto forming an integral part of this Agreement.
- b) Prior to commencement of EMI the Borrower shall pay to the Bank PEMII, every month (if applicable).

2.7 Delay in payment of EMI etc.

- a) No notice, reminder or intimation will be given to the Borrower regarding his/her obligation of pay the EMI or PEMII regularly on due date. It shall be entirely his/her responsibility to ensure prompt and regular payment of EMI or PEMII.
- b) The delay in payment of EMI or PEMII shall render the Borrower liable to pay additional interest as per the rule of the Bank in that behalf as in force from time to time.

2.8 Pre-payment

The Bank may, in its sole discretion and on such terms as to pre-payment charges, etc. as it may prescribed permit acceleration of equated monthly instalments or pre-payment at the request of the Borrower as per UCO HOME Scheme.

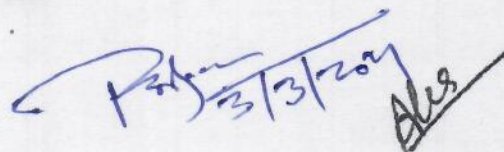
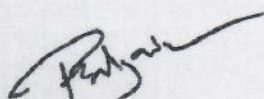
2.9 Terminal Dates of Disbursement

Notwithstanding anything to the contrary contained herein the Bank may by notice to the Borrower suspend or cancel further disbursements of the loan if the loan shall not have been fully drawn within 12 months from the date of the letter of offer.

2.10 Alteration and Re-scheduling of Equated Monthly Instalments

If the loan is not totally drawn by the Borrower within a period of 12 months from the date of letter of offer the EMI may be altered and re-scheduled in such manner and to such extent as the Bank may, in its sole discretion, decide and the repayment will be made as per the said alteration and re-scheduling notwithstanding anything stated in Article 2.1 and the Schedule.

2.11 Liability of Borrower(s) to be Joint and Several



The liability of the Borrower(s) to repay the loan together with interest etc. and to observe the terms and conditions of this Agreement is joint several.

ARTICLE - 3 SECURITY

3.1 Security for the Loan by Mortgage of Property

The Borrower agrees and undertakes that the principal sum of the loan, interest, commitment and other charges and any other dues under this Agreement shall be secured by mortgage of the unencumbered property by way of first charge more fully and particularly described in the Schedule 'C' annexed hereto, forming an integral part of this Agreement (hereinafter referred to as the said security) and the Bank shall have the right to decide, in its sole discretion, the type of mortgage or any other or additional security as required by the Bank.

3.2 The Borrower shall comply with the following

- a) To give a declaration to the effect that the Borrower has a clear and marketable title to the property offered as security, free from reasonable doubts and encumbrances, liens, lispendens and attachments.
- b) To execute a money bond or pro-note in favour of the Bank for the amount of the loan.
- c) To execute a Power of Attorney in favour of the Bank for execution and registration of a legal mortgage.
- d) To execute any other document that may be considered necessary to safeguard the interests of the Bank.

ARTICLE - 4 CONDITIONS PRECEDENT TO DISBURSEMENT OF THE LOAN

4.1 Utilisation of the Borrower's Contribution by way of margin

- a) The Borrower assures the Bank that he had, prior to receiving the disbursement of the loan as aforesaid utilised his own contribution for purchase or construction/repair of the said house, as the case may be as per UCO HOME Scheme.
- b) **Title**
The Borrower assures the Bank that he has absolute, clear and marketable title to the property to be mortgaged by him as security for the loan and that the said property is absolutely unencumbered and free from any liability whatsoever.

4.2 Other conditions for Disbursement

- a) **Non Existence of Event of Default** : No event of default as defined in Article 7 shall have happened.
- b) **Evidence for Utilisation of Disbursement** : Such disbursement shall at the time of request thereof be needed immediately by the Borrower for the purpose of purchase or construction of the house, as the case may be, and the Borrower shall produce such evidence of the proposed utilisation of the proceeds of the disbursement as is found satisfactory by the Bank.
- c) **Extra-ordinary Circumstances** : No extra-ordinary or other circumstances shall have occurred which shall make it improbable for the Borrower to fulfill his obligations under this Agreement.
- d) **Utilisation of prior Disbursement** : The Borrower shall have satisfied the Bank about the utilisation of the proceeds of any prior disbursement.
- e) **Pending Legal Proceeding** : The Borrower shall have furnished a declaration to the effect that there is no action, suit proceedings or investigation pending or to the knowledge of the Borrower threatened by or against the Borrower before any Court of Law of Government Authority or any other competent authority which might have a material effect on the financial and other affairs of the Borrower or which

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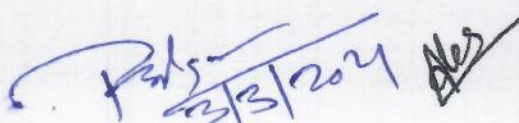
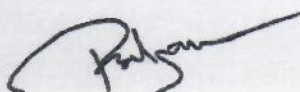
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might put into question the validity or performance of his loan agreement or any of its terms and conditions.

ARTICLE - 5 COVENANTS

5.1 Particular Affirmative Covenants

- a) **Utilisation of loan :** The Borrower shall utilise the entire loan for the purchase/construction of the house as indicated by him/her in his/her loan application and for no other purpose whatsoever.
- b) **Construction :** The Borrower covenants that he shall complete the said construction as indicated by him/her in his/her loan application or otherwise and obtain and produce to the Bank a proper completion certificate issued by the concerned Municipal Corporation or Municipality or Panchayat.
- c) **Notify causes of delay :** The Borrower shall promptly notify and event or circumstances which might operate as a cause of delay in the commencement or completion of the construction.
- d) **Maintenance of house :** The Borrower shall maintain the house, when completed, in good order and condition and will make all necessary repairs, additions and improvements thereto during the pendency of the loan.
- e) **To notify change in employment etc. :** The Borrower shall notify any change in his/her employment, business or profession within seven days of the change.
- f) **Compliance with rules etc. and payment of maintenance charges, etc. :** The Borrower shall duly pay land revenues, and taxes, cesses and other impositions and outgoing to the Government/Municipality/Panchayats and Punctually comply with all the terms and conditions of the holding of the house and all the rules, regulations, bye-laws etc. of the concerned co-operative society, Association, Limited Company or any other competent authority, and pay such maintenance and other charges for the upkeep of the house as also any other dues etc. as may be payable in respect of the said house or the use thereof.
- g) **Insurance :** Notwithstanding what is hereinabove stated the Borrower shall be vigilant and he/she shall see that the property is always duly and properly insured against fire and other hazards.
- h) **Loss/damage by uncovered risks :** The Borrower shall promptly inform the Bank of any loss or damage to the property which the Borrower may suffer due to any force majeure or act of God, such as earthquake, flood, storm, tempest or typhoon, etc. against which the property may not have been insured.
- i) **Life Insurance Policy :** In case of assignment of life insurance policy as a collateral security the Borrower shall duly pay premiums regularly on the date fixed for payment on such policy or policies and shall keep the policies in full force and effect.
- j) **Right of set off on all monies :** Until payment is made to the Bank of all the amounts, whether past, present or future, actual or contingent, which may be payable by the Borrower or for which the Borrower may be or become liable hereunder or otherwise and whether as principal or surety, the Borrower agrees that the Bank shall have a lien and/or right of set off on all securities and/or monies whatsoever held at any time by the Bank on account of or to the credit of the Borrower in or for any account for manner or purpose howsoever. The Bank shall be at liberty to discharge the said obligations or liabilities of the Borrower out of the said securities and/or monies, and in case of term deposits, whether the same have matured for payment or not, and may appropriate or realise them in the manner thought fit by it and without notice to the Borrower (and whether before or after filing suit or taking any legal proceedings). The Bank may set off an amount estimated by it in good faith to be the amount of that obligation.
- k) **Publication of name in case of default :** The Borrower hereby agrees as a pre-condition of the loan/advances to the borrower by the Bank that in case borrower commits defaults in the repayment of



the loan/ advances or in the repayment of interest thereon or any of the agreed instalment of the loan on due date/s, the bank and/or the Reserve Bank of India will have unqualified right to disclose the name of the borrower/firm/unit and its Directors/Partners/ Proprietors as defaulter in such manner and through such medium as the Bank or Reserve Bank of India in their absolute discretion may think fit.

5.2 Notify Additions, Alterations

The Borrower shall notify and furnish details of any additions to or alterations in the house which might be proposed to be made during the pendency of the loan.

5.3 Bank's Right to Inspect

The Borrower agrees that the Bank or any person authorised by it shall have free access to the property for the purpose of inspection or supervising and inspecting the progress of construction and the accounts of construction to ensure proper utilisation of the loan.

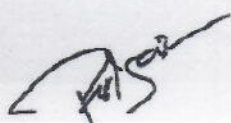
5.4 Negative Covenants Unless the Bank shall otherwise agree

- a) **Possession** : The Borrower shall not let out or otherwise howsoever part with the possession of the property or any part thereof.
- b) **Alienation** : The Borrower shall not sell, mortgage, lease, surrender or otherwise howsoever alienate the property or any part thereof.
- c) **Agreements and Arrangements** : The Borrower shall not enter into any agreement or arrangement with any person, institution or Government body for the use, occupation or disposal of the said property or any part thereof during the pendency of the loan.
- d) **Change of use** : The Borrower shall not change residential use of the property. If the property is used for any purpose other than residential purpose, in addition to any other action which the Bank might take the Bank shall be entitled to charge, in its sole discretion, such higher rate of interest as it might fix in the circumstances of the case.
- e) **Merger** : The Borrower shall not amalgamate or merge his property with any other adjacent property nor shall be create any right of way or any other easement on the property.
- f) **Surety or Guarantee** : The Borrower shall not stand surety for anybody or guarantee the repayment of any loan or the purchase price of any asset.
- g) **Leaving India** : The Borrower shall not leave India for employment or business or for long term stay abroad without fully repaying the loan then outstanding together with interest and other dues and charges including prepayment charges as per the rules of the Bank then in force.

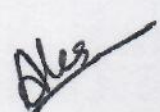
ARTICLE - 6 BORROWER'S WARRANTIES

6.1 The Borrower hereby warrants and undertakes to the bank as follows:

- a) **Confirmation of loan application** : The Borrower confirms the accuracy the information given in his loan application made to the Bank and any prior or subsequent information or explanation given to the bank in this behalf.
- b) **Disclosure of material changes** : That subsequent to the said loan application there has been no material change which would affect the purchase/construction of the house or the grant of the loan as proposed in the loan application.
- c) **Charge and encumbrances** : That there are no mortgages, charges, lispendens or liens or other encumbrances or any rights of way, light or water or other easements or right of support on the whole or any part of the property of the borrower.



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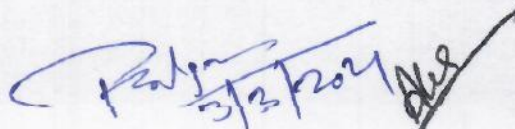
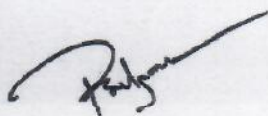
- d) **Litigation** : That the Borrower is not a party to any litigation of a material character and that the borrower is not aware of any facts likely to give rise to such litigation or to material claims against the Borrower.
- e) **Disclosure of defects in property** : That the Borrower is not aware of any document, judgment or legal process or other charges of any latent or patent defect affecting the title of the property or of any material defect in the property of its title which has remained undisclosed and/or which may affect the Bank prejudicially.
- f) **Public schemes affecting the Borrower's Property**: That the Borrower's property is not included in or affected by any of the schemes of Central/State Government or of the Improvement trust or any other public body or local authority or by any alignment, widening or construction of road under any scheme of the Central/State Government or of any Corporation, Municipal Committee, gram Panchayat etc.
- g) **Infringement of local laws** : That no suit is pending in the Municipal Magistrate's Court or any other Court of Law in respect of the property mortgaged with the Bank nor has the borrower been served with any Notice for infringing the provisions of the Municipal Act or any Act relating to local bodies or Gram Panchayats or Local Authorities or with any other process under any of these Acts.
- h) **Disclosure of facts** : That the Borrower has disclosed all facts relating to his property to the bank and has made available to them all the title deeds in his possession.
- i) **Due payment of public and other demands** : That the Borrower has paid all admitted public demands such as Income Tax and all the other taxes and revenues payable to the Govt. of India or to the Government of any State or to any local authority and that at present there are no arrears of such taxes and revenues due and outstanding.
- j) It shall be the borrower's obligation to keep himself acquainted with the rules of the bank herein referred to, in force from time to time.
- k) **Bank's right of lien and/or set off on securities/monies** : Until payment is made to the bank of all amounts, whether past present or future, actual or contingent, which may be payable by the borrower or for which the Borrower may be or become liable hereunder or otherwise and whether as principal or surety, the Borrower agrees that the Bank shall have a lien and/or right of set off on all securities and/or monies whatsoever held at any time by the Bank on account of or to the credit of the Borrower in or for any account or liabilities of the Borrower out of the said securities and/or monies, and in case of term deposits, whether the same have matured for payment or not, and may appropriate or realise them in the manner thought fit by it and without notice to the Borrower (and whether before or after filing suit or taking any legal proceedings). The Bank may set off an amount estimated by it in good faith to be the amount that obligation.

ARTICLE - 7 REMEDIES OF THE BANK

If one or more of the events specified in this Article (hereinafter called "event of default") shall have happened, then the Bank by a written notice to the Borrower may declare the Principal of an all accrued interest on the loan and any other charges and dues to be due and upon such declaration the same shall forthwith become due and payable forthwith and the security constituted herein shall become enforceable, notwithstanding anything to the contrary in this Agreement.

7.1 Events of Default

- a) **Payment of Default** : Default shall have occurred in payment of equated monthly instalments as provided for in Article 2.2 (c), in payment of PEMII provided for in Article 2.6 (b) and in payment of any other amounts due and payable to the Bank in terms of this Agreement.
- b) **Performance of covenants** : Default shall have occurred in the performance of any other covenants, conditions or agreements on the part of the borrower under this Agreement between the borrower and



the Bank in respect of this loan and such default shall have continued over a period of 30 days after notice thereof shall have been given to the borrower by the Bank.

- c) **Supply of Misleading information :** Any information by the borrower in his loan application to the Bank for financial assistance is found to be misleading or incorrect in any material respect of any warranty referred to in Article 6 is found to be incorrect.
- d) **Inability to Pay Debts :** If there is reasonable apprehension that the borrower is unable to pay his debts or proceedings for taking him into insolvency have been commenced.
- e) **Depreciation of Security :** If the property given as security depreciates in value to such an extent that in the opinion of the Bank further security to the satisfaction of the Bank should be given and such security is not given, in spite of being called upon to do so.
- f) **Sale or disposal of Property :** If the borrower's property which is given as security for the loan is sold, disposed of, charged, encumbered or alienated.
- g) **Attachment or Distraint on Mortgaged Properties :** If an attachment or distraint is levied on the Mortgaged property or any part thereof and/or certificate proceedings are taken or commenced for recovery of any dues from the Borrower.

7.2 Bankruptcy or Insolvency

If the borrower shall become bankrupt or insolvent, the principal of and all accrued interest on the loan and any other dues shall thereupon become due and payable forthwith, anything in this Agreement to the contrary notwithstanding.

7.3 Notice to the bank on the happening of an event of default

If any event of default or any event which, after the notice or lapse of time or both would constitute an event of default shall have happened, the borrower shall forthwith give the Bank notice thereof in writing specifying such event of default, or such event.

7.4 Expenses of Preservation of Assets of the Borrower and of Collection

All reasonable costs incurred by the Bank after an event of default has occurred in connection with :

- i) Preservation of the Borrower's assets (whether now or hereafter existing) or
- ii) Collection of amounts due under this Agreement may be charged to the Borrower and reimbursed as the Bank shall specify.

ARTICLE - 8 WAIVER

8.1 **Waiver not to Impair the Rights of the Bank :** No delay in exercising or omission to exercise, any right, power or remedy accruing to the Bank upon any default under this Agreement, mortgage deed or any other Agreement or document shall impair any such right, power or remedy or shall be construed to be a waiver thereof or any acquiescence in such default; nor shall the action or inaction of the Bank in respect of any default or any acquiescence by it in any default, affect or impair any right, power or remedy of the Bank in respect of any other default.


ARTICLE - 9 EFFECTIVE DATE OF AGREEMENT

9.1 Agreement to become Effective from the Date of Execution

- a) The Agreement shall have become binding on the borrower and the Bank on and from the date of execution hereof, It shall be in force till all the monies due and payable to the Bank under this Agreement are fully paid.



3/3/2024



- b) The letter of offer No.841744 more fully and particularly described in Schedule 'A' and/or any subsequent letter(s) of offer/communication issued by the bank and duly accepted by the Borrower(s) shall form an integral part of this Agreement.

ARTICLE - 10 MISCELLANEOUS

- 10.1 **Place and Mode of Payment by the Borrower** : All monies due and payable by the Borrower to the bank under or in terms of this Agreement shall be paid at the Branch office of the Bank by cheque, or Bank Draft drawn in favour of the Bank on a scheduled bank in the town or city where such branch office is situated or in any other manner as may be approved by the Bank and shall be so paid as to enable the Bank to realise the amount sought to be paid on or before the due date to which the payment relates. Credit for all payment by cheque/bank draft drawn will be given only on realisation thereof by the Bank.
- 10.2 **Service of Notice** : Any notice or request required or permitted to be given or made under this Agreement to the Bank or to the Borrower shall be given in writing. Such notice or request shall be deemed to have been duly given or made when it shall be delivered by hand, mail or telegram to the party to which it is required or permitted to be given or made at such party's address specified below or at such other address as such party shall have designated by notice to the party giving such notice or making such request :

For UCO Bank	:	UCO BankLDA GOMTINAGAR LKO(Branch)
For the Borrower	:	The address first above written or the property address described in the Schedule.

SCHEDULE 'A'

- a) Amount of Loan ` 6665000
- b) Rate of Interest 7.25
- c) Intervals at which interest shall be computed — Quarterly/ Monthly
Letter of Offer No. (s) 841744 dated

SCHEDULE 'B'

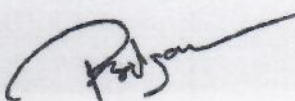
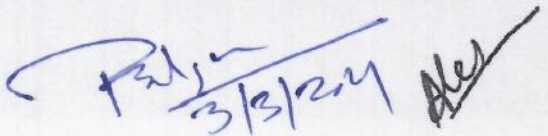
- a) EMI 53283
- b) No. of EMIs 234
- c) Terms of repayment EMI

Note : It would be advisable to draw up a complete Repayment Schedule and set out herein.

REPAYMENT SCHEDULE

Amortization

Month	Loan Amount OS	Interest Amt	Principal Amt	EMI	Actual Amt Due
1	6665000	40268	13015	53283	6651985
2	6651985	40189	13094	53283	6638891

3	6638891	40110	13173	53283	6625718
4	6625718	40030	13253	53283	6612465
5	6612465	39950	13333	53283	6599133
6	6599133	39870	13413	53283	6585720
7	6585720	39789	13494	53283	6572225
8	6572225	39707	13576	53283	6558650
9	6558650	39625	13658	53283	6544992
10	6544992	39543	13740	53283	6531252
11	6531252	39460	13823	53283	6517428
12	6517428	39376	13907	53283	6503522
13	6503522	39292	13991	53283	6489531
14	6489531	39208	14075	53283	6475455
15	6475455	39123	14160	53283	6461295
16	6461295	39037	14246	53283	6447049
17	6447049	38951	14332	53283	6432717
18	6432717	38864	14419	53283	6418298
19	6418298	38777	14506	53283	6403793
20	6403793	38690	14593	53283	6389199
21	6389199	38601	14682	53283	6374518
22	6374518	38513	14770	53283	6359748
23	6359748	38423	14859	53283	6344888
24	6344888	38334	14949	53283	6329939
25	6329939	38243	15040	53283	6314899
26	6314899	38153	15130	53283	6299769
27	6299769	38061	15222	53283	6284547
28	6284547	37969	15314	53283	6269233
29	6269233	37877	15406	53283	6253827
30	6253827	37784	15499	53283	6238328
31	6238328	37690	15593	53283	6222735
32	6222735	37596	15687	53283	6207047
33	6207047	37501	15782	53283	6191265
34	6191265	37406	15877	53283	6175388
35	6175388	37310	15973	53283	6159415
36	6159415	37213	16070	53283	6143345

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37	6143345	37116	16167	53283	6127178
38	6127178	37018	16265	53283	6110913
39	6110913	36920	16363	53283	6094551
40	6094551	36821	16462	53283	6078089
41	6078089	36722	16561	53283	6061528
42	6061528	36622	16661	53283	6044867
43	6044867	36521	16762	53283	6028105
44	6028105	36420	16863	53283	6011242
45	6011242	36318	16965	53283	5994277
46	5994277	36215	17068	53283	5977209
47	5977209	36112	17171	53283	5960038
48	5960038	36009	17274	53283	5942764
49	5942764	35904	17379	53283	5925385
50	5925385	35799	17484	53283	5907902
51	5907902	35694	17589	53283	5890312
52	5890312	35587	17696	53283	5872617
53	5872617	35480	17803	53283	5854814
54	5854814	35373	17910	53283	5836904
55	5836904	35265	18018	53283	5818886
56	5818886	35156	18127	53283	5800759
57	5800759	35046	18237	53283	5782522
58	5782522	34936	18347	53283	5764175
59	5764175	34825	18458	53283	5745717
60	5745717	34714	18569	53283	5727148
61	5727148	34602	18681	53283	5708467
62	5708467	34489	18794	53283	5689672
63	5689672	34375	18908	53283	5670765
64	5670765	34261	19022	53283	5651743
65	5651743	34146	19137	53283	5632606
66	5632606	34030	19253	53283	5613353
67	5613353	33914	19369	53283	5593984
68	5593984	33797	19486	53283	5574498
69	5574498	33679	19604	53283	5554894
70	5554894	33561	19722	53283	5535172

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71	5535172	33442	19841	53283	5515331
72	5515331	33322	19961	53283	5495370
73	5495370	33201	20082	53283	5475288
74	5475288	33080	20203	53283	5455085
75	5455085	32958	20325	53283	5434760
76	5434760	32835	20448	53283	5414312
77	5414312	32711	20571	53283	5393741
78	5393741	32587	20696	53283	5373045
79	5373045	32462	20821	53283	5352224
80	5352224	32336	20947	53283	5331277
81	5331277	32210	21073	53283	5310204
82	5310204	32082	21200	53283	5289004
83	5289004	31954	21329	53283	5267675
84	5267675	31826	21457	53283	5246218
85	5246218	31696	21587	53283	5224631
86	5224631	31565	21717	53283	5202914
87	5202914	31434	21849	53283	5181065
88	5181065	31302	21981	53283	5159084
89	5159084	31169	22113	53283	5136971
90	5136971	31036	22247	53283	5114724
91	5114724	30901	22381	53283	5092342
92	5092342	30766	22517	53283	5069825
93	5069825	30630	22653	53283	5047173
94	5047173	30493	22790	53283	5024383
95	5024383	30356	22927	53283	5001456
96	5001456	30217	23066	53283	4978390
97	4978390	30078	23205	53283	4955185
98	4955185	29938	23345	53283	4931840
99	4931840	29797	23486	53283	4908353
100	4908353	29655	23628	53283	4884725
101	4884725	29512	23771	53283	4860954
102	4860954	29368	23915	53283	4837039
103	4837039	29224	24059	53283	4812980
104	4812980	29078	24205	53283	4788775

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3/3/2024

105	4788775	28932	24351	53283	4764425
106	4764425	28785	24498	53283	4739927
107	4739927	28637	24646	53283	4715281
108	4715281	28488	24795	53283	4690486
109	4690486	28338	24945	53283	4665542
110	4665542	28188	25095	53283	4640446
111	4640446	28036	25247	53283	4615199
112	4615199	27884	25399	53283	4589800
113	4589800	27730	25553	53283	4564247
114	4564247	27576	25707	53283	4538540
115	4538540	27420	25863	53283	4512677
116	4512677	27264	26019	53283	4486658
117	4486658	27107	26176	53283	4460482
118	4460482	26949	26334	53283	4434148
119	4434148	26790	26493	53283	4407655
120	4407655	26630	26653	53283	4381002
121	4381002	26469	26814	53283	4354187
122	4354187	26307	26976	53283	4327211
123	4327211	26144	27139	53283	4300071
124	4300071	25980	27303	53283	4272768
125	4272768	25815	27468	53283	4245300
126	4245300	25649	27634	53283	4217666
127	4217666	25482	27801	53283	4189864
128	4189864	25314	27969	53283	4161895
129	4161895	25145	28138	53283	4133757
130	4133757	24975	28308	53283	4105449
131	4105449	24804	28479	53283	4076970
132	4076970	24632	28651	53283	4048319
133	4048319	24459	28824	53283	4019494
134	4019494	24284	28998	53283	3990496
135	3990496	24109	29174	53283	3961322
136	3961322	23933	29350	53283	3931972
137	3931972	23756	29527	53283	3902445
138	3902445	23577	29706	53283	3872739

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139	3872739	23398	29885	53283	3842854
140	3842854	23217	30066	53283	3812788
141	3812788	23036	30247	53283	3782541
142	3782541	22853	30430	53283	3752111
143	3752111	22669	30614	53283	3721497
144	3721497	22484	30799	53283	3690698
145	3690698	22298	30985	53283	3659713
146	3659713	22111	31172	53283	3628541
147	3628541	21922	31360	53283	3597180
148	3597180	21733	31550	53283	3565630
149	3565630	21542	31741	53283	3533890
150	3533890	21351	31932	53283	3501958
151	3501958	21158	32125	53283	3469832
152	3469832	20964	32319	53283	3437513
153	3437513	20768	32515	53283	3404998
154	3404998	20572	32711	53283	3372287
155	3372287	20374	32909	53283	3339379
156	3339379	20175	33108	53283	3306271
157	3306271	19975	33308	53283	3272964
158	3272964	19774	33509	53283	3239455
159	3239455	19572	33711	53283	3205744
160	3205744	19368	33915	53283	3171829
161	3171829	19163	34120	53283	3137709
162	3137709	18957	34326	53283	3103383
163	3103383	18750	34533	53283	3068850
164	3068850	18541	34742	53283	3034108
165	3034108	18331	34952	53283	2999156
166	2999156	18120	35163	53283	2963993
167	2963993	17907	35375	53283	2928617
168	2928617	17694	35589	53283	2893028
169	2893028	17479	35804	53283	2857224
170	2857224	17262	36021	53283	2821203
171	2821203	17045	36238	53283	2784965
172	2784965	16826	36457	53283	2748508

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3/3/2017

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173	2748508	16606	36677	53283	2711831
174	2711831	16384	36899	53283	2674932
175	2674932	16161	37122	53283	2637810
176	2637810	15937	37346	53283	2600464
177	2600464	15711	37572	53283	2562892
178	2562892	15484	37799	53283	2525093
179	2525093	15256	38027	53283	2487066
180	2487066	15026	38257	53283	2448809
181	2448809	14795	38488	53283	2410321
182	2410321	14562	38721	53283	2371600
183	2371600	14328	38955	53283	2332646
184	2332646	14093	39190	53283	2293456
185	2293456	13856	39427	53283	2254029
186	2254029	13618	39665	53283	2214364
187	2214364	13378	39904	53283	2174460
188	2174460	13137	40146	53283	2134314
189	2134314	12895	40388	53283	2093926
190	2093926	12651	40632	53283	2053294
191	2053294	12405	40878	53283	2012417
192	2012417	12158	41125	53283	1971292
193	1971292	11910	41373	53283	1929919
194	1929919	11660	41623	53283	1888296
195	1888296	11408	41874	53283	1846422
196	1846422	11155	42127	53283	1804294
197	1804294	10901	42382	53283	1761912
198	1761912	10645	42638	53283	1719274
199	1719274	10387	42896	53283	1676378
200	1676378	10128	43155	53283	1633224
201	1633224	9867	43416	53283	1589808
202	1589808	9605	43678	53283	1546130
203	1546130	9341	43942	53283	1502188
204	1502188	9076	44207	53283	1457981
205	1457981	8809	44474	53283	1413507
206	1413507	8540	44743	53283	1368764

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 3/13/2021 *[Handwritten initials]*

207	1368764	8270	45013	53283	127751
208	1323751	7998	45285	53283	1278465
209	1278465	7724	45559	53283	1232906
210	1232906	7449	45834	53283	1187072
211	1187072	7172	46111	53283	1140961
212	1140961	6893	46390	53283	1094572
213	1094572	6613	46670	53283	1047902
214	1047902	6331	46952	53283	1000950
215	1000950	6047	47236	53283	953714
216	953714	5762	47521	53283	906194
217	906194	5475	47808	53283	858386
218	858386	5186	48097	53283	810289
219	810289	4895	48387	53283	761901
220	761901	4603	48680	53283	713221
221	713221	4309	48974	53283	664248
222	664248	4013	49270	53283	614978
223	614978	3715	49567	53283	565410
224	565410	3416	49867	53283	515543
225	515543	3115	50168	53283	465375
226	465375	2812	50471	53283	414904
227	414904	2507	50776	53283	364128
228	364128	2200	51083	53283	313045
229	313045	1891	51392	53283	261653
230	261653	1581	51702	53283	209951
231	209951	1268	52014	53283	157937
232	157937	954	52329	53283	105608
233	105608	638	52645	53283	52963
234	52963	320	52963	53283	0
Total		5303206	6660000	12468206	

SCHEDULE 'C'

Poland

Poland
3/3/2021

Alas

3.1 Description of Property

1.Dag / Plot No.	SU/3026/B3
2.Khatian No.	
3.J L No.	
4.Area of the property	1629.44
5.Registry Office	LUCKNOW
6. Police Station	VIBHUTI KHAND
7.Holding No.	SU/3026/B3
8.Ward No.	
9.Municipality	LDA
10.District	LUCKNOW
11.Pin	226010
12.State	UP.

SCHEDULE 'D'

IN WITNESS WHEREOF the parties hereto have signed the day, month and year first above-written. Signed and Delivered by the within named Borrower/s

MR.PRASHANT BILGAIYAN and MRS.ALKA BILGAIYAN

Signed and Delivered by the within named UCO Bank LDA GOMTINAGAR LKO (Branch)

by the hand of

Shri

.....

Its

.....

Prashant Bilgaiyan

Prashant Bilgaiyan
3/3/2022

Alka Bilgaiyan