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State Bank Of India

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Tel : 5842 234005 Fax : IFS Code : SBIN0003085 SWIFT :

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को या उनके आदेश पर **OR ORDER**

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50,000/-

अ. सं. / A/c No. **30323917824**

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SB ACCOUNT
PREFIX :
1516000005

Sudhir Kumar

Mr. SUDHIR KUMAR

Please sign above

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

⑈002139⑈ 242002001⑈ 015121⑈ 31

प्रेषक,

सुधीर कुमार (पंचम)
पीठासीन अधिकारी,
न्यायालय भूमि अर्जन पुनर्वासन एवं पुनर्व्यवस्थापन प्राधिकरण,
गोरखपुर मण्डल, गोरखपुर।

सेवा में,

श्रीमान् महानिबंधक,
माननीय उच्च न्यायालय,
इलाहाबाद।

विषय - आवासीय प्रयोजन के लिये प्लॉट कय किये जाने की अनुमति प्रदान करने के सम्बन्ध में।

महोदय,

माननीय उच्च न्यायालय ने परिपत्र संख्या 25/एडमिन (ए0), दिनांकित 13.07.1998 इलाहाबाद, के अनुपालन में आवासीय प्रयोजन के लिये जनपद सहारनपुर के कस्बा देवबन्द में प्लॉट कय करने की अनुमति प्रदान करने के सम्बन्ध में अतिविनम्र निवेदन निम्नवत् है-

1. प्रार्थी ने प्रथम नियुक्ति पर दिनांक 15.12.2008 को अपर जिला न्यायाधीश जनपद पीलीभीत उ0प्र0 में पदभार ग्रहण किया था।
2. प्रार्थी का वर्तमान वेतन रूपये 2,27,340/- है और आवश्यक कटौतियों के उपरान्त प्रार्थी को रूपये 1,67,977/- वेतन प्राप्त होता है।
3. प्रार्थी ने माननीय उच्च न्यायालय से कोई अग्रिम अथवा ऋण नहीं लिया है।
4. प्रार्थी की पत्नी के नाम से अचल सम्पत्ति के रूप में एक प्लॉट कस्बा देवबन्द जनपद सहारनपुर में स्थित है, प्रार्थी के नाम से पैनलिक निवास स्थान ग्राम साँखन खुर्द जनपद सहारनपुर में कृषि योग्य भूमि जिसका क्षेत्रफल 1.2350 हेक्टेयर है, न्यायिक सेवा में आने से पूर्व की है प्रार्थी के पिता का स्वर्गवास वर्ष 2020 में एवं माता का स्वर्गवास वर्ष 2021 में होने के कारण लगभग इतने ही क्षेत्रफल की कृषि योग्य भूमि पैनलिक विरासत के रूप में प्राप्त होगी, जिसके नामान्तरण की प्रक्रिया चल रही है।
5. प्रार्थी को पूर्व में प्रतिवर्ष कृषि से लगभग 2 लाख रूपये की आय होती थी जिसमें पिछले वर्ष से वृद्धि हो गई है।
6. प्रार्थी का वेतन बचत खाता 30323917824 है जो भारतीय स्टेट बैंक की मुख्य शाखा, गोरखपुर में है तथा भारतीय स्टेट बैंक की जनपद सहारनपुर के कस्बा देवबन्द की एग्रीकल्चर शाखा में पिता की मृत्यु के पश्चात् भाई के साथ संयुक्त खाता (संख्या 10473664946) भी है जिसमें गन्ना विक्रय से प्राप्त आय जमा होती है। प्रार्थी के पास तीन लाख रूपये की सीमा तक ऋण आहरित करने योग्य यूनियन बैंक आफ इण्डिया से जारी किसान क्रेडिट कार्ड भी है जिसपर आहरित ऋण पर 7 प्रतिशत ब्याज की दर से वर्ष में एक बार मूलधन एवं ब्याज जमा करना होता है।

7. इसके अलावा प्रार्थी व पत्नी के नाम से पब्लिक प्राविडेंड फण्ड में दो खाते हैं जिनका खाता संख्या कमशः 30830471755 एवं 31656965474 है। जिनसे कमशः खाता संख्या 30830471755 में कुल जमा रू0 19,09,173 /- से रू 5,72,557 /- एवं पत्नी के खाता संख्या 31656965474 में कुल जमा रू0 14,86,110 /- से रू 4,42,921 /- तक का ऋण आवश्यकता पड़ने पर आहरित किया जा सकता है।
8. प्रार्थी जनपद सहारनपुर के कस्बा देवबन्द में आवासीय प्रयोजन के लिये प्लाट कय करने के उपरान्त उसपर भवन निर्माण कराना चाहता है, प्लाट का विवरण निम्नवत् है-
- I. उक्त प्लाट नूरपुर अन्दर हदूद जेड0 ए0, बसन्त बिहार (लहसवाडा), कस्बा देवबन्द एवं परगना देवबन्द जनपद सहारपुर में स्थित है।
 - II. प्लाट का क्षेत्रफल 404.26 वर्ग मीटर है।
 - III. उक्त प्लाट के प्रथम स्वामी श्री नीरज कुमार जैन पुत्र श्री स्वरूप लाल जैन निवासी 891 साऊथ भोपा रोड मुजफ्फरनगर तहसील व जिला मुजफ्फरनगर व श्रीमती प्रीती जैन पत्नी श्री नीरज कुमार जैन पुत्री श्री विनोद कुमार जैन निवासी मोहल्ला शिवपुर हाल बसन्त बिहार कालोनी कस्बा देवबन्द परगना व तहसील देवबन्द जिला सहारनपुर थे जिन्होंने श्री पीयूष गोयल एवं श्री सौरभ गोयल पुत्रगण श्री पवन कुमार गोयल जाति वैश्य अग्रवाल निवासी मोहल्ला भुल्लनशाह कस्बा देवबन्द परगना व तहसील देवबन्द जिला सहारनपुर को बेचा है।
 - IV. उक्त प्लाट की कुल बाजारी कीमत अनुसार सर्किल रेट रू0 26,28,000 /- (रूपये छब्बीस लाख अट्ठाइस हजार मात्र) है जिसकी रजिस्ट्री में स्टाम्प ड्यूटी रू0 1,84,000 /- (रूपये एक लाख चौरासी हजार मात्र) एवं रसीद खर्च रू0 26,400 /- (रूपये छब्बीस हजार चार सौ मात्र) कुल खर्च रू0 2,10,400 /- (रूपये दो लाख दस हजार चार सौ मात्र) होगी।
 - V. मेरे द्वारा उक्त प्लाट को कय करने के सम्बन्ध में एक अनुबन्ध -पत्र दिनांक 09.07.2021 को विकेतागण से कराया गया है। उक्त प्लाट मेरे नाम से कय किया जाना प्रस्तावित है। उक्त प्लाट के केता श्री पीयूष गोयल एवं श्री सौरभ गोयल पुत्रगण श्री पवन कुमार गोयल जाति वैश्य अग्रवाल निवासी मोहल्ला भुल्लनशाह कस्बा देवबन्द परगना व तहसील देवबन्द जिला सहारनपुर से रू0 26,28,000 /- (रूपये छब्बीस लाख अट्ठाईस हजार मात्र) प्रतिकल के एवज में कय कराया जाना तय हुआ है।
9. मेरे द्वारा प्लाट कय करने एवं उसपर निर्माण करने हेतु इण्डियन बैंक, आर0एम0पी0सी0, सहारनपुर, से रूपये 60,000 /- का ऋण स्वीकृत कराया गया है। प्लाट की प्रतिकल राशि के कुल रू0 26,28,000 /- (रूपये छब्बीस लाख अट्ठाइस हजार मात्र) में से राशि अर्थात् रू0 21,02,000 /- (रूपये इक्कीस लाख दो हजार मात्र) इण्डियन बैंक, आर0एम0पी0सी0, सहारनपुर, से स्वीकृत कराये गये आवासीय ऋण से लिया जाना प्रस्तावित है प्रतिकल की शेष राशि रू0 5,26,000 /- (रूपये पांच लाख छब्बीस हजार मात्र) में से अनुबन्ध-पत्र के

निष्पादन के समय तक कुल रू0 50,000 /- (रूपये पचास हजार मात्र) विकेतागणों को भेरे वेतन बचत खाते से चेक सं0 002139 के माध्यम से दिनांक 09 / 07 / 2021 को बतौर टोकन मनी प्रदान किया गया है तथा शेष रू0 4,76,000 /- (रूपये चार लाख छिहत्तर हजार मात्र) का अंशतः भुगतान वेतन बचत खाते व संयुक्त बचत खाते से किया जाना प्रस्तावित है।

- | | | |
|---------------------------|---|--------------|
| 1) कुल प्रतिफल | - | 26,28,000 /- |
| 2) चेक द्वारा अदा प्रतिफल | - | 50,000 /- |
| 3) शेष प्रतिफल की राशि | - | 25,78,000 /- |
- 4) प्रतिफल की अदायगी का प्रस्तावित विवरण निम्नवत् है-
- a) स्वीकृत आवासीय ऋण - 60,00,000 /- रू0 में से प्लॉट कय करने हेतु (रू0 21,02,000 /- इक्कीस लाख दो हजार मात्र)
- b) प्रस्तावित वेतन बचत खाते से भुगतान - 4,76,000 /-
- 5) शेष औपचारिकताओं के व्यय का भुगतान वेतन बचत खाते से व संयुक्त खाते से किया जाना प्रस्तावित है।

10. विकेतागणों द्वारा कथित प्रतिफल की राशि प्राप्त करने के उपरान्त संम्बन्धित प्लॉट के विक्रय पत्र का पंजीकरण प्रार्थी के पक्ष में किया जायेगा।

11. उक्त प्लॉट के वर्तमान स्वामी श्री पीयूष गोयल एवं श्री सौरभ गोयल पुत्रगण श्री पवन कुमार गोयल जाति वैश्य अग्रवाल निवासी मोहल्ला भुल्लनशाह करबा देवबन्द परगना व तहसील देवबन्द जिला सहारनपुर हैं।

12. प्रार्थी का विकेता श्री पीयूष गोयल एवं श्री सौरभ गोयल पुत्रगण श्री पवन कुमार गोयल से किसी भी प्रकार का कोई सम्बन्ध नहीं है और न कभी रहा है। विकेता श्री पीयूष गोयल एवं श्री सौरभ गोयल पुत्रगण श्री पवन कुमार गोयल का कोई भी वाद / मामला प्रार्थी के न्यायालय के समक्ष कभी भी लम्बित नहीं रहा है। विकेता श्री पीयूष गोयल एवं श्री सौरभ गोयल पुत्रगण श्री पवन कुमार गोयल का कोई भी वाद / मामला प्रार्थी द्वारा कभी निस्तारित नहीं किया गया है। प्रार्थी के सम्पूर्ण सेवाकाल के दौरान कस्बा देवबन्द, जनपद सहारनपुर में प्रार्थी की नियुक्ति कभी नहीं रही है।

13. प्रार्थी द्वारा इस प्लॉट को कय करने एवं भवन निर्माण करने के लिये 60,00,000 /- (रू0 साठ लाख मात्र) इण्डियन बैंक, आर0एम0पी0सी0, सहारनपुर, से आवासीय ऋण प्राप्त करने की संस्तुति प्राप्त कर ली है जो की पत्र के साथ संलग्न है जिसमें से प्लॉट कय करने हेतु रू0 21,02,000 /- इक्कीस लाख दो हजार मात्र एवं भवन निर्माण करने हेतु रू0 38,98,000 /- अड़तिस लाख अट्ठानवें हजार मात्र खर्च किए जायेंगे।

- a. इस प्लॉट पर कुल निर्माण का क्षेत्रफल लगभग, भू-तल पर 3000 वर्गफुट एवं प्रथम तल पर 800 वर्गफुट होगा।
- b. कुल कवर्ड एरिया के निर्माण के अनुमानित खर्च का विवरण इस प्रार्थना पत्र के साथ संलग्न है

14. उक्त प्लॉट को कय करने एवं निर्माण के सम्बन्ध में संव्यवहार पूर्ण होने के उपरान्त माननीय उच्च न्यायालय के समक्ष सम्पूर्ण विवरण पृथक रूप से प्रस्तुत किया जायेगा।



15. उक्त प्लॉट को कय करने के एवं कय करने के उपरान्त उसपर भवन निर्माण हेतु आवासीय ऋण के लिये माननीय उच्च न्यायालय की कृपापूर्ण अनुमति की आवश्यकता हैं।

अतः आपसे विनम्र अनुरोध है कि उक्त प्लॉट को कय करने के सम्बन्ध में प्रार्थी के अनुरोध -पत्र को माननीय उच्च न्यायालय के समक्ष कृपापूर्ण अनुमति हेतु प्रस्तुत करने की महती कृपा करें।

सादर।

दिनांक - 13.8.2011

भवदीय
सुधीर कुमार
13/8/2011

सुधीर कुमार (पंचम)

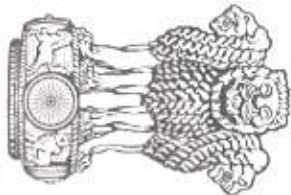
पीठासीन अधिकारी,

संलग्नक -यथोपरि

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e-Stamp



सत्यमेव जयते



Certificate No. : IN-UP97415132912473T
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Account Reference : NEWIMPACC (SV)/ up14146104/ DEOBAND/ UP-SHR
Unique Doc. Reference : SUBIN-UPUP1414610482840508519193T
Purchased by : PIYUSH GOEL SO PAWAN KUMAR
Description of Document : Article 19 Certificate or other Document
Property Description : FOR TEHRIR YADDAST
Consideration Price (Rs.) :
First Party : PIYUSH GOEL SO PAWAN KUMAR
Second Party : SUDHIR KUMAR SO RAGHURAJ SINGH
Stamp Duty Paid By : PIYUSH GOEL SO PAWAN KUMAR
Stamp Duty Amount(Rs.) : 100
(One Hundred only)



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Gorakhpur

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Gorakhpur

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Gorakhpur
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Statutory Alert:

1. The authenticity of the Stamp certificate should be verified at www.e-stamp.gov.in or using e-Stamp Mobile App of State Finance Corporation on the mobile on the website www.e-stamp.gov.in or the website www.e-stamp.gov.in for the users of the certificate.
2. In case of any discrepancy, please inform the Competent Authority.

तहरीर याददाश्त / इकरारनामा माहदा बैय

हम कि सौरभ गोयल व पीयूष गोयल पुत्रगण पवन कुमार निवासीगण
मौहल्ला भुल्लनशाह कस्बा देवबन्द परगना व तहसील देवबन्द जिला सहारनपुर।

प्रथम-पक्ष

व

सुधीर कुमार पुत्र श्री रघुराज सिंह निवासी ग्राम साखन खुर्द परगना नागल तहसील
देवबन्द जिला सहारनपुर।

द्वितीय-पक्ष।

जो कि निम्नलिखित सम्पत्ति / प्लॉट के पूर्ण स्वामी व अधिकारी प्रथम पक्ष बजरिये
दो किला बैनामा संख्या 8820 व 8821 दिनांक 01-09-2015 ई0 से है। जो हर प्रकार
के ऋण आदि के भार / रहन से मुक्त व स्वच्छ है। जायदाद जैल पूर्ण रूप से प्रथम पक्ष
के कब्जे व अधिकार में है जिसके हस्तांतरण आदि करने के प्रथम पक्ष को कुल अधिकार
प्राप्त है। जायदाद जैल की बालूत प्रथम पक्ष ने आज की तारीख से पहले इकरारनामा
माहदा बैय जुबानी या तहरीरी या किसी प्रकार का हस्तांतरण आदि किसी भी दीगर
शख्स के हक में नहीं कर रखा है



DILIP KUMAR SINGH
NOTARY

ह0 SowalMew

ह0 Prakash

ह0

Prakash

Gorakhpur
9131209

अतः प्रथम पक्ष ने निम्नलिखित सम्पत्ति का सौदा फरोख्ती मुबलिंग 26,28,000 /- (छब्बीस लाख अठार्हस हजार) रुपये जिसके आधे 13,14,000 /- (तिरह लाख चौदह हजार) रुपये होते है, में आज की तारीख में द्वितीय पक्ष के साथ शरायत जैल पर तय किया है और द्वितीय पक्ष ने प्रथम पक्ष से जायदाद निम्नलिखित शरायत जैल पर खरीदनी स्वीकार की है, अतः हम दोनों पक्ष व हमारे स्थानापन्न एवं उत्तराधिकारी शरायत जैल के पाबन्द रहेंगे।

- 1-यह कि मुझ प्रथम पक्ष ने मुबलिंग 50,000 /- (पचास हजार) रुपये बतौर ब्याना निम्नलिखित तौर पर द्वितीय पक्ष से प्राप्त किये और द्वितीय पक्ष ने अदा किये।
- 2-यह कि बैनामा रजिस्ट्री आदि का व्यय खरीदार के जिम्मे रहेगा।
- 3-यह कि मैं द्वितीय पक्ष निम्नलिखित सम्पत्ति का बैनामा मान्य उच्चन्यायालय इलाहाबाद द्वारा सम्पत्ति क्रय करने की अनुमति मिलने के 15 दिन के अन्दर प्रथम पक्ष से बिना किसी उज्र के तहरीर व तकमील करा कर के रजिस्ट्री करा लूंगा और शेष 25,78,000 /- (पच्चीस लाख अठत्तर हजार) रुपये समय रजिस्ट्री बैनामा प्रथम पक्ष को अदा कर दूंगा।
- 4-यह कि मैं प्रथम पक्ष तामियाद इकरारनामा हाजा जायदाद जैल का किसी भी प्रकार से कोई हस्तांतरण आदि किसी अन्य शख्स के हक में नहीं करेगे और न जायदाद जैल पर कोई सरकारी या गैर सरकारी ऋण लेगे यदि ऐसी कोई कार्यवाही साबित होगी तो वह कुल कार्यवाही बमुकाबले दस्तावेज हाजा नाजायज व झूठी होगी।
- 5-यह कि यदि द्वितीय पक्ष ने हस्ब शरायत इकरारनामा हाजा उक्त अवधि तक जायदाद जैल का बैनामा न कराया तो बाद गुजरने मियाद उक्त द्वितीय पक्ष का जरे ब्याना जब्त समझा जायेगा।
- 6-यह कि यदि प्रथम पक्ष हस्ब शरायत इकरारनामा हाजा जायदाद जैल का बैनामा करने से काशिर रहे तो द्वितीय पक्ष को हक प्राप्त होगा कि वह न्यायालय द्वारा तकमील माहदा बैय की कार्यवाही अमल में लाकर जायदाद जैल बैय करा ले और बकाया रकम दाखिल अदालत कर दे, ऐसा करने में जिस कदर भी हर्जा व खर्चा द्वितीय पक्ष का होगा उसको अदा करने की तमाम जिम्मेदारी मुझ प्रथम पक्ष की जात खास व जायदाद हर किस्म पर होगी।
- 7-यह कि जायदाद जैल पर कब्जा द्वितीय पक्ष को बरवकत बैनामा दिया जायेगा।
- 8-यदि अन्तिम अवधि का कोई अवकाश रहता है तो इस अवकाश के पश्चात जो भी कार्य दिवस होगा वही अन्तिम अवधि होगी।



CHHOTA K. JUMAR SINGH
NOTARY
Gorakhpur
अखिलेश

हो Swadesh

हो Prakash Chandra

हो Om

अतः यह इकरानामा माहदा बैय दोनो पक्षों ने अपने अपने स्वस्थ मस्तिष्क स्थिर बुद्धि एवं स्वेच्छा से बिना किसी दबाव के लिख दिया कि प्रमाण रहे इति।

विवरण प्लॉट जिसका माहदा बैय किया गया है स्थित :- नूरपुर अन्दर हद्दूद जैड0ए0 बसन्त विहार कालौनी (लहसवाडा) कस्बा देवबन्द परगना व तहसील देवबन्द जिला सहारनपुर।

विवरण सम्पत्ति जिसका प्रथम पक्ष ने सौदा साथ द्वितीय पक्ष तय पाया है।

दरोबस्त एक आवासीय प्लॉट पूरब मुहाना जिसकी पैमाईश जानिब पूरब 58 फुट व जानिब परिचम 58 फुट व जानिब उत्तर 75 फुट व जानिब दक्षिण 75 फुट है जिसका कुल क्षेत्रफल 404.26 वर्ग मीटर यानि 483.32 वर्ग गज है। जिसमे कोई निर्माण किसी प्रकार का नहीं है। मय जुमले हक हकूक हर एक प्रकार मुतालिका उसके।

महदूदा जैल

पूरब :- रास्ता 20 फुट चौडा

परिचम :- भूमि दीगार व्यक्ति

उत्तर :- प्लॉट श्रीमति श्रद्धा गोपाल

दक्षिण :- मकान चन्द्रभान आदि

ह0 Swadhin

ह0 Jyeshtha

ह0

Jyoti

Identified by
Swadhin
9-7-21



साक्षी :-

आमलक कुमार शर्मा
सं. 0-1-099, देवीपुर
श्री विन्दा रजवा, पं० कुशाहर

साक्षी :-

प्रदीप कुमार शर्मा
इकाइलरु निवा रि० मन्दीर
शंकरापुर

ह0

शंकरापुर

ह0

शंकरापुर

Named the sign name of Thumh impression on this

ह0

शंकरापुर

who signed/put his Thumh impression on this

ह0

शंकरापुर

दिनांक :- 02-07-2021 ई०

Piyush
Raveel

DHEEP KUMAR SINGH
NOTARY

Gurgaon
Haryana

01/07/2021

ह0

शंकरापुर

and who has admitted the due execution on this

ह0

शंकरापुर

Swadhin



Branch: GORAKHPUR Code: 86
BANK ROAD

Email: sdi.000666@bbl.co.in
Phone No.: 2338360
IFSC: SBIN0009086

Bus: Hrs: 10:00-00-16:00:00
MCR: 273002001

M/P: SINGLE
A/c Opening Dt: 07/02/2008
Nom Reg No:
Customer's PAN: 89RPS0650N
Date of Issue: 05/07/2021
CONTINUATION

Name: Mr. SUCHIR KUMAR
S/D/H/o : RAGHU RAJ SINGH
C/F Number : 83191208940
Account No.: 30323217824
A/c Type : SAVINGS BANK ACCOUNT SBPLUS
Address : HOUSE NO 36 PHASE I HERRON NAGAR
CIVIL LINE
GORAKHPUR
Phone No. : GORAKHPUR
Email: (If missing)judges1970@gmail.com
PPD Number :



DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
16.06.21	BB159202PSP GORAKHPUR TREASU NET CRT192057849 1C10000004			107494.43	303067.15Cr
21.06.21	R/R DASHI 1151 ST ANDREWS COLLEGE DRF 50		10000.00		293067.15Cr
21.06.21	A/R DASHI 11721 ST ANDREWS COLLEGE DRF 50		10000.00		283067.15Cr
25.06.21	KC/DP INCH00000000021097 Aditya Birla S		50000.00		233067.15Cr
25.06.21	C/D INR FROM 002379015894 OF Mr. SINDHER	399516		100000.00	333067.15Cr
25.06.21	AT 11465 TELHELI BUILDING, SHYRAMPUR			975.00	334042.15Cr
28.06.21	NET MT 7771064251412				

YESR0000001
PNSRMR TECHNOL
NET MT 8811822152061406
BB159202PSP
SORAKHPUR TREASU
BY CLEARNING
CBI 226016020-174599 273002001
Uncl Bal: 0.00 C/F Bal: 562633.15 Cr+HOD Bal: 0.00

174599

167977.00
60000.00
562633.15Cr



Transaction Accounts



Current Date & Time:01-07-2021 02:23:19 PM GMT+05:30

③

Account Number

00000010473664946

Account Type :

Savings Account

Customer Name :

Mr. SUDHIR KUMAR

Description :

00000010473664946

Branch Name :

ADB DEOBAND

Sanctioned Limit:

₹ 0.00

Available Balance :

₹ 9,24,609.57

MOD Balance :

₹ 0.00

Uncleared Balance :

₹ 0.00

Lien Amount :

₹ 0.00

IFSC Code :

SBIN0004941

Mini Statement



00000010473664946

Mini Statement



Available Balance : ₹ 9,24,609.57

Date / Remarks	Amount
----------------	--------

25-JUN-2021	5,148.00 (Cr)
-------------	---------------

CREDIT INTEREST

14-JUN-2021	21,060.00 (Cr)
-------------	----------------

BY TRANSFER

NEFT*UTIB0002426*AXTB211654603649*DEOBAND COOPERAT

04-JUN-2021	23,052.00 (Cr)
-------------	----------------

BY TRANSFER

NEFT*UTIB0002426*AXTB211550210027*DEOBAND COOPERAT

25-MAY-2021	20,270.00 (Cr)
-------------	----------------

BY TRANSFER

NEFT*UTIB0002426*AXTB211456079101*DEOBAND COOPERAT

25-MAY-2021	19,757.00 (Cr)
-------------	----------------

BY TRANSFER

NEFT*UTIB0002426*AXTB211456079048*DEOBAND COOPERAT

18-MAY-2021	19,741.00 (Cr)
-------------	----------------

BY TRANSFER

NEFT*UTIB0002426*AXTB211383610991*DEOBAND COOPERAT

18-MAY-2021	20,287.00 (Cr)
-------------	----------------

BY TRANSFER

NEFT*UTIB0002426*AXTB211383610981*DEOBAND COOPERAT

12-MAY-2021	20,800.00 (Cr)
-------------	----------------

BY TRANSFER

NEFT*UTIB0002426*AXTB211321504195*DEOBAND COOPERAT

12-MAY-2021	20,946.00 (Cr)
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Transaction Accounts



Current Date & Time : 01-07-2021 02:22:08 PM GMT+05:30

Account Number
00000010473664946

Mini Statement



Available Balance : ₹ 9,24,609.57

Date / Remarks	Amount
25-JUN-2021	5,148.00 (Cr)
CREDIT INTEREST	
14-JUN-2021	21,060.00 (Cr)
BY TRANSFER	
NEFT*UTIB0002426*AXTB211654603649*DEOBAND COOPERAT	
04-JUN-2021	23,052.00 (Cr)
BY TRANSFER	
NEFT*UTIB0002426*AXTB211550210027*DEOBAND COOPERAT	
25-MAY-2021	20,270.00 (Cr)
BY TRANSFER	
NEFT*UTIB0002426*AXTB211456079101*DEOBAND COOPERAT	
25-MAY-2021	19,757.00 (Cr)
BY TRANSFER	
NEFT*UTIB0002426*AXTB211456079048*DEOBAND COOPERAT	
18-MAY-2021	19,741.00 (Cr)
BY TRANSFER	
NEFT*UTIB0002426*AXTB211383610991*DEOBAND COOPERAT	
18-MAY-2021	20,287.00 (Cr)
BY TRANSFER	

Generally used abbreviations

alic = Account	dep = Deposit	Pr = Principal
adj = Adjustment	Dit = Draft	proc = Processing Charge
Ami = Amount	dish/dsh = Dishonour	rd = Recurring Deposit
Ar = Arrear	DR = Debt	ret/rb = Return
bal = Balance	DoB = Date of Birth	Rnd = Round off
Capn = Capitalization	eft = Electronic Fund Transfer	sb = Savings Bank
chq/ch = Charge	lnop = Inoperative	SC = Short Credit
cls = Closure	ins = Insurance	SI/SO/SORD = Standing Instruction
coll = Collection	intrn = Interest	SI/DW/H/o = Son/Daughter/Wife/Husband/
comm = Commission	lon/ln = Loan	trn/trxtr = Transfer
COR/CORR = Correction	min = Minimum	TT = Telegraphic Transfer
CR = Credit	os = Outstanding	txn = Transaction
cash = Cash	P & T = Postage & Telegram	Wdrl = Withdrawal
	Pos = Point of sale	+MOD bal=total balance (SB+linked MOD a/c)

ਸਰਕਾਰੀ ਬੈਂਕ ਆਫ ਇੰਡੀਆ

State Bank of India

PILIBHIT
J P ROAD NEAR OLD TEHSIL

Public Provident Fund Account
CIF No : 85573440232
Account No : 30830471755
Customer Name: SUDHIR KUMAR

S/O/M/H/o: RACHURAJ
Address: J-19
JUDGES COLONY
PILIBHIT

Phone:
E-mail:
D.O.B. (If Minor):
MOP.: SINGLE
Nom. Reg. No.:



CONTINUATION

Phone: 255538
Email: sbi.00699@sbi.co.in
Branch Code: 699
Date of Issue: 13/03/2014
13/3/11/2014
FSC: SBIND000699690
Title: S/O
Branch: Pilibhit

HELP LINE: 10911211

DATE

PARTICULARS

CHEQUE NO

DEBIT

CREDIT

END BALANCE

030123917824 OF MR. SUDHIR KUMAR
AT 99922 INTERNET BANKING
Uncl Bal: 0.00

[Clf Bal:

1909173.00 Cr:] MOD BAL:

0.00

Brought Forward

1909173.00 C Cr

D.O.B. (if Minor):

Generally used abbreviations

acc = Accout	Dep = Deposit	Pr = Principal
adj = Adjustment	Dr = Drat	proc = Processing Charge
amt = Amount	distdsh = Dishonour	rd = Recurring Deposit
Ar = Arrear	DR = Debit	ret/rn = Return
bal = Balance	DOB = Date of Birth	Rnd = Round off
Capn = Capitalization	eft = Electronic Fund Transfer	sb = Savings Bank
chq/ch = Cheque	lnop = Inoperative	SC = Short Credit
Clos = Closure	Ins = Insurance	St/Sov/SORD = Standing Instruction
coll = Collection	Int/In = Interest	S/D/W/H/c = Son/Daughter/Wife/Husband/
comm = Commission	lon/In = Loan	t/v/x/r = Transfer
COR/COIR = Correction	min = Minimum	TT = Telegraphic Transfer
CR = Credit	os = Outstanding	txn = Transaction
cash = Cash	P & T = Postage & Telegram	Wdr = Withdrawal
	Pos = Point of sale	+MOD bal=total balance (SB+linked MOD a/c)

संशोधित बैंक धारा



State Bank of India
P.P. A/c No. 31656965474

0322YYNNNN1203201111Y20101805CO3N04504P0Z
 CIF No : 85986715674
 Account No : 31656965474
 Customer Name: Mrs. RAKESH KUMARI URF RASHMI
 S/D/W/H/c: SUDIR KUNAR
 Address: J-19
 NEW JUDGES COLONY
 PILIBHIT
 Phone: 2555538
 Email: sbi.00699@sbil.co.in



PILIBHIT
 J.P. ROAD NEAR OLD TERSTI
 Phone: 2555538
 Email: sbi.00699@sbil.co.in
 Branch Code: 699
 Date of Issue: 05/03/2011
 05/03/2011 5594182 699
 वरिष्ठ प्रशासक
 Branch Manager

DATE PARTICULARS CHQ/NO. DEBIT CREDIT BALANCE

31.03.15	INTEREST CREDIT				
	31229764 INTEREST CREDIT				
	Uncd Bal:	0.00	[Clr Bal:	503728.00 Cr]	MOD BAL: 503728.00
25.11.16	OWN CHQ NFR DR			00005658	
31.03.17	INTEREST CREDIT				
	31066477 INTEREST CREDIT				
	Uncd Bal:	0.00	[Clr Bal:	503728.00 Cr]	MOD BAL: 503728.00

08.01.19	CHQ TRF FROM				
	TANISHA FROM 0201291721				
	AT 0385 TOWN HALL, SHAKALABAPUR				
	AT 0385 TOWN HALL, SHAKALABAPUR				
	Uncd Bal:	0.00	[Clr Bal:	50000.00	MOD BAL: 50000.00

31.03.19	INTEREST CREDIT				
	Uncd Bal:	0.00	[Clr Bal:	100564.00 Cr]	MOD BAL: 100564.00
02.11.19	CHQ TRF FROM				
	03164963581 OF MRS. RAKESH KUMAR DR				
	AT 0385 TOWN HALL, SHAKALABAPUR				
	AT 0385 TOWN HALL, SHAKALABAPUR				
	Uncd Bal:	0.00	[Clr Bal:	100564.00 Cr]	MOD BAL: 100564.00
31.03.20	INTEREST CREDIT				
	03164963581 OF MRS. RAKESH KUMAR DR				
	AT 0385 TOWN HALL, SHAKALABAPUR				
	AT 0385 TOWN HALL, SHAKALABAPUR				
	Uncd Bal:	0.00	[Clr Bal:	1486310.00 Cr]	MOD BAL: 1486310.00
31.03.21	INTEREST CREDIT				
	29391953 OF MRS. RAKESH KUMAR DR				
	AT 0385 TOWN HALL, SHAKALABAPUR				
	AT 0385 TOWN HALL, SHAKALABAPUR				
	Uncd Bal:	0.00	[Clr Bal:	1486310.00 Cr]	MOD BAL: 1486310.00

इंस्टीट्यूट बैंक



Indian Bank

ए एन ए आर डी

ALLAHABAD

RAMPC Meerut

55, The Mall, Meerut Cantt.- 250001 (UP)

Ph. 0121-2794-231/232/233/234/235/236

Ref. No. RAMPC/SR/2021-22/339

Date: 11/08/2021

The Branch Head,
eAB Saharanpur

Dear Sir,

Account: Mr. Sudhkr Kumar & Rakesh Kumar

Reg: Sanction of fresh loan under IB Home Loan (RI) Scheme

This has reference to your recommendation vide letter no NIL dated 06/08/2021 & further communications in this regard for sanction of the following credit facilities to the captioned account.

Proposal for	Purchase of a residential plot & construction of house there upon.		
Project Cost	Cost of Plot	Rs.	26,28,000.00
	Construction estimate	Rs.	53,41,000.00
	Total Project Cost	Rs.	79,69,000.00
Loan Applied for	As per Marginal TV Criteria		
Maximum Loan Eligibility	As per Income/Lake Home Criteria		
Recommended Sanction Amount	For purchase of Plot	Rs.	21,02,000.00
	For construction purpose	Rs.	38,98,000.00
	Total Loan amount recommended for sanction	Rs.	60,00,000.00
Margin to be brought by the borrowers	For purchase of Plot	Rs.	5,26,000.00
	For construction purpose	Rs.	14,43,000.00
	Total Margin	Rs.	19,69,000.00

In this connection, we have to advise that the competent authority (RAMPLCC-CM) has accorded sanction for the above mentioned credit facilities to the captioned account.

Facility	Total Project Cost	Margin to be brought by the borrowers	Loan Sanctioned
IB Home Loan (RI) Scheme	79.69	19.69	60.00
Total	79.69	19.69	60.00

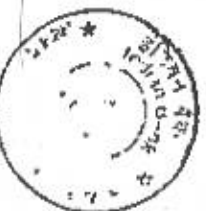
The terms and conditions of sanction are detailed in the following annexure to this letter, which are a part of the sanction letter.

- ANNEXURE - I : Account Profile & Group Accounts (if any)
- ANNEXURE - II : Present Sanction (other than existing)
- ANNEXURE - III : Security & Guarantee
- ANNEXURE - IV : Specific Terms & Conditions
- ANNEXURE - V : Documentation

This Sanction letter is issued for consumption of your office after complying term & Condition of the approval RAMPLCC Note sheet Ref No RAMPC/MRT/HOME/SR/2021-22/294 dated 11/08/2021. The required changes, if any should be incorporated in the Sanction Letter to be issued to the branches / customer. A copy of the appraisal note placed before RAMPLCC is enclosed for kind perusal, records & doing the needful

Yours sincerely,

(Richard Agnihotri)
Senior Manager RAMPC, Meerut



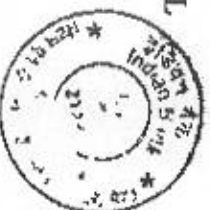
Mr. Sudhkr Kumar & Rakesh Kumar IIL SL

ANNEXURE - 1
Account Profile & Group Accounts (if any)

Profile of Borrowers & Guarantors				
Sl	Particulars	Borrower-1	Borrower-2(Co Applicant)	Guarantor (if any)
1	Name	Mr Sudhir Kumar	Mrs Rakesh Kumar	---
2	Date of Birth	18/10/1970	01/06/1972	---
3	Father's/Husband's Name	Mr Raghu Raj Singh	Mr Sudhir Kumar	---
4	Gender	Male	Female	---
5	Nationality	Indian	Indian	---
6	Occupation	Service	House wife	---
7	Marital Status	Married	Married	---
8	Category	General	General	---
9	Whether PH	No	No	---
10	If PH, % of disability	NA	NA	---
11	Community	Hindu	Hindu	---
12	Relationship with the 1 st Borrower	Self	Spouse	---
13	PAN No.	BSRRP0850N	BYTPKA090A	---
14	Aadhaar No.	994720402512	465656149664	---
15	Passport No.	---	---	---
16	Voter ID Card No.	---	---	---
17	Driving License No.	---	---	---
18	Mobile No.	91 9919771365	91 9919771365	---
19	Email ID	---	---	---
20	Residence	VIII & Post - Sakhan Khurd, Saharanpur, UP	VIII & Post - Sakhan Khurd, Saharanpur, UP	---
21	Office/Business	Land Acquisition Rehabilitation & Resettlement Authority, Gorakhpur	---	---
22	CIBIL Score	736 Control No 004003824318 Dated 03/08/2021	-1 Control No 004003833352 Dated 03/08/2021	---
23	Comments on CIBIL	4 active accounts are found and all are regular	No active account found	---
	If score is below benchmark, whether permission from competent authority has been obtained?	NA	NA	---
24	CRIF Score	718 Report No ALLA210809CR276548868 Dated 09/08/2021	None Report No ALLA210809CR2765402 25 Dated 09/08/2021	---
25	Comments on CRIF	4 active accounts are found and all are regular	No active account found	---

Mr. Sudhir Kumar & Rakesh Kumar HL SL

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	If score is below benchmark, whether permission from competent authority has been obtained?	NA	NA	---
26	Date of CDR*	03/08/2021	03/08/2021	---
27	Net Worth*	Rs. 95.86 Lakh	Rs. 55.00 Lakh	---
28	Litigations if any	No	No	---
	If yes, furnish details	NA	NA	---
29	CFR Details	*Site not working Branch to check CFR before release of fund		
	Verification with Central Fraud Registry wherever the loan amount is Rs. 1.00 Lakh & above.			
30	Any other Information			

*Should be based on the Branch Manager's certificate to the effect that the net-worth has been confirmed by him after verifying documentary evidences of the property shown in A & L statement / IT / W/T / ST assessment orders and independent assessment.

Details of existing sanctioned credit facilities to the borrowers or group

Sl	Facility	Name of A/c	A/c No.	Limit	Present O/s	Overdue	IRAC
1	---	---	---	---	---	---	---

ANNEXURE - II

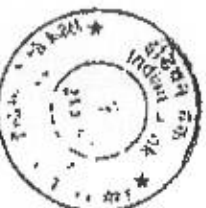
Present Sanction (other than existing)

IB Home Loan (RI) Scheme	Rs. 60,00,000.00 [Rupees Sixty Lakh, only] For the purchase of Plot For the construction of house - Rs. 35,95,000.00	- Rs. 21,02,000.00
Purpose	Purchase of a residential plot & construction of house there upon	
Total Project Cost	Rs. 79,69,000.00	
Margin	Rs. 19,69,000.00	
Rate of interest	For CIBIL Score above 701-750 & For home loan upto Rs. 75 Lakh interest rate for salaried general public is Repo rate (4.00%) + Prima spread (2.60%) + Spread (0.30%). Thus effective rate is 7.10% ADV - 84/2021-22 dated 06/08/2021 (Interest Rate)	
Processing Fee	0.40% upto ₹100 lakhs subject to max. of ₹ 20000 + GST (as applicable) to be realized as processing fee + incidental charges of Rs. 250/- per year	
Documentation Fee	Nil	
Prepayment Charges	Nil	
Rating / Score	8.37/10.00 *AA*	

Repayment terms		
i	Door to Door Tenure.	108 months including three month moratorium period
ii	Holiday Period	3 Month
iii	Interest Payment during Holiday Period	Included in EMI
iv	EMI	Rs. 78,300.00 for 105 month started from Nov 2021 Interest to be served during holiday period
v	EMI to commence from MM/YYYY	Nov 2021
vi	Interest Repayment	Included in EMI after holiday period

Mr. Sudhir Kumar & Rakesh Kumar HL SL

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(Handwritten signature)

Disbursement of loan	
i	Rs. 21.02 Lakh may be disbursed for the purchase of Plot along with borrower's own margin of Rs. 05.26 lakh directly to the seller by DD/IOI. In case borrowers have made any payment to the seller earlier, copy of money receipt to be obtained & kept in record.
	Rest Loan amount of Rs. 38.98 Lakh to be disbursed only for after purchase of land, registration of land in favour of the borrower & after completion of Equitable Mortgage formalities & creation of bank's charge at CERSAI portal.
	Loan amount of Rs. 38.98 Lakh may be disbursed (in minimum 4 phases) for the construction purpose as per estimate. Borrower must bring his own margin of Rs. 14.43 lakh must be verified every time in respect of fund disbursed in earlier phase before disbursement of next phase.
	Map should be approved by the competent authority (as applicable) before disbursement of loan for construction purpose.
	End use of fund including borrower's own margin must be verified every time in respect of fund disbursed in earlier phase before disbursement of next phase.

Disbursement of loan	
i	Bank is presently offering GMRA Scheme '1B HOME SURAKSHA' - by arrangement with M/s Kotak Mahindra Old Mutual Life Insurance Ltd.
ii	The borrowers may choose the above Scheme offered by the Bank or take Insurance Cover from any other Insurance Company of their choice with Bank clause/assignment in favour of the bank.
iii	In all cases, assignment of such Insurance policies will have to be completed before disbursement of this Home Loan.
iv	Loan to be disbursed directly to the insurance provider by DD/MORTGGS/NEFT with consent of the borrower.

NEXT DATE OF REVIEW

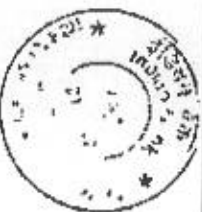
Account to be reviewed on annual basis or before at the discretion of the bank.

ANNEXURE - III Security & Guarantee

Equitable Mortgage of Plot to be purchased and construction of house thereon			
Property Details			
Name & address of the present owner / seller		Mr. Saurabh Goyal & Mr. Piyush Goyal both sons of Mr. Pawan Kumar	
Title Deed No & Date		Deed No 8820 & 8822 dated 11/08/2015	
Name of the applicant / proposed purchaser/ allottee		Mr. Sudhir Kumar	
Agreement of Sale Regd No. & Date		Agreement is notarized dated 09/07/2021	
Location of the property			
Property situated at Noorpur Ander Hadood ZA Basant Vihar colony (Mch. Lehaswara), Kasba Deoband, Saharanpur, admeasuring 404.26 Sqr Mtr			
Boundary	As per Deed/SR	As per Valuation Report/s (As per Site)	As per Branch Visit Report
East	20 ft wide Road /20 ft wide Road	Road 20 ft wide - 58'-0"	As per NEC
West	Property of others/ Property of others	Others Property - 58'-0"	As per NEC
North	Plot of smt Sourabh goyal	Plot of Seller- 75'-0"	As per NEC

Mr. Sudhir Kumar & Rakesh Kumari HL SL

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	Plot of smt Sharddha goyal		
South	House of Shri Chandrabhan & others/Plot of Piyush Goyal	House of Deepak Parwar -75'0"	As per NEC
	Name of empanelled advocate from whom LSR has been obtained & date		Mr Pradeep Kumar Agarwal dated 27/07/2021.
	Name of empanelled valuer providing Valuation Report & date		M/S Mittal and Associates Dated 28/07/2021
	Market Value of Land		Rs. 48.33 Lakh & RSV Rs. 44.00
	Estimated valuation after completion of construction		Rs. 101.74 Lakh & RSV Rs. 97.41 Lakh

Guarantors:			
			Rs. in Lakh
SI	Name of Guarantor	Net Worth as on	Net Worth
			Relationship with borrower/s

ANNEXURE - IV
Terms & Conditions

- 8. Pre Disbursement Terms and Conditions:**
1. Documentation to be completed as per norms & DevA approval must be obtained before disbursement of loan.
 2. Processing fees & other charges to be recovered from the borrower
 3. PDC to be obtained before release of funds.
 4. An affidavit/declaration to be obtained from the applicant stating that he has no overdue loan account with any bank/FI.
 5. Branch should verify genuineness of the employment/earning sources of the borrower. Branch should ensure that execution of sale deed & disbursement of loan for purchase of plot take place simultaneously & original IOIs to be handed over to the seller at the time of execution of sale deed & details of IOI to be incorporated in sale deed.
 7. Draft of Sale deed to be vetted by Panel advocate before release of fund.
 8. Suitable undertaking should be obtained before release of fund.
 9. Branch shall obtain suitable certificate from concerned department regarding specific details and identification of the property. Branch manager/Officer of the bank shall personally visit the property and ensure that propose security is clearly demarcated, Quickly marketable and properly identified.
 10. Branch shall ensure observation made by ZRO and mitigation proposed by RAMPLCC which is as under:-

	Comments by ZRO:	Mitigation by RAMPLCC
1.	Salary Slip of Last 6 months and form 16 of previous year must be obtained as payment in Form 16 is variable.	1) Branch must take Salary Slip of Last 6 months and form 16 before release of fund and ensure that no variation in his salary and Form -16.
2.	Certificate regarding current place of posting must be obtained by the borrower's employer.	2) Branch must take certificate from employer regarding current place of posting before disbursement

C Terms & Conditions

1	Map approval to be obtained before release of fund for construction.
2	Place of the service/employment/business of the borrower/s & guarantor/s along with the place of residence must be visited by the branch officials before disbursement of the loan. Report thereof to be kept in file for records.
3	Branch must verify the source of margin to be brought by the borrower/s.

Mr. Sudhir Kumar & Rakesh Kumar IIL SL

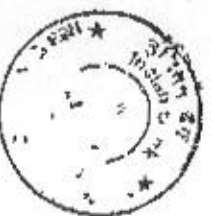
Page 5 of 9



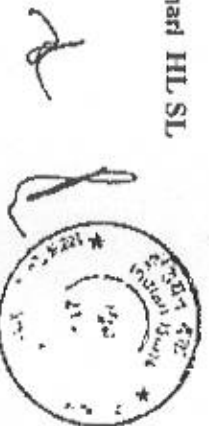
4	Branch must verify the components of assets & liabilities of the borrower as mentioned in his Credit Declaration Reports of the borrower/s.
5	Pre-Release audit is to be conducted for Home loans of above Rs 50.00 Lakh and above and permission for disbursal of loan is to be obtained from the Sanctioning Authority. For accounts sanctioned by Corporate Office Level Credit Committee, permission to be obtained from ZLCC.
6	Legal Audit has to be performed for Home Loans limits of Rs.100.00 Lakh and above.
7	Valuation of properties should be counter checked with available market sources and a second legal opinion to be obtained for securities/ properties to be charged to advances of Rs.100.00 Lakh and above in case of Home Loans.
8	An affidavit -cum-undertaking is to be obtained from applicant that he / she shall not violate the sanctioned plan and construction shall be strictly as per the sanctioned plan. 'Completion Certificate' should be obtained from our panel engineer within three months of completion of construction. 'Occupancy Certificates' shall also be obtained wherever applicable.
9	Certificate from Bank's approved Engineer is to be obtained at various stages of construction of building certifying that the construction of the building is as per sanctioned plan. Completion Certificate from Bank's approved Engineer is also to be obtained.
10	The construction should be completed within the stipulated holiday period.
11	No loan should be given in respect of those properties which fall in the category of 'unauthorized colonies' unless and until they have been regularized and development & other charges have been duly paid.
12	Respective of Home Loan or Plot Loan, the Layout should be approved by CMDA / DTCP or by the respective Statutory Authority empowered for the purpose as per local rules.
13	EMI is to be serviced on or before 10th of every month.
14	EM of property purchased / constructed under the Home Loan is to be taken as security. The property should be free from prior encumbrance. However property accepted as security by our Bank for Plot Loan can be extended for Home Loan for the purpose of construction of house. Necessary stamp duty applicable to the State where the property is situated should be paid for executing any document evidencing creation of EM.
15	In addition to the Processing Fee stated above, fees payable for obtention of Legal Scrutiny Report and Engineer Valuation Report are to be borne by the borrower.
16	Charges for obtention of CIBIL Report and CERSAI Registration charges also to be recovered from the borrower.
17	The mortgage should however be created by a branch in the State where the property is located and Stamp Duty as applicable in the respective State has to be paid.
18	The prescribed charges for CIR verification should be recovered from the customer.
19	As per RBI guidelines it is now mandatory for recording the verification of Central Fraud Registry in the appraisal notes for advances above Rs. 1.00 Lakh. All branches are advised to ensure due diligence for having verified CFR. Necessary fields have been brought in Processing Screen to ensure compliance of CFR guidelines.
20	The property financed under the Home Loan should be insured at Borrower's cost and the policy has to be kept renewed every year without any time gap.
21	Branch to ensure that adequate insurance cover is made available by the builder in case of flat under Construction till completion of the building / till handing over of possession to our Borrower.
22	On completion / upon taken possession of the building by our Borrower, it is the responsibility of the Branch that the flat / house is insured adequately to cover all types of risk with Bank clause, the premium to be borne by the borrower.
23	Insurance should be taken for the structural value of the building against the risk of fire and other specified risks like strike, riot etc. The policy should be in the name of the Bank as mortgagee and the Borrower as the mortgagor with the Bank Clause.
24	Flood Insurance must be taken in cases where immovable property is situated in a flood-prone area.
25	Whenever the borrower consents, the insurance cover may be taken for longer period / entire period of loan to avail the benefit of reduced premium.

Mr. Sudhir Kumar & Rakesh Kumar IIL SL

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26	<p>Rs. 21.02 Lakh may be disbursed for the purchase of Plot along with borrower's own margin of Rs. 05.26 lakh directly to the seller by DD/JOI. In case borrowers have made any payment to the seller earlier, copy of money receipt to be obtained & kept in record.</p> <p>Rest Loan amount of Rs. 38.98 Lakh to be disbursed only for after purchase of land, registration of land in favour of the borrower & after completion of Equitable Mortgage formalities & creation of bank's charge at CERSAI portal.</p> <p>Loan amount of Rs.+38.98 Lakh may be disbursed (in minimum 4 phases) for the construction purpose as per estimate. Borrower must bring his own margin of Rs. 14.43 lakh must be verified every time in respect of fund disbursed in earlier phase before disbursement of next phase.</p> <p>Map should be approved by the competent authority (as applicable) before disbursement of loan for construction purpose.</p> <p>End use of fund including borrower's own margin must be verified every time in respect of fund disbursed in earlier phase before disbursement of next phase.</p> <p>The branches shall implement the system of simultaneous disbursement of loan at the time of Registration of Sale Deed in respect of Home Loans for outright purchase of flat/ ready built house/ plots to ensure proper end use of funds.</p>
27	<p>On sanction of Home Loan, branches have to obtain ECS mandate to ensure repayment of the loan on the due dates where the facility of ECS / RECS (Debit) is available.</p> <p>To implement the Green initiative of the Government, it is advised to accept ECS mandate, wherever feasible, for recovery of loan installments and reduce acceptance of post dated cheques. Refer ADV-158/2011-12 dated 10.03.2012.</p> <p>Branches should also obtain at least two post dated cheques (in CTS-2010 standard format only) in addition to ECS mandate from the borrowers towards payment of monthly EMIs. Refer ADV-116/2013-14 dated 31.01.2014. 35 post dated cheques duly filled in should be obtained only in centers where the facility is not available.</p> <p>Should any cheque / ECS be received unpaid from the paying banker for want of sufficient funds the borrower should be immediately contacted.</p>
28	<p>In the event of the borrower failing to deposit the amount of the cheque / ECS returned for want of funds, closing the account and stop payment of cheque, the under mentioned procedure for initiating legal action under Sec138 of NI Act should be followed after making all efforts to contact the borrower to regularize the account.</p> <p>When a cheque / ECS is dishonored, the branch has to give a notice in writing to the drawer within 15 days of the receipt of information by the branch from the bank regarding the return of the cheque. A separate Register should be maintained for this purpose.</p> <p>If the drawer fails to make the payment of the said amount to the Bank within 15 days of the receipt of notice, branch has to file a complaint before Metropolitan Magistrate or first class Magistrate within one month from the date of cause of action.</p> <p>During the pendency of the complaint, if the drawer decides to compound the offence, branch can withdraw the complaint on receipt of the amount of the cheque / ECS, interest, legal cost and other expenses.</p> <p>Apart from obtaining the legal opinion from the Bank's approved Lawyer for creation of a valid EM in favour of the Bank; it will be the responsibility of the branches to undertake verification of genuineness of the Home Loan documents/ title deeds submitted by the borrower for creation of EM.</p>
29	<p>The verification of the genuineness of such title deeds / documents submitted for creation of EM can be done through a Chartered Accountant or Bank's Panel Advocate who gives the opinion or even through a different Lawyer from our panel.</p> <p>Our Bank's Panel Advocates / Chartered Accountants can do this job by deputing their staff to Sub Registrar's Office and cross checking the genuineness of the documents submitted to us with that of Registrar's Office.</p> <p>A nominal fee payable to the Chartered Accountant / Lawyer for the services rendered by them in this regard should be recovered from the borrowers.</p>
30	<p>Branches must ensure submission of Feed Back Report for all advances sanctioned by ZLCC/COLCC to the respective Sanctioning Authorities within one month from the date of sanction.</p>



31	PDC's to be obtained & kept in record.
32	Undertaking from all the borrowers shall be obtained that they have independently verified the details & chain of title of the proposed property & found the same enforceable. If in future any litigation arises then they will pay the banks loan without any recourse or objection.
33	Branch shall ensure that the ownership of the present owner is legally valid & transferred through proper chain of documents before disbursement.
34	Proper Due diligence on Retail Segment loans shall be done as per ADV-61/2018-19 dated 07/08/2018.
35	Branch shall verify the original title deeds with certified copies & ensure that all the original title deeds submitted are genuine.
36	Incidental charges for Home Loan Rs 250/- to be recovered as per Cir Gen 67/16-17 dated 20.09.2016
37	Further to registering of EM with CERSAI, branch to recover fee of Rs.100/- plus GST from the borrower, as per circular as per Cir 53/03.06.2016
38	The property should be sufficiently insured with Approved Insurance Company Ltd. against all attendant risks and the insurance policy with "Agreed Bank clause" should be lodged with us. The branch should ensure that insurance policy is in force by prompt renewal and enhancement whenever the value of the security goes up
39	Branch to ensure that the resetting clause which provides the Bank the right to vary the Repo rate or Spread or any one or all is incorporated in Home Loan agreement (D-128).
40	Branch to ensure that no loan / advance is permitted against this property without the written permission of Zonal Office
41	Sanction is valid for a period of 6 months only. Subsequently the bank reserves the right to refuse revalidation. Even if revalidated, bank reserves the right to change the terms and conditions including rate of interest based on the review undertaken at the time of revalidation

D ADDITIONAL COVENANTS FOR RETAIL SCHEME LOANS (HOUSING LOAN)

1. The applicable Rate of Interest is floating in nature and linked to the EBLR. The EMI shall be subject to change in accordance with reschedule in EBLR from time to time.
2. In case of purchase of Flat / House, payment will be made directly to seller / promoters / societies by DD / Pay order/NEFT/RTGS and will be issued in the name of builders with Bank account number. In case of construction of new house, loan will be disbursed in a phased manner, in 4 or more installments along with margin contribution by the applicants. Each such installment will be released only after verification of end use of funds already released by the Bank.
3. Disbursal of Housing Loans sanctioned to individuals should be closely linked to the stages of construction of Housing project / Houses & shall be in accordance with the various Payment Plans available with the Developers/ Builders and terms of Sale Agreement
4. Insurance of the assets created out of Housing Loan will be done at the cost of the Borrower.
5. Revaluation of properties will be done at least once in 3 years. However, in case of material changes (in Structure / Market value of the property); the revaluation may be done earlier. Periodical inspection of mortgaged property should be conducted.
6. In case of tenanted properties, assignment of rent will be required. Any change in tenancy will be with due permission from the Bank.

E Specific Terms and Conditions:

1. Optional for the sanctioning authority
2. Notwithstanding anything contained in the documents for the advance, we reserve our right to recall the entire amount advanced together with interest and other charges or any part thereof, if the bank apprehends or has reason to believe that the entire loan amount or part thereof has been used for any purpose other than for which it has been sanctioned.
3. We reserve ourselves the right to cancel/suspend or reduce the above facility or to alter/amend/vary the terms of sanction; including the rate of interest at our sole discretion without assigning any reason. The consent of the borrower to this effect must be obtained and kept along with other documents.
4. 'Feed back Report' as per HO circular No.Adv.153/2002-03 dated 11/03/2003 on compliance of terms of sanction to be forwarded by Branch within a month.

Mr. Sudhir Kumar & Rakesh Kumar IIL SL

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ANNEXURE - V
Documentation

List of documents to be obtained (illustrative only)

1	D32 or D33 D67	Letter from party to bank confirming creation of equitable mortgage Letter from party to bank confirming extension of equitable mortgage Mortgage Deed Memorandum of Deposit of Title Deeds (in those States where it is applicable)
2	D128	Term Loan agreement for Home Loan
3	D57	Agreement of Guarantee (wherever the advance is guaranteed)
4	F175	Letter to advocate seeking legal opinion on the title of the properties offered as security
5	F178	Legal Scrutiny Report
6	F180	Letter to be obtained from the builder on his letter pad
7	F191	Letter by the borrower to employer where tie-up arrangement is made
8	F192	Letter by the borrower's employer to the bank where tie-up arrangement is made
9	F195	Letter for releasing funds/loan in stages
10		Other documents as per documentation manual

Handwritten signature or initials.





MITTAL & ASSOCIATES

ARCHITECTS, ENGINEERS, VALUERS & INTERIOR DESIGNERS

☎ : 098937279343
E-mail : vikasm129@gmail.com

Jan Degree College Road, Above UCO Bank, Near Pratap Clinic, Saharanpur - 247001

Vikas Mittal
B.Arch, M.COA, F.I.V.

Date:- 28.07.2021

Detailed Estimate of Quantities of Proposed G.F. & F.F. residential house, Situated at Noorpur Ander Haddod Z.A. Basant Vihar, (Lehaswada) Kasha Deoband, Pargana & Tehsil & Distt. Saharanpur, and belonging to Sh. Piyush Goyal S/o Sh. Pawan Kumar Goyal & Sh. Sourabh Goyal S/o Sh. Pawan Kumar Goyal shall be purchased by Sh. Sudhir Kumar S/o Sh. Raghuraj Singh.

Accommodation - Plan Attached

Proposed Covered Area of G.F. – 3000.0 Sft

Estimated Cost **43,46,000/-**

Accommodation - Plan Attached

Proposed Covered Area of F.F. – 800.0 Sft

Estimated Cost **9,95,000/-**

Total Estimated Cost **53,41,000/-**



Mittal & Associates

At: Vikas Mittal

B.Arch., M.COA, F.I.V.

COA Reg. No.: CA/97/21235

Income Tax : V-04/2007-08/1913

FIV Reg. No. : F-16309/411

Govt. Appointed Valuers For Income Tax, Wealth Tax, Approved Valuer of State Bank of India, Punjab National Bank, Union Bank of India, Indian Overseas Bank, Canara Bank, Indian Bank, Bank of India, Bank of Baroda, Jammu & Kashmir Bank, Punjab & Sindh Bank, Central Bank of India, UCO Bank, Nainital Bank, Bank of Maharashtra, LIC, ICICI, AXIS Bank etc.

MITTAL & ASSOCIATES

ARCHITECTS, ENGINEERS, VALUERS & INTERIOR DESIGNERS

Tel: 09857229145
Email: vikas@mittal.com

Jan Doopur College Road, Above UCO Bank, Near Prabh Singh, Saharanpur - 247001

Vikas Mittal
B.Arch, MCOA, F.I.V.


Date:- 28.07.2021

Detailed Estimate of Quantities of Proposed G.F. residential house, Situated at Noorpur Ander Hadood Z.A. Basant Vihar, (Lehaswada) Kasba Deoband, Pargana & Tehsil & Distt. Saharanpur, and belonging to Sh. Piyush Goyal S/o Sh. Pawan Kumar Goyal & Sh. Sourabh Goyal S/o Sh. Pawan Kumar Goyal shall be purchased by Sh. Sudhir Kumar S/o Sh. Raghuraj Singh.

Accommodation - Plan Attached

Proposed Covered Area of G.F. - 3000.0 Sft

Detail of Work	No.	Measurement			Quantity	Unit	Rate	Amount Rs.
		L	B	H				
1. Earth work in excavation in Ordinary soil		1/4 of item No. 1			83.00	Cum	120/-	9960.00
2. Concrete 1:6:12 with 1 1/2" gauge B/B in cement & sand					83.00	cum	1830/-	151890.00
3. M-150 class B/W in 1:6 Cement & Sand in foundation					83.00	Cum	2700/-	224100.00
4. D.P.C. in 1:2:4 mix with water proofing powder					283.92	Smt	150/-	42588.00
5. M-150 class B/W in 1:6 cement & sand in super					85.00	Cum	4500/-	382500.00
6. R.C.C. roof slab in 1:2:4 mix					85.00	Cum	5300/-	450500.00
7. M.S. reinforcement including bending & binding		1% in item No. 6 + 7			25.00	Qtl.	5000/-	125000.00
8. S & F Sal wood for doors & windows frames					10.00	Cum	40000/-	400000.00
9. S & F 1 1/2" thick fully paneled shisham wood door leafs.								
10. Oxidized iron fitting charges		As per item 10+11			30.00	Smt	300/-	9000.00


Mittal & Associates
 Ar. Vikas Mittal
 B. Arch., MCOA, F.I.V.
 COA Reg. No. : CA/97/21235
 Income tax : V-04/2007-08/1913
 FIV Reg. No. : F-16309/7411

Govt. Appointed Valuers For Income Tax, Wealth Tax, Approved Valuer of State Bank of India, Punjab National Bank, Union Bank of India, Indian Overseas Bank, Canara Bank, Indian Bank, Bank of India, Bank of Baroda, Jammu & Kashmir Bank, Punjab & Sindh Bank, Central Bank of India, UCO Bank, National Bank, Bank of Maharashtra, LIC, ICICI, AXIS Bank etc.

MITTAL & ASSOCIATES

ARCHITECTS, ENGINEERS, VALUERS & INTERIOR DESIGNERS


Janm Degree College Road, Above UCO Bank, Near Pratap Chaur, Saharanpur - 247001

E-mail : vikasmital@gmail.com

Vikas Mittal

B Arch., M COA, FIV

11. Varnishing on doors & windows	2½ times of item 12	35.00	Smt	80/-	2800.00
12. ½" thick C.P. in 1:4 cement plaster on ceiling complete in all respect T & P		226.64	Smt	125/-	28330.00
13. ½" thick C.P. in 1:4 cement plaster on walls complete in all respect T & P		2000.00	Smt	100/-	200000.00
14. S&F 20 mm thick stone flooring completed in all respects	G.F. + Stair	300.00	Smt	1000/-	300000.00
15. Tiles on kitchen counter, toilet, bath room & front side wall complete in all respect T & P		40.00	Smt	800/-	32000.00
16. Modular Kitchen cabinet with mica lower box & upper box complete in all respect with high class company item etc.		L.S.			350000.00
18. White putti on wall & ceiling complete in all respect		2283.00	Smt	60/-	136980.00
19. Paint on building outer & inner face complete in all respect	As per item 14 + 17	2283.00	Smt	150/-	342450.00
20. S&F 4" dia C.I. down pipe		50.00	Rm	300/-	15000.00
21. S&F M.S. gate, railing, grill, zal etc.	App. weight				36000.00
21. P.O.P. work complete in all respect T & P					150000.00
Add Electricity, Sanitary					400000.00


Mittal & Associates
B. Arch., M. COA, F.I.V.
COA Reg. No.: CA/97/21235
Income Tax Reg. No.: 0482007-080913
FIV Reg. No.: F-16309/411

Govt. Appointed Valuers For Income Tax, Wealth Tax, Approved Valuer of State Bank of India, Punjab National Bank, Union Bank of India, Indian Overseas Bank, Canara Bank, Indian Bank, Bank of India, Bank of Baroda, Jammu & Kashmir Bank, Punjab & Sindh Bank, Central Bank of India, UCO Bank, Nainital Bank, Bank of Maharashtra, LIC, ICICI, AXIS Bank etc.

MITTAL & ASSOCIATES


ACCOUNTANTS, TAXPANELISTS, VALUERS & INTERIORS DESIGNERS

Jain Dweep, Durgam Road, Above UCO Bank, New Prithvi Circle, Sakinaka - 247002

Vikas Mittal

C.No. 97/1235
E-mail: vikas@mittal.co.in

6. Oxidized iron fitting charges	As per item 10+11	30.00	Smt	300/-		9000.00
7. Varnishing on doors & windows	2 1/2 times of item 12	35.00	Smt	80/-		2800.00
8. Stone flooring complete in all respect T & P	S.F. & Stair	85.00	Smt	850/-		72250.00
9. 1/2" thick C.P. in 1:4 cement plaster on walls complete in all respect T & P		368.00	Smt	100/-		36800.00
10. Cement & Plaster 1:3 on ceiling complete in all respect T & P		70.00	Smt	125/-		8750.00
11. Semiocum on walls & ceiling complete in all respect T & P		438.00	Smt	60/-		26280.00
12. Paint on building outer & inner face complete in all respect	As per item 14 + 17	438.00	Smt	150/-		65700.00
13. S&F 4" dia C.I. down pipe		50.00	Rm	300/-		15000.00
14. Modular Kitchen cabinet with mica lower box & upper box complete in all respect with high class company item etc.		L.S.				200000.00
15. S&F M.S. gate, railing, grill, zal etc.	App. weight	7.00	Qtl.	6000/-		42000.00
16. P.O.P. work complete in all respect T & P		600.00	SR	100/-		60000.00
Add Electricity, Sanitary fitting, & Over head tanks etc.		L.S.				150000.00
		Total				995680.00
		Say				995000.00


Ar. Vikas Mittal
 B. Arch., M.CO.A, F.I.V.
 COA Reg. No. : CA/97/21235
 Income Tax Reg. No. : V-04/2007-08/1913
 FIV Reg. No. : F-15700/2007

Govt. Appointed Valuers For Income Tax, Wealth Tax, Approved Valuer of State Bank of India, Punjab National Bank, Union Bank of India, Reserve Overseas Bank, Canara Bank, Indian Bank, Bank of India, Bank of Baroda, Jammu & Kashmir Bank, Punjab & Sindh Bank, Central Bank of India, UCO Bank, National Bank, Bank of Maharashtra, LIC, IICL, AXIS Bank etc.