

Am-1

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### PAY SLIP FOR THE MONTH OF NOV-2021

Office Name: DISTRICT JUDGE CIVIL RAMPUR(-) Pay Scale : JUD-39530-54010 Attendance : 30 Voucher Number : A20140043 Voucher Date : 30-NOV-2021

Name: SHRI SATYENDRA SINGH Emp Code : 111002047870 Designation: CIVIL JUDGE (S.D.) PAN Number: CECPS7493M

**Earning/Allowances** :--Basic Pay: 43690 Grade Pay: 0 DA: 82574 IR: 13107 HRA: 15000

Allowance Name	Amount
Medical Allowance (MA)	
SUMPTUARY ALLOWANCE (SUMA)	1000
RESIDENTIAL OFFICE ALLOWANCE (RESA)	2300
	250

**Deduction** :--NPS Sub.: 12626 GIS Ins.: 120 GIS Sav.: 280

Deduction Name	Amount
INCOME TAX (ITAX)	15000

Remarks

Gross Pay: 157921 Total Deductions: 28026 Net Pay: Rs :-(129895) One Lakh Twenty Nine Thousand Eight Hundred Ninety Five Only

*[Signature]*  
22-12-21

Certificate under section 203 of the Income-tax Act, 1961 for tax deducted at source from income chargeable under the head "salaries"

DETAILS OF SALARY PAID AND ANY OTHER INCOME AND TAX DEDUCTED

Name and address of the employer District Judge, Rampur (U.P.)		Name and designation of the employee <b>Sri Satyendra Singh</b> <b>CJM</b>	
PAN/GIR NO.	TAN	LKNO05240E	CECPS7493M
TDS Circle where annual return/statement u/s 208 is to be filed		PAN/GIR NO.	Assessment year
		Period	2021-22
		2020-21	2021-22
<b>1. Gross salary</b>			
(a) Salary as per provisions contained in sec.17(1)	RS.	1733843	
(b) Values of perquisites u/s 17(2) (as per form No.12BA, where ever applicable)	RS.	0	
(c) Profits in lieu of salary u/s 17(3) (as per form no. 12BA wherever applicable)	RS.	0	
(d) Total			Rs. 1733843
<b>2. Less: Allowance to the extent exempt u/s 10</b>			
Sumptuary Allowance	RS.	27800	
Res Office Allowance	RS.	3000	
HRA	RS.	80000	
Total Allowances	RS.	110600	
3. Balance (1-2)			RS. 1623243
<b>4. Deductions</b>			
a. Entertainment allowance	Rs.	0	
b. Tax on employment	Rs.	0	
5. Aggregate of 4(a) to (b)	Rs.	0	
6. Income chargeable under the head salaries (3-5)			Rs. 1623243
7. Add: Any other income reported by the employee.			
Interest on Bank accounts	RS.	0	
8. Gross Total Income (6+7)			Rs. 1623243
<b>9. Deductions under chap. VI A</b>			
	Gross Amount	Qualifying Amount	deductible amount
a. Interest on Housing Loan	Rs. 0	Rs. 0	Rs. 0
b. Interest on Saving A/C	Rs. 0	Rs. 0	Rs. 0
c. Interest on Bank Housing L Rs.	Rs. 0	Rs. 0	Rs. 0
10. Aggregate of deductible amount u/ch. VI A			Rs. 0
Less: Standard Deduction			Rs. 50000
11. Total Income (8-10)			Rs. 1573243
<b>12. Rebate &amp; relief u/ch. VIII</b>			
U/s 80C (please specify):	Gross Amount	Qualifying Amount	
a. NPS	Rs. 134988	Rs.	
b. GIS	Rs. 4800	Rs.	
c. Bank housing Loan	Rs. 0	Rs.	
d. LIC	Rs. 0	Rs.	
e. Tuition Fees	Rs. 0	Rs.	
f. PPF	Rs. 100000	Rs.	
	Rs. 239788	Rs. 150000	Rs. 150000
Add Health Policy		0	Rs. 0
Rebate u/s 80CCD(1B)			Rs. 50000
13. Aggregate of tax rebates & relief at 12 above			Rs. 200000
14. Net Taxable Income			Rs. 1373243
15. Tax payable on total Income			Rs. 224473
16. Tax rebate u/s 87 A (Taxable income upto 500000)			Rs. 0
17. Net Income Tax			Rs. 224473
18. Surcharge @ 4%			Rs. 8979
20. Total Income Tax			Rs. 233452
22. Less (a) Tax deducted at source u/s 192(I)		Rs. 153471	
(b) tax deducted by	Deducted in Previous Station	Rs. 80000	Rs. 233471
23. Tax payable / refundable (15-16)			Rs. -19

DETAILS OF TAX DEDUCTED AND DEPOSITED INTO CENTRAL GOVT ACCOUNT

Amount	Date	Amount	Date	Amount	Date	Amount	Date	Amount	Date
12000	17/29-09-20	12000	5/2-1-21						
12000	05/2-11-20	21521	11/8-1/21						
12000	26/28-11-20	25000	04/01-02-21						
		58650	02/05-03-21						

A sum of 153471.00 has been deducted at source and paid to the credit of the central government. I further certify that the information given above is true and correct based on the book of accounts, documents and other available records.

Place Rampur (U.P.)

Date 17-05-21

D.D.  
For District Judge  
Rampur

*Handwritten signature*  
22/2/21

**GENERALLY USED ABBREVIATIONS/सामान्यतः प्रयोग के किए जाने वाले संक्षेपाक्षर**

a/c=Account/खाता	Csh=Cash/नकदी	Pos=Point of Sale/पॉइंट ऑफ सेल
adj=Adjustment/समायोजन	dep=Deposit/वका	Pr=Principal/मूल
Amt=Amount/राशि	Dft=Draft/ड्राफ्ट	proc=Processing Charges/प्रक्रिया प्रभार
Ar=Arrear/बकाया राशि	dis/dsh=Dishonor/बहिष्कार	rd=Recurring Deposit/आवर्ती जमा
bal=Balance/शेष	DR=Debit/नामे	re/rtn=Return/वापसी
capn=Capitalisation/पूर्तीकरण	DOB=Date of Birth/जन्म तिथि	rnd=Round off/गोल
Chg/ch=Charges/प्रभार	efi=Electronic Fund Transfer/इलेक्ट्रॉनिक फंड ट्रांसफर	sb=Saving Bank/बचत बैंक
Chq=Cheque/चेक	Imp=Inoperative/अव्यय	SC=Short Credit/अल्प
CIF=Customer Information File/ग्राहक सूचना	Ins=Insurance/बीमा	SI/So/SORD=Standing Instruction/स्वायी अनुदेश
Cls=Closure/समाप्ति	Int/In=Interest/ब्याज	SD/W/H=Son/Daughter/Wife/Husband of/पुत्र/पुत्री/पत्नी/पति
Coll=Collection/समाहरण	lon=Loan/ऋण	tr/trf/xfer=Transfer/अंतरण
Comm=Commission/कमीशन	min=Minimum/न्यूनतम	Trn=Transaction/व्यवहार
COR/CORR=Correction/संशोधन	os=Outstanding/बकायाराशि	Wdl=Withdrawal/आहरण
CR=Credit/जमा	P&T=Postal Charges/पोस्ट प्रभार	MOD=Full Balance/SP/Limit/MOD/अ/पु/समा/सीमा/सीमा/सीमा/सीमा



भारतीय स्टेट बैंक  
STATE BANK OF INDIA

Branch: PERSONAL BANKING BRANCH, RAMPUR  
SALIM MANZIL

Code: 16880

Email: sbi.16880@sbi.co.in  
Phone No.: 2350388  
IFSC: SBIN0016880

Buss. Hrs: 10:00:00-16:00:00  
MICR: 244002108

Name: SATYENDRA SINGH  
S/D/H/o : Mr. RAM CHANDRA  
CIF Number : 88569617091  
Account No.: 20309838115  
A/c Type : SBCHQ SGSP PUBIND DIAMOND  
Address : VARDAN HOUSE YUSUF VILLA  
MCRADABAD ROAD, OPPOSITE CRPF COLONY  
CIVIL LINES, RAMPUR

Phone No. :  
Email : ssyadavj6@gmail.com  
D.O.B. (If Minor):  
PPD Number :

MOP: SINGLE  
A/c Opening Dt: 26/05/2016  
Nom Reg No:  
Customer's PAN: CECP57493M  
Date of Issue: 22/12/2021  
CONTINUATION

Self-Attesting  
22-12-21



DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
	RBISOGOUPEP RAMPUR TREASURY				
10.04.21	OS DEP TFR = 6839.00				
01.05.21	NEFT RBI1212167813489				0.00
	RBISOGOUPEP RAMPUR TREASURY			124745.00	1467466.79Cr
03.05.21	INB IMPS/P2A/112309708133/XXXXXXXX786HDFC ECHQ:MOAEJRKZS1		3164.00		1464302.79Cr
10.05.21	OS DEP TFR = 6839.00				0.00
14.05.21	PMSEY RENEWAL 599277105215		12.00		1464290.79Cr
01.06.21	AT 10521 CAU, RURAL BANKING, GIT, MUMBAI NEFT RBI1532107030173				

	RBISOGOUPEP RAMPUR TREASURY				
04.06.21	INB IMPS/P2A/115510537603/XXXXXXXX786HDFC ECHQ:MOAEOCXUF5		3766.00		1585589.79Cr
06.06.21	SBILT06062021174042597458-Loan 033943753572 OF Mr. SATYENDRA SINGH AT 16880 PERSONAL BANKING BRANCH, RAMPU		1500.00		1584089.79Cr
06.06.21	SBILT06062021174217149136-PPF 031195399362 OF Mr. SATYENDRA SINGH AT 16880 PERSONAL BANKING BRANCH, RAMPU		100000.00		1484089.79Cr
10.06.21	OS DEP TFR = 6839.00				
10.06.21	NEFT RBI1622124599543				0.00
	RBISOGOUPEP RAMPUR TREASURY			200427.00	1684516.79Cr

*Attestation*  
*Mal*  
*22.12.21*

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DATE	CHEQUE NO.	DEBIT	CREDIT	BALANCE
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199950044301

AT 04430 PAYMENT SYSTEMS GROUP - DAU (P

16.06.21	1119 9310513 107917500 PAI 20 LACS	1000.00		1683516.79Cr
Uncl Bal: 0.00 Clr Bal: 1683516.79 Cr;MOD BAL: 0.00				
25.06.21	INTEREST CREDIT			
01.07.21	NEFT RBI1832153903544	9853.00	1693369.79Cr	
	RBI SOGOUPEP	125065.00	1818434.79Cr	
	RAMPUR TREASURY			
10.07.21	OS DEP TFR = 6839.00			
31.07.21	NEFT RBI2132188847239		0.00	
	RBI SOGOUPEP	125065.00	1943499.79Cr	
	RAMPUR TREASURY			
02.08.21	NEFT RBI2152196375427			
		12161.00	1955660.79Cr	

RBI SOGOUPEP  
RAMPUR TREASURY

07.08.21	INB:IMPS/P2A/121912589170/XXXXXXXX786HDPC	28781.00		1926879.79Cr
	eCHQ:W0AEXBLWB1			
07.08.21	INB-Reversal of W0AEXBLWB1			
	597880162096	28781.00	1955660.79Cr	
	AT 99922 INTERNET BANKING			
10.08.21	OS DEP TFR = 6839.00			
01.09.21	ICI ELDECO HOUSING AND INDUS	854718	0.00	
		200000.00	1755660.79Cr	
01.09.21	NEFT RBI2442137065740			
	RBI SOGOUPEP		134895.00	1890555.79Cr
	RAMPUR TREASURY			
04.09.21	INB:IMPS/P2A/124720984767/XXXXXXXX786HDPC	2194.00		1888361.79Cr
	eCHQ:W0AFBASJVG			
09.09.21	SBILT09092021223507277002-Loan	500.00		1887861.79Cr

Attendant  
H/val  
22-12-21

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
	033943753572 OF Mr. SATYENDRA SINGH AT 16880 PERSONAL BANKING BRANCH, RAMPU				
10.09.21	OS DEP TPR = 6839.00				
24.09.21	NEFT RBI2682174032107 RBI50300PEP RAMPUR TREASURY			9830.00	0.00 1897691.79Cr
25.09.21	INTEREST CREDIT				
01.10.21	NEFT RBI2742185282551 RBI50300PEP RAMPUR TREASURY			12783.00 129895.00	1910474.79Cr 2040369.79Cr
14.10.21	PNB ELDECO HOUSING INDUSTR	719964	900000.00		
14.10.21	PNB ELDECO HOUSING INDUSTR	719965	442457.00		1140369.79Cr
17.10.21	INB OLTAS (Income Tax) - For		81237.00		697912.79Cr 616675.79Cr
	036429227099 OF INCOME TAX AT 99922 INTERNET BANKING				
27.10.21	YONOABDI000086756944, JTOPRE-Mobile Recha AT 16880 PERSONAL BANKING BRANCH, RAMPU		444.00		616231.79Cr
07.10.21	YONOABDI000086757139, JTOPRE-Mobile Recha 898483610344 AT 16880 PERSONAL BANKING BRANCH, RAMPU		399.00		615832.79Cr
9.10.21	HDFCLTD NACH CREATE 00116124 SBIN000000		59.00		
1.11.21	NEFT RBI3052130894763 RBI50300PEP RAMPUR TREASURY			129895.00	615773.79Cr 745668.79Cr
2.11.21	HDF HDFC Lucknow cl Bal: 0.00 cl Bal: 728347.79 Cr; +MOD BAL: 0.00	854722	17321.00		728347.79Cr
16.11.21	HDF HDFC Lucknow	854721	58062.00		670285.79Cr

*Attested*  
*W. K. S.*  
*22/12/21*

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
16.11.21	NEFT RBI3212160907928 RBISOGOUPEP RAMPUR TREASURY			19652.00	689937.79Cr
29.11.21	NEFT UTR NO: SBIN521333609199 PUN80619300 PUNJAB NATIONAL BANK ELDECO HOUSING AND INDUSTRIES LTD	854723	63852.00		626085.79Cr
29.11.21	RTGS UTR NO: SBINR52021112954189123 HDFC0000240 HDFC Bank MUMBAI - SA STOCK HOLDING CORPORATION OF INDIA	854724	569000.00		57085.79Cr
01.12.21	NEFT RBI3362181059958 RBISOGOUPEP RAMPUR TREASURY			129895.00	186980.79Cr
09.12.21	CASH WITHDRAWAL BY CHQ				
AT 16880 PERSONAL BANKING BRANCH, RAMPU					
15.12.21	ACHDr HDFC01651000012196 HDFCLTD Uncl Bal: 0.00 Clr Bal: 58918.79 Cr; MOD BAL: 0.00		58062.00		58918.79Cr

Attached  
 22/12/21

# RECEIPT

**CUSTOMER COPY**

Print On: 30/08/2021



**ELDECO HOUSING AND INDUSTRIES LTD.**  
 GIN No. :  
 2nd Floor, Eldeco Corporate Chamber-I (Opp. Mandi Parishad),  
 Gomti Nagar, Lucknow - 226010, UTTAR PRADESH, INDIA  
 Ph: +91522-4039999

Service Tax:  
 GSTIN No.: 09AAACE4554G1ZP

Allotees's Name : Mr. SATYENDRA SINGH  
 Address : RAM CHANDRA YADAV, SHUKLA COLONY, TIRWA GANJPOST TIRWAJ,, KANNAULI, UTTAR PRADESH, INDIA, PIN:209725  
 Applicant GSTIN No. : UnRegistered  
 Contact No. : +91-8299263231  
 Project Name : ELDECO CITY  
 Allotment Code/No. :  
 Unit Code :  
 Mode of Payment : Cheque  
 Co-Applicant Name :  
 Application Code/No. : AEC/35256/21-22

Receipt No. : ECAMR/00003/22  
 Receipt Date : 30/08/2021  
 Instrument No. : 854718  
 Instrument Date : 29/08/2021

Receipt Amount : 200,000.00  
 Bank Name : sbi  
 Branch Name : rampur

Sr.No.	Revenue Name	CGST	SGST	Total Amount
	Unit Cost			200,000.00
<b>Total Receipt Amount :</b>		0.00	0.00	200,000.00
<b>Total Amount : Rupees Two Lac Only</b>				200,000.00

Remarks: adv registration

Marketing/Customer Care

Accounts

*Handwritten signature*  
22/2/21

This receipt is valid only if signed by two officers of the Company, including one from Accounts.  
 Subject to Encashment of Cheque/Demand Draft

mail ID: [customercare.lucknow@eldecogroup.com](mailto:customercare.lucknow@eldecogroup.com) Website: [www.eldecogroup.com](http://www.eldecogroup.com)



# RECEIPT

**CUSTOMER COPY**

Print On: 11/10/2021

# ELDECO

**ELDECO HOUSING AND INDUSTRIES LTD.**

CIN No.:

2nd Floor, Eldeco Corporated Chamber-1 (Opp. Mandi Parighad)  
Gomti Nagar, Lucknow - 226010, UTTAR PRADESH, INDIA  
Ph.: +91522-4039999

Service Tax:

GSTIN No.: 09AAACE4554G1ZP

Allotees's Name : Mr. SATYENDRA SINGH  
Address : RAM CHANDRA YADAV, SHUKLA COLONY, TIRWA GANJPOST TIRWAJ,, KANNAUJ, UTTAR PRADESH, INDIA, PIN:209725  
Applicant GSTIN No. : UnRegistered  
Contact No. : +91-8299263231  
Project Name : ELDECO CITY  
Allotment Code/No. : BEC/35256/21-22  
Unit Code : 1062  
Mode of Payment : Cheque  
Co-Applicant Name :  
Application Code/No. :

Receipt No. : MEC/00100/21-22

Receipt Date : 11/10/2021

Instrument No. : 719965

Instrument Date : 11/10/2021

Receipt Amount : 442,457.00

Bank Name : sbi

Branch Name : PILIBHIT

Sr.No.	Revenue Name	CGST	SGST	Total Amount
1	Unit Cost			442,457.00
<b>Total Receipt Amount :</b>		0.00	0.00	442,457.00
<b>Total Amount : Rupees Four Lac Forty Two Thousand Four Hundred Fifty Seven Only</b>				442,457.00

Remarks: cost

*Handwritten signature and date 22/12/21*

Marketing/Customer Care

Accounts

\* This receipt is valid only if signed by two officers of the Company, including one from Accounts.

\* Subject to Encashment of Cheque/Demand Draft

Email ID: [customercare.lucknow@eldecogroup.com](mailto:customercare.lucknow@eldecogroup.com) Website: [www.eldecogroup.com](http://www.eldecogroup.com)

RECEIPT

CUSTOMER COPY

Print On: 11/10/2021



ELDECO HOUSING AND INDUSTRIES LTD.

CIN No.

2nd Floor, Eldeco Corporated Chamber-I (Opp. Mandi Parishad)  
Gomti Nagar, Lucknow - 226010, UTTAR PRADESH, INDIA  
Ph: +91522-4039999

Service Tax:

GSTIN No.: 09AAACE4554G1ZP

Allotees's Name	: Mr. SATYENDRA SINGH	Receipt No.	: MEC/00099/21-22
Address	: RAM CHANDRA YADAV, SHUKLA COLONY, TIRWA GANJPOST TIRWAJ., KANNAUJ, UTTAR PRADESH, INDIA, PIN:209725	Receipt Date	: 11/10/2021
Applicant GSTIN No.	: UnRegistered	Instrument No.	: 719964
Contact No.	: +91-8299263231	Instrument Date	: 11/10/2021
Project Name	: ELDECO CITY	Receipt Amount	: 900,000.00
Allotment Code/No.	: BEC/35256/21-22	Bank Name	: sbi
Unit Code	: 1062	Branch Name	: PILIBHIT
Mode of Payment	: Cheque		
Co-Applicant Name	:		
Application Code/No.	:		

Sr.No.	Revenue Name	CGST	SGST	Total Amount
1	Unit Cost			900,000.00
Total Receipt Amount :		0.00	0.00	900,000.00
Total Amount : Rupees Nine Lac Only				900,000.00

Remarks: cost

*Mac*  
22/2/21

*[Signature]*  
**Marketing/ Customer Care**

*[Signature]*  
**Accounts**

\* This receipt is valid only if signed by two officers of the Company, including one from Accounts.

\* Subject to Encashment of Cheque/Demand Draft

Email ID: [customercare.lucknow@eldecogroup.com](mailto:customercare.lucknow@eldecogroup.com) Website: [www.eldecogroup.com](http://www.eldecogroup.com)

# Tax Payer Counterfoil



PAN **CECPS7493M**

Received from : SATXXXXRA SINGH

Payment Status : **Success**

Rs : **81237/-**

SBI Ref No. : IK0BIHSQK5

(in words) : Eighty One Thousand And Two Hundred And Thirty Seven Rupees Only

Drawn On : **Internet Banking through SBI**

	BSR Code	Tender date	Challan No
CIN	0014431	171021	00091

Date of challan : 17-10-2021

PAN ON ACCOUNT OF INCOME TAX ON: Major Head :OTHER THAN COMPANIES TAX[0021] Minor Head : TDS on Property [800]

State Bank of India  
Gandhinagar  
Bangalore  
(Internet Collection Center)

For the assessment year : 2022-23

Close

*Handwritten signature*  
22/12/21

**COUNTERFOIL**



**State Bank of India**

Received From : Satyendra Singh

By Cheque/Transfer For RTGS on : 854724  
~~808~~

Bank : HDFC

IFSC Code : HDFC0000240

Branch/ Favouring :

A/c No. : SHCINL4851092

Amount Rs. : 569000/-

Bank's Charges Rs. : 0/-

Total Rs. : 569000/-

( Rupees ..... Only)

UTR No. SBINR52021112954109123

2020-2021 A.P. Bly. dt. 1-2021, 5000 pec, M-8941000976

Handwritten stamp: 15/12/2021, 7898442, 15600, 15600, 15600

Handwritten signature and date: 22/12/21

13

**COUNTERFOIL**



**State Bank of India**

Received From : Satyendra Singh

By Cheque/Transfer For RTGS on : 854723

Bank : PNB

IFSC Code : PUNB0619300

Branch/Favouring :

A/c No. : 50008700035713

Amount : 63852/-

Bank's Charges Rs.

Total Rs. *Satya*

( Rupees ..... Only)  
UTR No. SBINH521333609199

2020-2021 A.P. Bly. dt.1-2021,5000 pec, M-8941000976

*Mak*  
22/12/21

HDFC LTD., FIRST FLOOR, A-1/15, SECTOR-H, PURANIA  
CHOURAHA, ALIGANJ LUCKNOW 226020  
(0522) 2745249, 4308883

14

File No: 666895470/VG51  
Service Center: ALIGANJ  
Place Of Service: ALIGANJ

Offer Date: 14-SEP-2021

MR SINGH SATYENDRA  
VARDHA HOUSE  
YUSUF VILLA  
MORADABAD ROAD  
CIVIL LINES  
OPP. CRPF COLONEY  
RAMPUR DIST - 244901

Dear Sir/Madam,

We are pleased to inform you that we have in principle, approved a PLOT PURCHASE LOAN as per the terms and conditions mentioned below, special conditions if any, and other conditions mentioned overleaf.

Amount Approved Rs. 6500000  
Rate of Interest 6.90% 7.15% p.a. on a Variable Rate basis\*\*  
Term 15 Years\*\*\*

Repayment Terms:  
Rest Frequency Monthly Rest 58062  
Equated Monthly Instalment Rs. 60074 per month\*\*\*  
Payable in 180 Instalments\*\*\*

Processing Fee payable Rs. 3540  
Processing Fee received Rs. 3540

\*\* The interest rate announced by HDFC from time to time as its Retail Prime Lending Rate (RPLR) shall be applicable to your loan with spread, if any. The current applicable rate of interest with spread, if any, is 7.15% per annum.

\*\*\* This is subject to the provisions for variation thereof in terms of the loan agreement to be executed by you.

THIS LOAN APPROVAL IS SUBJECT TO LEGAL AND TECHNICAL CLEARANCE OF THE PROPERTY BEING FINANCED; INCLUDING VALUATION OF THE PROPERTY AS ASSESSED BY HDFC LTD.

Page No: 1 of 3

File No: 666895470 / 1 / VG51

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.  
The Capital Court, Musirka, Outer Ring Road, Okhla, Palam, New Delhi 110 067. Tel: 4115111. Fax: 011 - 26194617.  
Tel: 00310000, 22020202. Fax: 00222020034, 22020093  
Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. INDIA.  
Corporate Identity Number: L70100MH1977PLC019916

22-12-21

(15)

SPECIAL CONDITIONS:

- 1 THE LOAN AMOUNT WILL BE SUBJECT TO VALUATION OF THE PROPERTY, AS ASSESSED BY HDFC LTD.
- 2 As per your request, this offer is being made to you under HDFC's ADJUSTABLE RATE HOME LOAN scheme.
- 3 As a result of the variations in the interest rate the number of EMI's is liable to vary from time to time.
- 4 If the construction is not commenced within 3 yrs from the date of first disbursement, HDFC shall retain the right to increase the interest rate by 2.00% above the then prevailing Applicable rate of Interest
- 5 Loan will be disbursed subject to legal and technical clearance of the property financed.
- 6 The rate of interest mentioned above is based on the currently prevailing RPLR / RPLR-NH and the same may vary at the time of disbursement of the loan as well as during its pendency in terms of the said Loan Agreement.
- 7 This in-principle approval stands valid subject to: a. Verification checks as conducted by HDFC with respect to credit history, employment, residence, identity, property, etc are found satisfactory. b. All material facts concerning your income, or ability to repay or any other relevant aspect of your in-principle approval or your application for loan are fully disclosed. c. Documents/clarifications/information sought from time to time are provided as to the satisfaction of HDFC.
- 8 You will be required to provide NACH mandate Form duly signed by you and all the other bank account holders, authorizing your above Bank to debit the above mentioned account with the amount of the EMI
- 9 Subject to submission of remaining processing fees before disbursement. Kindly ignore if already paid.
- 10 Repayment of the Loan in Equated Monthly Instalments (EMIs) will be from your Bank a/c no 20309838115 with STATE BANK OF INDIA, through National Automated Clearing House (NACH) system
- 11 As per the applicable provisions, the Purchaser/Transferor/Buyer of property is mandated to deduct applicable tax at source based on the requirements of the case, on behalf of the Vendor/Transferor/Seller from the consideration for the transfer of the property. In view of the same, you will be required to provide necessary evidence of having deducted the same and remitted to the Government Authorities before availing the disbursement of the loan.
- 12 The loan is subject to execution of Tripartite Agreement with ELDECO HOUSING AND INDUSTRIES LTD
- 13 Deed of confirmation cum indemnity at the time of disbursement
- 14 Disbursement of the loan will also be subject to submission of attested copies of documents in connection with Proof of Residence and Proof of Identity as mentioned in the Application Form and HDFC finding the same satisfactory.
- 15 For purposes of KYC Verification, MR SINGH SATYENDRA will be required to carry the following original documents : PROOF OF POSSESSION OF AADHAAR NUMBER as Identity and Address Proof when he visits us for availing of loan disbursement or prior to that.
- 16 The processing fee benefit is being offered under a special limited period campaign. This benefit will be applicable only if first disbursement is availed by 30th November 2021.

File No: 666895470/1/VG51

Page No: 2 of 3

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.  
 The Capital Court, Mumbai, Outer Ring Road, Old Palms Marg, New Delhi 110 007. Tel: 4115111. Fax: 011-26194617.  
 Tel: 00310000, 22820382. Fax: 022-22040834, 22948758  
 Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. INDIA.  
 Corporate Identity Number: L70100MH1977PLC019916

*W/S*  
 22/12/21

16

You shall be required to bear and pay applicable stamp duty, all charges levied by the Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) and all statutory / regulatory charges / taxes on account of the Loan or the Security, that are presently applicable and as may be made applicable from time to time, during the pendency of the loan. These charges are non-refundable in nature and payable at the point of disbursement / applicability and thereafter as and when due and payable at the rate as applicable on such date of disbursement / applicability.

The current charges stipulated by CERSAI are as under:

- (1) For loans upto Rs 5.00 Lakhs (for an original filing and for modification): Rs.50 (per filing/modification)
- (2) For loans above Rs 5.00 Lakhs (for an original filing and for modification): Rs.100 (per filing/modification)

We will be happy to expedite disbursement of this loan and request you to write to us on customer.service@hdfc.com from your registered email address to complete the necessary formalities required by HDFC.

We look forward to hearing from you.

Yours faithfully,  
For Housing Development Finance Corporation Limited,



Authorised Signatory

Duplicate

Handwritten initials and date: 22/2/21



M-6

17

Loan A/c No. \_\_\_\_\_



# HOME LOAN AGREEMENT

Adjustable Rate (Resident)

&

Most Important Terms and Conditions (MITC).



WITH YOU, RIGHT THROUGH

*Wah*  
22/12/21

2.5 *Mode of Disbursement*

- (a) All payments to be made by HDFC to the Borrower under or in terms of this Agreement shall be made by cheque duly crossed and marked "A/c Payee Only" or through Electronic Payment Systems, collection charges, if any, in respect of such cheques will have to be borne by the borrower and the interest on the HDFC Loan will begin to accrue in favour of HDFC as and from the date of delivery/despatch of the cheque or from the date of issue of transfer instructions in case of Electronic Payment, irrespective of the time taken for the transit/collection/transfer/realisation of the cheque/payment by the borrower or his Bank.
- (b) In the event of borrower opting for payments to be made by post dated cheques, the borrower confirms and agrees that the Applicable Rate of Interest and terms thereof will be as on the date of execution of this Agreement and not as on the date of the cheque which is only relevant for the purposes of accrual of interest. Therefore, any reduction in interest rate prior to the realization of the cheque and after the date of execution of this Agreement will not be available to the borrower. Similarly any increase in the interest rate prior to the realization of the cheque and after the date of the execution of this Agreement will not be passed on to the borrower.

2.6 *Amortisation*

- (a) Subject to Article 2.2 the borrower will amortise the loan as stipulated in the Schedule subject however that in the event of delay or advancement of disbursement for any reason whatsoever, the date of commencement of EMI shall be the first day of the month following the month in which the disbursement of the loan will have been completed and consequently the due date of payment of the first EMI in such case will be the 5th day of the month following such month.
- (b) In addition to (a) above, the borrower shall pay to HDFC PEMII every month, if applicable.
- (c) Notwithstanding what is stated in Article 2.6(a) above and in the Schedule, HDFC shall have the right at any time or from time to time to review and reschedule the repayment terms of the loan or of the outstanding amount thereof in such manner and to such extent as HDFC may in its sole discretion decide. In such event/s the borrower shall repay the loan or the outstanding amount thereof as per the revised schedule as may be determined by HDFC in its sole discretion and communicated to the borrower by HDFC in writing.
- (d) Save and except as provided under sub-article (e) below, for administrative convenience the EMI amount is intended to be kept constant irrespective of variation in the AIR and as a result of this the number of EMIs is liable to vary. No intimation shall be given by HDFC as to the number of EMIs required to be paid by the borrower upon each AIR application. Provided however, the information as to the applicable/applied AIR during the financial year of HDFC and the number of EMIs payable from the last AIR application during such year shall be intimated by HDFC to the borrower annually. The borrower shall pay EMIs until the loan together with interest is repaid in full.
- (e) Notwithstanding anything to the contrary contained in this Agreement, having regard to the AIR for the time being, HDFC shall be entitled to increase the EMI amount suitably if:
- (i) the said EMI would lead to negative amortisation (i.e. EMI not being adequate to cover interest in full), and / or
  - (ii) the principal component contained in the EMI is inadequate to amortise the loan within such period as determined by HDFC.
- The borrower shall be required to pay such increased EMI amount and the number thereof as decided by HDFC and intimated to the borrower by HDFC.
- (f) HDFC may vary its retail prime lending rate from time to time in such manner including as to the loan amounts as HDFC may deem fit in its own discretion.
- (g) The borrower shall of his own accord send to HDFC a statement of his income every year from the date hereof. However, HDFC shall have the right to require the borrower to furnish such information/documents concerning his employment, trade, business or profession at any time and the borrower shall furnish such information/documents immediately.

2.7 *Delay in payment of EMI etc.*

- (a) No notice, reminder or intimation will be given to the borrower regarding his obligation to pay the EMI or PEMII regularly on due date. It shall be entirely his 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 at the rate of 18 per cent per annum or at such higher rate as per the rules of HDFC in that behalf as in force from time to time. In such event, the borrower shall also be liable to pay incidental charges and costs to HDFC.

2.8 *Prepayment*

The borrower shall be entitled to prepay the loan, either partly or fully, as per rules of HDFC, including as to the prepayment charges, for the time being in force in that behalf.

2.9 *Terminal Dates for Disbursement*

Notwithstanding anything to the contrary contained herein HDFC 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 HDFC 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 2.6 and the Schedule.

2.11 *Liability of Borrower to be Joint and Several*

The liability of the borrower to repay the loan together with interest, etc. and to observe the terms and conditions of this Agreement/and any other Agreement/s, document/s that may have been or may be executed by the borrower with HDFC in respect of this loan or any other loan or loans is joint and several.

- 2.12 Upon the borrower opting for any scheme or accepting any offer from his employer providing for any benefit for resigning or retiring from the employment prior to superannuation, or upon the employer terminating his employment for any reason or upon the borrower resigning or retiring from the service of the employer for any reason whatsoever, then notwithstanding anything to the contrary contained in this agreement or any letter or document, the entire outstanding principal amount of the loan as well as any outstanding interest and other dues thereon shall be payable by the borrower to HDFC from the amount or amounts receivable by him from the employer under such scheme or offer,

- 19
- (g) **Insurance:** Notwithstanding what is contained herein or any document or letter the borrower shall be vigilant and he shall ensure that the property is, during the pendency of the loan, always duly and properly insured against all risks such as earthquake, fire, flood, explosion, storm, tempest, cyclone, civil commotion, etc, HDFC being made the sole beneficiary under the policy / policies, and produce evidence thereof to HDFC on his own from time to time. The Borrower shall pay the premium amounts promptly and regularly so as to keep the policy/policies alive at all times during the said period.
- (h) **Loss / Damage to property:** The borrower shall promptly inform HDFC of any material loss / damage to the property that may be caused to it for any reason whatsoever.
- (i) **Title:** The borrower shall ensure that he has absolute, clear and marketable title to the property and that the property shall be absolutely unencumbered and free from any liability whatsoever.
- (j) **The Prevention of Money Laundering Act, 2002**  
The borrower declares that all the amounts including the amount of own contribution paid / payable in connection with the property, as well as any security for the loan, is / shall be through legitimate source and does not / shall not constitute an offence of Money Laundering under The Prevention of Money Laundering Act, 2002.

5.2 **Notify Additions, Alterations**

The borrower shall notify and furnish details of any additions to or alterations in the property or the user of the property which might be proposed to be made during the pendency of the loan. The borrower further undertakes to notify HDFC and furnish details of any addition or alteration or change in the property offered / intended to be offered to secure the loan.

5.3 **HDFC's Right to Inspect**

The borrower agrees that HDFC or any person authorised by it shall have free access to the property for the purpose of inspection/supervising and inspecting the progress of construction and the accounts of construction to ensure proper utilisation of the loan. The borrower further agrees that HDFC shall have free access to the property for the purpose of inspection at any time during the pendency of loan.

5.4 **Negative Covenants**

Unless HDFC 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 local or Government body for the use, occupation or disposal of the 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 HDFC might take, HDFC 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 the property with any other adjacent property nor shall he 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 HDFC then in force.

5.5 **Appropriation of payments**

Unless otherwise agreed to by HDFC any payment due and payable under the Loan Agreement and made by the borrower or received by HDFC would be appropriated towards such dues in the order, namely:

1. costs, charges, expenses, incidental charges and other monies that may have been expended by HDFC in connection with recovery; 2. additional interest and/or liquidated damages on defaulted amounts; 3. prepayment charge, commitment charge and fees; 4. PEMI; 5. EMI; 6. principal amount of the loan.

- 5.6 **Change in address:** The borrower shall inform HDFC forthwith as regards any change in his address for service of notice.

## ARTICLE 6 BORROWER'S WARRANTIES

6 **The Borrower hereby warrants and undertakes to HDFC as follows:**

- (a) **Confirmation of loan application:** The borrower confirms the accuracy of the information given in his loan application made to HDFC and any prior or subsequent information or explanation given to HDFC 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 property or the grant of the loan as proposed in the loan application.
- (c) **Charges 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.
- (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, judgement or legal process or other charges or any latent or patent defect affecting the title of the property or of any material defect in the property or its title which has remained undisclosed and/or which may affect HDFC prejudicially.

## ARTICLE 9 EFFECTIVE DATE OF AGREEMENT

### 9 Agreement to become Effective from the Date of Execution

The Agreement shall have become binding on the borrower and HDFC on and from the date of execution hereof. It shall be in force till all the monies due and payable to HDFC under this Agreement as well as all other Agreement/s, document/s that may be subsisting/executed between the borrower and HDFC are fully paid.

## ARTICLE 10 MISCELLANEOUS

### 10.1 Place and Mode of Payment by the Borrower

All monies due and payable by the borrower to HDFC under or in terms of this Agreement shall be paid at the registered office or the concerned regional/branch office of HDFC by cheque or bank draft, drawn in favour of HDFC on a bank in the town or city where such registered office/branch/regional office is situated or in any other manner as may be approved by HDFC and shall be so paid as to enable HDFC to realise the amount sought to be paid on or before the due date to which the payment relates. Credit for all payments by cheque/bank draft drawn will be given only on realisation thereof by HDFC.

### 10.2 Inspection, Refinance, etc.

- (a) The borrower shall permit inspection of all books of accounts and other records maintained by him in respect of the loan, to officers of HDFC. The borrower shall also permit similar inspection by officers of such other companies, banks, institutions or bodies as HDFC may approve and intimate the borrower.
- (b) HDFC shall have the option to obtain any refinance facility or loan from any bank, company, institution or body, against any security that may have been furnished by the borrower to HDFC.
- (c) HDFC shall have the authority to make available any information contained in the loan application form and/or any document or paper or statement submitted to HDFC by or on behalf of the borrower and/or pertaining or relating to the borrower and/or to the loan including as to its repayment conduct, to any rating or other agency or institution or body as HDFC in its sole discretion may deem fit. HDFC shall also have the authority to seek and/or receive any information as it may deem fit in connection with the loan and/or the borrower from any source or person or entity to whom the borrower hereby authorises to furnish such information.

### 10.3 Assignment

The borrower shall not assign or transfer all or any of its rights, benefits or obligations under this Agreement and/or any other related transaction documents including but not limited to the guarantees without the approval of HDFC. HDFC may, at any time, assign or transfer all or any of its rights, benefits and obligations under this Agreement and/or any other related transaction documents including but not limited to the guarantees. Notwithstanding any such assignment or transfer, the borrower shall, unless otherwise notified by HDFC, continue to make all payments under this Agreement to HDFC and all such payments when made to HDFC shall constitute a discharge to the borrower from its liabilities only to the extent of such payments.

### 10.4 Service of Notice

Any notice or request required or permitted to be given or made under this Agreement to HDFC 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 HDFC:

Housing Development Finance Corporation Limited

Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.

For the Borrower:

The residential address stated in the schedule or the property address described in the Schedule.

### 10.5 The borrower agrees/confirms as follows:

- (a) to keep alive the Insurance Policy/Policies assigned in favour of HDFC by paying on time the premium as they fall due and produce the receipts to HDFC whenever required;
- (b) HDFC shall have the right to receive and adjust any payment that it may receive in connection with any insurance policy/policies against the loan and alter the amortisation schedule in any manner as it may deem fit notwithstanding anything to the contrary contained in this Agreement or any other document or paper;
- (c) that he has scrutinized and is satisfied with the building plan, commencement certificate and all the requisite permissions pertaining to the property and that the construction of the built up area on the property is as per the sanctioned plan and/or applicable building bye-laws and of satisfactory quality. Further, to the extent as may be applicable / possible, the completion certificate has been / shall be obtained. The Borrower further agrees and confirms that HDFC shall not be responsible for any of the foregoing under any circumstances whatsoever.
- (d) HDFC may return the security (if any) to either/any of the borrowers notwithstanding any contrary advice/intimation from either/any of the borrowers at a later date.
- (e) Notwithstanding anything contained in this Loan Agreement the borrower is aware that in order to avail/claim benefit under the Income Tax Act (as in force from time to time) all the payments for the period upto March 31 would need to be paid by him on or before March 31 every year so that the same can be reflected in his statement of account for the concerned financial year.
- (f) The Borrower alone shall be responsible to bear and pay the Stamp Duty, all charges levied by the Central Registry of Securitization Asset Reconstruction and Security Interest of India, as well as all other statutory / regulatory charges / levies / taxes as may be applicable to the Loan, the Security, this Agreement as well as on all other instruments in relation to the Loan / Security (to the extent as may be applicable during the pendency of the Loan).
- (g) The Borrower declares and affirms that the particulars and information given in the application form are true, correct and complete and that he has not withheld any facts which are / were relevant or material for considering his application or granting of the loan by HDFC.



Description of the property

Plot-1062-B in the building called Eldeco City - Plots, situated at 5 No Village Muttakipur, Mubarakpur, Pargana Mahona, Tehsil Bakshi Ka Talab, Lucknow, 226001 and construction thereon present and future.

91

*Handwritten signature*  
20/12/21

IN WITNESS WHEREOF the parties hereto have signed the day, month and year first above written.

Signed and Delivered by the within-named HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED by the hand of

Mr./Ms. SUBHAJEET DAS  
Manager  
its authorised signatory Allganj, Lucknow

Signed and Delivered by the within-named borrower X MR SINGH SATYENDRA



*Handwritten signature*  
20/12/21

R E C E I P T

RECEIVED the day and year above written from the within named HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED, the sum of Rs. 6500000 (Rupees SIXTY FIVE LAKH ONLY) by way of credit to the account of ELDECO HOUSING & INDUSTRIES. LTD being Account No 0758008700035713 with PUNJAB NATIONAL BANK

at borrowers request

*Handwritten signature*  
say received



*Handwritten signature*  
22/12/21

*Handwritten signature*  
20/12/21

m-7

99

FINAL DISBURSEMENT ADVICE

Date 18-OCT-21 12:01 P.M.

-----

Loan Account No	:	666895470
Loan Product	:	RESIDENT PLOT PURCHASE LOAN-VARIABLE RATE-MONTHLY
Name	:	MR SINGH SATYENDRA
Loan Sanctioned	:	Rs. 6500000
Current Disbursement	:	Rs. 6500000
Total Loan Disbursed	:	Rs. 6500000
Loan Yet to be Disbursed	:	Rs. 0

PRE-EMI Interest * @6.9% for the month of OCT-2021 ,	Rs.	17,203
Fees	Rs.	118
		17321
	Total:	17321

EQUATED MONTHLY INSTALLMENT (EMI)

EMI - From 01-NOV-2021 To 31-OCT-2036 Rs. 58062 \*\*  
 The EMI/s are payable during the month or on or before the due date.  
 The rate of interest (ROI) will be subjected to reset\*\*\* on 01-FEB-22.

Kindly arrange to submit the following original title documents to us at the earliest:

1. DEED OF CONFIRMATION CUM INDEMNITY
2. OWN CONTRIBUTION RECIEPTS
3. NO OBJECTION CERTIFICATE
4. TRIPARTITE AGREEMENT
5. DEMAND LETTER
6. SALE DEED

Your preferred communication details recorded with us are :

VARDAH HOUSE, YUSUF VILLA, MORADABAD ROAD, CIVIL LINES, RAMPUR DIST-244901,UTTAR PRADESH,INDIA	Mobile No:NOT AVAILABLE Tel No :NOT AVAILABLE Email Id :NOT AVAILABLE
---	---

*M...*  
22/12/21

In case of any change in communication details please inform us in writing enclosing self attested copies of latest address proof. Please check our website [www.hdfc.com](http://www.hdfc.com) for acceptable address proof documents in KYC section.

For other loan details login at [www.hdfc.com](http://www.hdfc.com) through your Web Userid :  
\*- Preemi interest,

\*\* - Emi payable term / amount and

\*\*\* - Interest rate reset revision cycle

Shall all remain subject to terms and conditions of the Loan Agreement

Rs. 6500000/-

ON DEMAND, I MR SINGH SATYENDRA *18/10/21* (23)  
PROMISE to pay to HOUSING DEVELOPMENT FINANCE

CORPORATION LIMITED, OR ORDER the sum of Rs. 6500000 only  
(Rupees SIXTY FIVE LAKH ONLY )

with interest thereon at the rate equivalent to the Retail  
Prime Lending Rate as may be fixed by HDFC from  
time to time minus 9.15% per annum for value received. *18/10/21*

Place : LUCKNOW

Date : *18/10/21*

File No : 666895470 *18/10/21*

*18/10/21*  
*22/12/21*

(Registered)

M-0

Dated: 11/11/2021 1100AS  
Ref No: EC/35256

24

To,  
Mr. Satyendra Singh  
Ram Chandra Yadav, Shukla Colony,  
Tirwa Ganj Post Tirwa, Kannauj  
U.P. PIN: 209725

**Sub: Final Demand Notice/Offer of Possession of Plot No-1062 at Eldeco City, IIM Road, Lucknow.**

Dear Sir/Madam,

We are pleased to inform you that the development works at the site are nearing completion; you are requested to settle the balance amount against the basic price of the plot as well as other charges as given under:

**Booked Plot Area: 2393 sq.ft.**

**Actual Plot Area: 2393 sq.ft.**

**I Cost of the Plot:**

1. Basic Price of the Plot	:Rs. 81,23,694/-
2. Cost of Increased/Differential Plot area (0 sqft)	:Rs. 0/-
3. Cost of PLC (on 2 above)	:Rs. 0/-
4. Add: Any other	:Rs. 0/-
5. Less: Cost of Reduced/Differential Plot area (-sqft)	:Rs. 0/-
6. Less: Cost of PLC (on 5 above)	:Rs. 0/-
7. Down Payment Discount (if any): Rs 0/-	
8. Service Tax on demand till June 30 <sup>th</sup> , 2017 (as applicable)	:Rs. 0/-
9. SGST @ 6% & CGST @ 6% on amount due from July 1 <sup>st</sup> , 2017	:Rs. 0/-

**Sub Total I**

:Rs. 81,23,694/-

Service tax/GST received till date (& included in point VI below)

:Rs. 0/-

**II Miscellaneous Charges:**

1. Interest on delayed payment as on date	:Rs. 0/-
2. Club Membership Charges	:Rs. 0/-
3. CGST & SGST each @ 9% on S. No. 1 & 2	:Rs. 0/-

**Sub Total II**

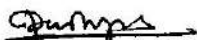
:Rs. 0/-


**III Maintenance Charges:**

1. Interest free Maintenance Security (IFMS) @Rs. 30/- psft of the plot area	:Rs. 71790/-
2. 12 months recurring maintenance charges maintenance @ Rs. 0.75p/- persqft per month of plot area in advance	:Rs. 21537/-
3. CGST & SGST each @ 9% on S. No. 2	:Rs. 3878/-

**Sub Total III**

:Rs. 97205/-

  
Pushpa Rajeev  
CC/Mktg (Manager)

  
Surendra Singh  
(Accounts)

E & O.E

**Eldeco Housing & Industries Ltd.**

Regd. & Corp. Off. : Eldeco Corporate Chamber-1, 2nd Floor, Vibhuti Khand (Opp. Mandi Parishad), Gomti Nagar, Lucknow-226010  
Tel.: 0522-4039999, Fax: 0522-4039900 E-mail: eldeco@eldecousing.co.in Website: www.eldecogroup.com  
CIN : L45202UP1985PLC099376



#### IV. Reimbursements:

1. External Electrification Charges @ Rs.50/-psft of plot area	:Rs.0/-
2. Water/sewer connection charges @ Rs.7500/-per plot	:Rs.0/-
3. Malba charges@ Rs.10000/-per Plot	:Rs.0/-
4. Cost for laying of Electricity Cable@Rs.7500/- per plot	:Rs0/-
5. Proportionate cost of Boundary wall (if any)	:Rs0/-
6. Proportionate cost of Cable pulling Chamber/PVC pipe @10,500/- per plot	:Rs0/-
7. Water consumption charges for construction Rs.15/-psqft of plot area	:Rs.0/-
8. Administrative charges @ Rs.2500/-	:Rs0/-
9. Road Resurfacing Charges	:Rs0/-
10. Rain Water Harvesting	:Rs0/-
11. CGST & SGST each @ 9% (on S. No. 1 to 10)	:Rs0/-
<b>Sub Total IV</b>	<b>:Rs0/-</b>

#### V. GRANDTOTAL: (I + II + III + IV)

VI. LESS: Amount received till date including service tax

VII. LESS: Towards Earth filling(133.41) m3

VIII. BALANCE PAYABLE (V - VI - VII)

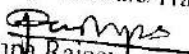
**:Rs.8220899.00**  
:Rs.8123693.94  
:Rs. 33353/-  
:Rs.63852.06


**PAY BY DATE: COST I TO BE PAID AS PER ALLOTMENT & EXTRA CHARGES 30 DAYS FROM DATE OF THIS FINAL DEMAND NOTICE.**

#### Please Note:

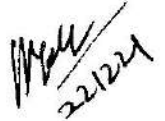
1. This communication can be interpreted as offer of possession. However, the final finishing and development of area surrounding the plot for handing over possession shall be completed on settlement of dues indicated above in VIII along with the stamp duty registration fees/legal expenses and freehold charges as mentioned on Page 3 of this FDN.
2. You are required to pay the entire amount and other charges, as aforesaid, within 30 days from the date of this Demand Notice. Possession shall be handed over within 60 days after the expiry of the 30 days payment period, subject to payments of the amounts demanded herein.
3. It shall be incumbent upon you to take possession within 90 days, as aforesaid, after depositing the amount as mentioned in VIII along with the stamp duty registration fees/legal expenses and freehold charges as mentioned on Page 3 of this FDN.
4. Interest @ 18% p.a with CGST & SGST each @ 9%, will be levied on amounts outstanding against the Demand Notice from 30 days of issuance of Demand Notice.
5. Recurring Monthly Maintenance Charges will be charged with effect from 90 days from this offer of possession or actual date of possession whichever is earlier.
6. In case of any delay in taking possession beyond 90 days of this offer of possession, the allottee will have to pay holding charges @ Rs. 2,000/- per month and Safeguarding charges of @ Rs.2,500/- per month.
7. The Company will resurface the road once at an appropriate time after the majority villa owners have concluded their expansion work and the plot holders have built their houses, therefore road resurfacing charges are proportionately being charged from allottees.
8. The CGST & SGST is being charged as per the Govt. policy as on the date of this FDN and is subject to any changes which may be subsequently stipulated.
9. In view of recent Supreme Court Judgment you shall be liable to pay applicable VAT and/or any increase therein on the Unit on the Basic Price and other charges mentioned herein. The exact amount of the VAT liability if any will be intimated to you in due course of time.

We wish to inform you that possession can be handed over only after registration of the Conveyance/Sale/Transfer deed for which the following expenses are to be incurred:

  
Pushpa Rajeev  
CC/Mktg (Manager)

  
Surendra Singh  
(Accounts)

E & O.E

  
22/2/24

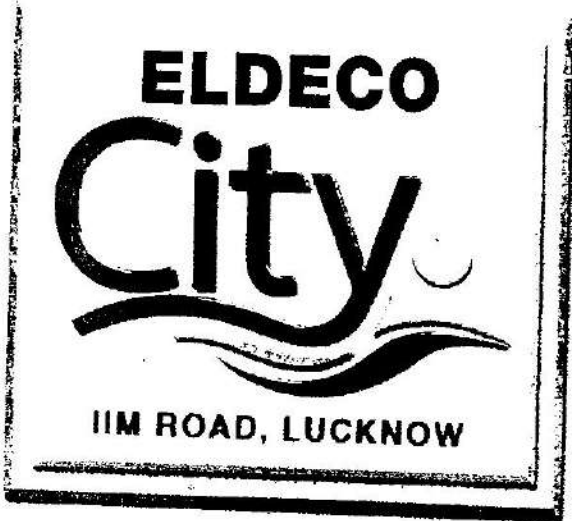
FMC : MK : 04 : 00

Form No : [REDACTED]

DATE : 14.08.2014

M-9

26



PLOT ALLOTMENT CERTIFICATE

*Handwritten signature*  
22/221

 **ELDECO**

No. EE/35256

Date: 03/09/2021

Mr. Satyendra Singh s/o Mr. Ram chandra  
Ram chandra Yadav, Shukla Colony, Tirwa ganj,  
Post Tirwa, Kanonauj, U.P. - 209725

(87)

**SUBJECT: ALLOTMENT OF RESIDENTIAL PLOT IN THE "ELDECO CITY" SITUATED AT IIM ROAD, LUCKNOW.**

Dear Sir/Madam,

Please refer to your application dated 30/08/2021 for allotment of a residential plot in the residential township namely "Eldeco City" situated at Eldeco IIM Road Lucknow (herein "Township").

We are now pleased to allot you a residential plot, as per the details mentioned below, in the Township (herein "Plot") on the terms and conditions for allotment as contained herein vide Allotment No. EE/35256

This allotment is subject to the terms and conditions of the Allotment Certificate & Agreement detailed below and shall prevail over all other representations, assurances, orally or otherwise, given in the terms and conditions given in brochures, advertisements, price lists and any other sale document. You are requested to quote the Allotment No. EE/35256 as aforesaid in all future communications with us.

**DETAILS**

Plot No. 1062, Sector C; Area 2393 sqft sqyds. (222.315 sqmts)

Plot Price: Rs. 81,23,694/- (in words) Rupees Eighty one lac twenty three

Thousand six hundred ninety four only

Registration Location Charges Rs. - Service Tax Rs. -

Total Cost Rs. 81,23,694/- Service Tax Rs. -

**BOOKING AMOUNT PLANS**

Booking amount: Rs. 2,00,000/-

Received via Receipt no. 00003/22 dated 29/08/2021

The Allotment Certificate & Agreement is subject to realization of the booking amount cheque/draft)

**BOOKING AMOUNT PAYMENT PLAN — Plan A**

Within 45 days of Booking : - Rs. -  
Within 75 days of booking : - Rs. -  
TOTAL: Rs. -

**ALLOTMENT LINKED PAYMENT PLAN — Plan B\*\***

Within <sup>60</sup>45 days of booking : 29/10/2021 Rs. 79,23,694/-  
Within 75 days of booking : - Rs. -  
Within 120 days of booking : - Rs. -  
Laying of Road (WBM) : - Rs. -  
Laying of sewer line : - Rs. -  
Laying of water Line : - Rs. -  
External Electrification : - Rs. -  
Paving of street : - Rs. -  
TOTAL : Rs. 79,23,694/-

Developer's Signature : 1. [Signature] 2. [Signature]

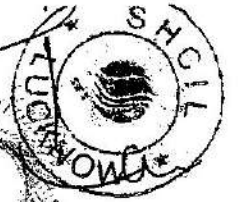
1



सत्यमेव जयते

# INDIA NON JUDICIAL Government of Uttar Pradesh

## e-Stamp



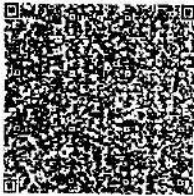
An-10



Certificate No. : IN-UP56782072027909T  
 Certificate Issued Date : 04-Dec-2021 02:41 PM  
 Account Reference : SHCIL (FI)/ upshcil01/ QAISERBAGH/ UP-LKN  
 Unique Doc. Reference : SUBIN-UPUPSHCILO100819656389929T  
 Purchased by : SATYENDRA SINGH SON OF RAM CHANDRA  
 Description of Document : Article 23 Conveyance  
 Property Description : PLOT NO.1062, SITUATED AT ELDECO CITY, IIM ROAD, LUCKNOW.  
 Consideration Price (Rs.) :  
 First Party : ELDECO HOUSING AND INDUSTRIES LTD  
 Second Party : SATYENDRA SINGH SON OF RAM CHANDRA  
 Stamp Duty Paid By : SATYENDRA SINGH SON OF RAM CHANDRA  
 Stamp Duty Amount(Rs.) : 5,69,000  
 (Five Lakh Sixty Nine Thousand only)

Verified

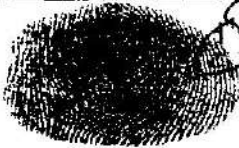
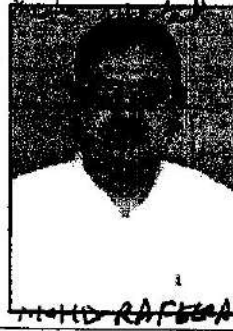
STAMP PAPER USED



Registration Assistant  
Bakhshi Ka Talab  
Lucknow

SUB REGISTRAR  
Bakhshi Ka Talab  
Lucknow

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



Mohd Rafiq  
7-12-21

Mohd Rafiq  
28/12/21

0006012796

### Statutory Alert:

1. The authenticity of this Stamp certificate should be verified at [www.upstamp.com](http://www.upstamp.com) or using a Stamp Mobile App of Stock Holding. Any discrepancy in the details on the Certificate and as available on the website / Mobile App renders it invalid.
2. The duty of checking the legitimacy is on the users of the Certificate.
3. In case of any discrepancy, please inform the Competent Authority.

e-Stamp: Rs. 5,69,000/-

SALE DEED

(29)

Nature of Land	Residential Plot
Pargana	Lucknow/Mahona
Mohalla	ELDECO City
Detail of Property	Plot AT ELDECO CITY, an Integrated Township situated at VILLAGE-Mubarakpur & Muttakipur, Tehsil-Sadar & Bakshi Ka Talab & District- Lucknow.
Plot No.	1062
Type.	NA
Sector.	NA
Distance from Schedule Road	More than 200 meter away From IIM Road
Plot Area	222.35 M <sup>2</sup>
Road	IIM Road
Type of Property	Residential
Construction Year	N.A.
Consideration	Rs. 81,23,694/-
Valuation	Rs. 48,02,760/-

BOUNDARIES OF THE PROPERTY

NORTH	: 09 Meter Wide Road
SOUTH	: Unit No. 1063
EAST	: Unit No. 1095
WEST	: 09 Meter Wide Road




*Handwritten signature*  
22/2/21

30

**Name of Seller** : **Eldeco Housing & Industries Limited, (PAN No. AAACE4554G) (Ph No. 0522-4039999)** a company incorporated under the Companies Act, 1956 having its registered office at 201-212, 2<sup>nd</sup> Floor, Plot no.3, Splendor Forum, District Centre, Jasola, New Delhi – 110025, and local office at 2<sup>nd</sup> Floor, Eldeco Corporate Chamber-I, Vibhuti Khand, Gomti Nagar, Lucknow (hereinafter referred to as "EHIL") & its subsidiaries all through **Mr. Brijendra Kumar Singh S/o Shri. Tirath Raj Singh**, duly authorized by Board Resolution dated 06.11.2020 (hereinafter referred to as "Seller") which expression shall, unless it be repugnant to the context or meaning thereof, mean and include their respective successors-in-interest and assigns, of the **FIRST PART**

**Name of PURCHASER (1)** : **MR. SATYENDRA SINGH** son of Mr. Ram Chandra. resident of, Shukla Colony, Tirwa Ganj, Post, Tirwa Ganj, Kannauj, Uttar Pradesh Pin Code- 209725.

**THIS SALE DEED** is executed at Lucknow on this 07<sup>th</sup> day of **DECEMBER, 2021.**

**BY**

**Eldeco Housing & Industries Limited, (PAN No. AAACE4554G)** a company incorporated under the Companies Act, 1956 having its registered office at 201-212, 2<sup>nd</sup> Floor, Plot no.3, Splendor Forum, District Centre, Jasola, New Delhi – 110025, and local office at 2<sup>nd</sup> Floor, Eldeco Corporate Chamber-I, Vibhuti Khand, Gomti Nagar, Lucknow & its




11/12/21

(31)

consideration is **Rs. 81,23,694/-**. Thus, as the sale consideration is higher than the market value, hence the stamp duty is being paid on the sale consideration. The Stamp duty is being @ 7 % is being calculated as per the Governor notification no. S.V.K.N.-5-2756/11-2008-500 (165)/2007 dated 30.06.2008 Rule Uttar Pradesh Shasan Sansthaगत Vित्तकार एवम निबंधन अनुभाग-5 which comes to **Rs. 5,69,000/-** and is being paid by the **PURCHASER**. **Total Stamp Duty of Rs. 5,69,000/- has been paid vide e-Stamp Certificate No. IN-UP56782072027909T. Date- 04/12/2021.** on Consideration Amount which is higher than Market Value.

**SCHEDULE OF SAID PLOT**

The Said Plot Bearing **No.1062**, having a plot area of **222.35 SQ.MTRS.** in the Residential Colony Known as "**ELDECO CITY**" an Integrated Township situated at Village-Mubarakpur & Muttakipur, Tehsil & District- Lucknow, along with the right to use the common areas & facilities including all rights and easements whatsoever necessary for the enjoyment of the Said Plot. The Said Plot is bounded as under:-

NORTH	:	09 Meter Wide Road
SOUTH	:	Unit No. 1063
EAST	:	Unit No. 1095
WEST	:	09 Meter Wide Road

Date- 07.12.2021  
Place-Lucknow.




Handwritten signature and date 22/2/24

(32)



IN WITNESS WHEREOF the Seller and the PURCHASER have hereunto set their hands, the day, month and the year first above written and on the presence of following witnesses:

In presence of:

Witnesses:






1. Mr. Rajesh Kumar,  
S/o Mr. Mohar Singh,  
R/o H. N. 517/25, Sanjay Nagar,  
Etah, Uttar Pradesh.

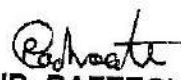
  
  
EldecoHousing &  
Industries Limited and Its  
Subsidiary Companies  
through their Authorised  
Representative Mr.  
Brijendra Kumar Singh  
S/o Shri. Tirath Raj Singh.  
SELLER



2. Mr. Kishor Kumar,  
S/o Mr. Ram Chandar,  
R/o Gram-Harichanda Pur,  
Kinaura, Kannauj, Uttar Pradesh.

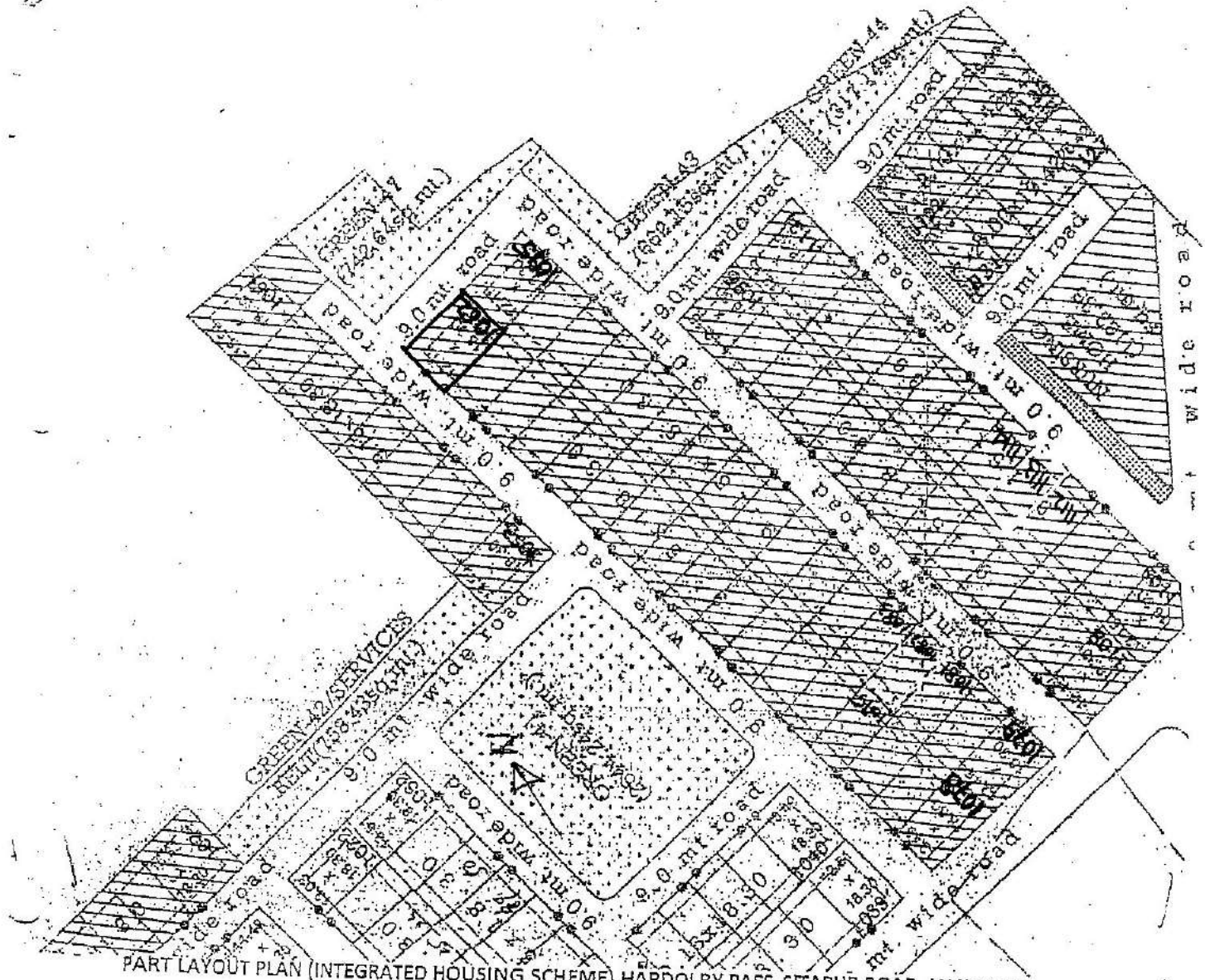
  
Sunil Kumar Singh Advocate  
Drafted by:  
(SUNIL KUMAR SINGH)  
ADVOCATE,  
CIVIL COURT, LUCKNOW  
Mobile no. 9415336832

  
  
(MR. SATYENDRA SINGH)  
PAN no. CECPS7493M  
PURCHASER

  
(MOHD. RAFAQ)  
ADVOCATE  
CIVIL COURT, LUCKNOW  
Mob. no. 8081801802

  
22/12/24





PART LAYOUT PLAN (INTEGRATED HOUSING SCHEME) HARDOI BY PASS, SITAPUR ROAD, LUCKNOW.  
 DEVELOPED BY \_\_\_\_\_ ELDECO CITY LUCKNOW.

NAME OF ALLOTTEE SATYENDRA SINGH  
 PLOT NO. 1062  
 TOTAL AREA 222.35 Sqr.mtr.

AREA STATEMENT BOUNDARY  
 NORTH 18.30 mtr.  
 SOUTH 18.30 mtr.  
 EAST 12.15 mtr.  
 WEST 12.15 mtr.

BOUNDARY  
 NORTH 9.0 mtr wide Road.  
 SOUTH Unit No - 1063  
 EAST Unit No - 1095  
 WEST 9.0 mtr. wide Road.



**Eldeco**

Corporate Chamber 1, 2nd Floor,  
 Vibhuti Khand Gornti Nagar Lko.

*[Handwritten signature]*

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*[Handwritten signature]*

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 2/12/24

आवेदन सं०: 202100820029896

बही संख्या 1 जिल्द संख्या 13913 के पृष्ठ 149 से 180 तक क्रमांक  
23227 पर दिनांक 07/12/2021 को रजिस्ट्रीकृत किया गया।

रजिस्ट्रीकरण अधिकारी के हस्ताक्षर

संतोष कुमार

उप निबंधक : बक्शी का तालाब

लखनऊ

07/12/2021

