प्रस्तुतकर्ता अथवा प्रार्थी द्वारा रखा जाने वाला

धारिन्धक सदर प्रथम गाजियात्राद क्रम 2021136003926

ंख्या : 202100739013224

लेख या प्रार्थना पत्र प्रस्तुत करने का दिनाँक

2021-02-05 00:00:00

ष्र-तुतकर्ता या प्रार्थी का नाम गौरव कुमार

प्रतिफल की धनराशि

लेख का प्रकार

विक्रय पत्र

2262831

/ 2262831.00

2 . प्रतिलिपिकरण शुल्क

22630

1 . रजिस्ट्रीकरण शुल्क

3 . निरीक्षण या तलाश शुल्क

120

4 . मुख़्तार के अधिप्रमाणी करण लिए शुल्क

5 . कमीशन शुल्क

6. विविध

7 . यात्रिक भत्ता

1 से 6 तक का योग

22750

प्रमाण पत्र वापस करने के लिए तैयार होग दिनाँक जब लेख प्रतिलिपि या तलाश शुल्क वसूल करने का दिनाँक

2021-02-05 00:00:00

2024-02-05 00:00:00

रजिस्ट्रीकरण अधिकारी के हस्ताक्षर

EMNDIA NON JUDICIAL overnment of Uttar Pradesh

esignation Ex. E. ... Holding Corporation of India Lic 1313, Model Con East, Ghazlabad

e-Stamp

Certificate No.

Certificate Issued Date

सत्यमेव जयत

Account Reference

Unique Doc. Reference

Purchased by

Description of Document

Property Description

Consideration Price (Rs.)

First Party

Second Party

Stamp Duty Paid By

Stamp Duty Amount(Rs.)

IN-UP30568682125851T

04-Feb-2021 02:19 PM

SHCIL (FI)/ upshcil01/ GHAZIABAD/ UP-GZB

SUBIN-UPUPSHCIL0152369893546587T

GAURAV KUMAR

Article 23 Conveyance

FLOOR NO. 1501C FIRST FLOOR SECTOR-2 PIN

ENCLAVE WAVE CITY GHAZIABAD U.P.

UPPAL CHADHA HI TECH DEVELOPERS PVT LTD

GAURAV KUMAR

GAURAV KUMAR

1,58,900

(One Lakh Fifty Eight Thousand Nine Hundred only)



Verified By

S.R.O.-I, Ghaziabad

det-Ist. Ghaziabad

Please write or type below this line--

For Uppal Chadha Hi-Tech Developers Pvt. Ltd.

Authorised Signatory

Jayrav Kumer S 0004048509

- The onus of checking the legitimacy is on the users of the certificate.
- 3. In case of any discrepancy please inform the Competent Authority.



SCHEDULE OF PROPERTY

Nature of Property : Residential Floor

Details of Property : Residential Floor No.

1501C, First Floor,

Constructed on Plot No.

1501C, Pinewood Enclave,

Wave City, Ghaziabad, Uttar

Pradesh.

3. Built up Area : 86.56 Sq. Meters

(Without roof rights)

4. Status of Road : 9 Meter Wide Road

5. Total No. of Story in Building : Below Four Story

6. Status of Floor : Furnished

Category of Construction : Category A Rs. 12,000/-

8. Land Value : Rs. 14000/- per Sq. Meter

+8% Park Facing

9. Rebate on Plot Rate : 40%

Two Side Open/Corner : No

11. Park Facing : Yes

12. Parking : Without Parking

13. Total Consideration Value : Rs. 2262831.82/-

/Market Value

14. Total Value as per Circle Rate : Rs. 1823992.32/-

15. Stamp Duty Paid : Rs. 158900/-

For Uppal Chandha Hi-Tech Developers Pvt. Ltd.

Authorised Signatory

gamar Kennen

"is Infoline

आवेदन सं॰: 202100739013224

विक्रय पत्र

बही स०: 1

रजिस्ट्रेशन स॰: 1121

वर्ष: 2021

प्रतिफल- 2262831 स्टाम्प शुल्क- 158900 बाजारी मूल्य - 2262831 पंजीकरण शुल्क - 22630 प्रतिलिपिकरण शुल्क - 120 योग : 22750

श्री गौरव कुमार ,

नुत्र श्री बिश्वदेव नारायण सिंह

व्यवसाय : अन्य

जिवासी: फलैट नं॰ 301 बी-27 सरजू मोती अपा**र्टमें**ट श्रीकृष्णपुरी फुलवाडी पटना बिहार



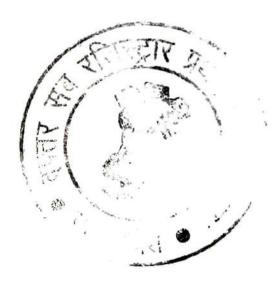




उपनिबंधक :सदर प्रशाम

गाजियाबाद 05/02/2021

संजीवे कुमार गौतम निबंधक लिपिक



[Stamp Duty is paid as per the Notification vide Order No-V.K.N.-5-2756/11-2008-500(1165)/2007, Lucknow, dated 30.06.2008 by the Uttar Pradesh Government Institution Finance, Tax & Registration Anubhag-5, alongwith 1% Reduction in Stamp Duty for woman upto the value of Rs. 10,00,000/-]

Description of Property

Residential Floor No. 1501C First Floor, admeasuring 86.56 Square Meters (931.39 Square Feet), constructed on plot no 1501C, without any terrace/roof rights Located in Pinewood Enclave, Wave City, District Ghaziabad, Uttar Pradesh and bounded by:

EAST

Plot no. 1501B

WEST

Plot no. 1501D

NORTH

9 Meter Wide Road

SOUTH

Other Plot

(Hereafter referred to in this Deed as the "Demised Floor")

Jamas Kuman

For Uppal Chandha Hi-Tech Developers Pyt, Ltd.

Authorised Signatory

आवेदन सं : 202100739013224

बही स०: 1

रजिस्ट्रेशन स०: 1121

वर्ष: 2021

निष्पादन लेखपत्र वाद सुनने व समझने मजमुन व प्राप्त धनराशि रु प्रलेखानुसार उक्त

विक्रेताः ।

श्री मै॰ उप्पल चडढा हाईटेक डवलपर्स प्रा॰ लि॰ के द्वारा चैतन्य शर्मा, पुत्र श्री बनवारी लाल शर्मा

निवासी: एम-4 साउथ एक्स दिल्ली

व्यवसाय: नौकरी

क्रेताः 1



श्री गौरव कुमार, पुत्र श्री बिश्वदेव नारायण सिंह

निवासी: फलैट नं॰ 301 बी-27 सरज् मोती अपार्टमेंट

श्रीकृष्णपुरी फुलवाडी पटना बिहार

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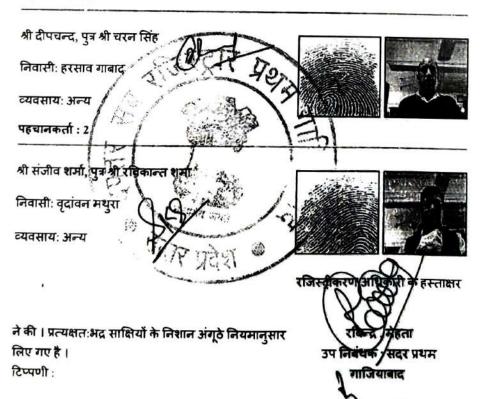


संजीव कुमार गौतम निबंधक लिपिक



ने निष्पादन स्वीकार किया। जिनकी पहचान

पहचानकर्ता : 1



CONVEYANCE DEED

THIS	CONVE	YANCE	DEED	(the	"Deed")	is	made	and	executed	on	this
05	_day of _	Feb		, 2021	, at Ghazi	iab	ad, Ut	tar Pı	adesh;		

BY

M/s Uppal Chadha Hi-Tech Developers Private Limited, a company incorporated under provisions of the Companies Act, 1956, having its Registered Office at Mezzanine Floor, M-4, South Extension Part-II, New Delhi-110049, by its authorized signatory represented Chekanya Sharmas/o &n. B. C. Sharme, appointed by virtue of a duly executed Company Board Resolution dated 01.02.2021 (hereinafter referred to as the "Seller/Vendor" which expression unless it be repugnant to the context or meaning thereof, shall be deemed to mean and include its successors in interest, affiliates, nominees, administrators, executors, legal/authorized representatives, attorney(ies) and permitted assigns). Phone No. 0120 - 4180500 PAN- AAACU7200M

TO AND IN FAVOUR OF

Mr. Gaurav Kumar S/o Mr. Bishwadeo Naran Singh R/o Flat No-301, B/27, Sarjoo Moti Apartment, Srikrishnapuri, Phulwari, Patna, Bihar-800001

DL N-	PAN: AMCPK0741L
Phone No.	FAN: AMCFRU/41L

James Kimes

For Uppal Chandha Hi-Tech Developers Pvt. Ltd.

Authorised Signatory

(hereinafter referred to as the "Purchaser(s)/Vendee(s)" which expression unless it be repugnant to the context or meaning thereof, shall be deemed to mean and include its successors, executors, legal heirs, nominees, legal representatives and attorney(ies), administrators and permitted assigns).

WHEREAS:

- 1. The Housing & Urban Planning Department, Government of Uttar Pradesh announced a Hi-Tech Township Policy notified Vide Government Order No. 3189/Eight-1-07-34-Vividh/03, dated 16th August, 2007, and subsequently revised/altered/modified by Government Order No. 3872/Eight-1-07-34-Vividh/03, dated 17th September, 2007 and Government Order No. 4916/Eight-1-07-34-Vividh/03, dated 27th August, 2008, which were issued in continuation of Hi-Tech Township Policy-2003 announced by Government of Uttar Pradesh vide Government Order No. 6087(1)/9-Aa-1-2003-34-Vividh/03, dated 22th November 2003, to be known as the ("Hi-Tech Township Policy") to promote and facilitate private sector participation in the development of Hi-Tech Townships with world class infrastructure.
- 2. The Government of Uttar Pradesh invited the proposals under the said Policy for development of Hi-Tech Township in the State of Uttar Pradesh and a High Power Committee was duly constituted by the Government of Uttar Pradesh for selection of developers, which selected the Consortium lead by M/S Uppal Chadha Hi-Tech Developers Private Limited (hereinafter referred to as the "Seller/Vendor") for the

For Uppal Chandha Hi-Tech Developers Pvt. Ltd.

Authorised Signatory

James Kumar

development of the Hi-Tech Township at the location on National Highway 24 near the town Ghaziabad in the State of Uttar Pradesh (the "Hi-Tech Township") and a Memorandum of Understanding/Amended/ Revised Memorandum of Understanding was signed between Ghaziabad Development Authority (the "Competent Authority") and the Vendor from time to time for the development of the said Hi-Tech Township.

- The Vendor has acquired for the purpose of the development of Hi-Tech Township, the requisite land through direct purchase apart from having been transferred part of the land by the Competent Authority under the Hi-Tech Policy and the DPR/Revised DPR from time to time for the Wave City project has been approved by the Competent Authority, comprising of 4500 acres (approximately) of land ("Project Land") Further, the Detailed Layout Plan has also been approved by the Competent Authority and revision thereof as may be sought or required by the vendor for sustainable development of the project or directed by the Competent Authority, and in pursuance of the said approval requisite Development Agreement has been signed between the Competent Authority, and the Vendor, in terms of the Hi-Tech Township Policy of the Government of Uttar Pradesh.
- 4. The Vendor has accordingly developed the said Hi-Tech Township under the name and style of "WAVE CITY" on the Project Land having received the required approval from the Consteant Authority.

For Uppal Chandha Hi-Tech Developers Pyt. Ltd.

Authorised Signatory

- 5. The Vendee(s) after inspecting, checking and verifying all the ownership records, title documents, approvals, licenses, sanctions, plans pertaining to Project Land and after having completely satisfied with the same had booked Residential Floor No.1501C, First Floor, admeasuring 86.56 Sq. Meters (931.39 Square Feet) constructed on the Plot No. 1501C, located in Pinewood Enclave (formerly known as Sector 2), Wave City, Ghaziabad, Uttar Pradesh (hereinafter referred to as the "Demised Floor").
- 6. Subsequently in accordance with the Request of the Vendee(s) the Demised Floor without any Terrace Rights was allotted by the Vendor to the Vendee(s) as per the terms & conditions stipulated in the Application Form and Allottee(s) Arrangement/Agreement to Sale (hereinafter referred to as the "Arrangement") was entered into.
- 7. The Vendee(s), after having satisfied with the clear and marketable title held by the Vendor and the calculation of saleable area of the said Demised Floor, have paid the entire sale consideration of Rs. 2262831.82/- towards the purchase of the said Demised Floor as per the agreed terms of payment The Vendor does hereby accept and acknowledges the receipt of the said amount and in consideration thereof this Conveyance Deed with respect to the said Demised Residential Floor is executed in favour of the Vendee(s).

NOW, THEREFORE, THIS DEED OF ABSOLUTE CONVEYANCE WITNESSETH AS UNDER:

For Uppai Chandha Hi-Tech Developers Put. Ltd.

Authorised Signatory

James Kuman

- 1. (a) That having received from the Vendee(s) the consideration of Rs. 2262831.82/- the receipt whereof the Vendor hereby acknowledge and admit towards full and final consideration, the Vendor do hereby sell, assure, convey, grant, transfer, assign, grant by way of conveyance completely all its rights, title and interests in the said Demised as described in details in the Schedule of Property together with impartible and indivisible proportionate rights in the underneath Built up area of 86.56 Sq. Meters (931.39 Sq. feet) of the plot of land, over which the said Demised Floor has been constructed, along with consequential rights of possession, easements, privileges, appurtenances and right to use common areas and facilities such as staircases, circulation area, mumty, walls, shafts, passages, corridors, lobbies etc. and other easements appurtenant thereto unto the Vendee(s) to possess and to enjoy the Demised Floor and all it's right, title and interest, TO HAVE AND TO HOLD the same absolutely and forever free from all encumbrances, charges, trust, liens, claims and demands whatsoever. The said Demised Floor is shown with red colour in the Layout Plan attached herewith and marked as Annexure - A.
 - (b) That it is also clearly understood and agreed by the Vendee(s) that the Vendee(s) shall be permitted to use the terrace floor only for utility inspection or maintenance with the permission of the Vendor who shall have absolute ownership right on the Terrace Floor together with proportionate right on the land underneath of the Built up area of the floor and shall have all and perpetual right to make any use of the Terrace Floor including but not limiting to construct further floor(s) as

For Uppal Chandha Hi-Tech Developers Pyt. Ltd.

Authorised Signatory

James Kemar

may be permitted from time to time and/or to make any installation or modification or alteration as it may desire. Therefore, no construction of any kind/nature whatsoever (whether temporary or permanent) shall be authorized/made on and above the terrace floor by the Vendee(s).

- 2. That the Vendor is full-fledged and lawful owner of the Demised Floor specified as aforesaid in the Schedule of Property and is fully competent and entitled to execute and get registered this Conveyance Deed in favour of the Vendee(s) and to confer a clear and marketable title in respect thereof in favour of the Vendee(s). The title of the Vendor is free from all types of encumbrances, charges, liens, acquisition proceedings, restraint orders, recovery attachment etc. up-to-date.
- 3. That the Vendor on this day has delivered actual, physical and vacant possession of the Demised Floor to the Vendee(s), forever and the same is acknowledged by the Vendee(s). The Vendor has completed all development works in this Demised Floor to fulfill their responsibility as per the approved layout/ building plans and prior to taking possession of the demised Floor, the Vendee(s) has checked and inspected all the development works carried out by the Vendor and fully satisfied with that. Once the Vendee(s) takes possession of the Demised Floor, no complaint of any kind whatsoever shall be entertained either by the Vendor or the Maintenance Agency.

For Uppal Chandha Hi-Tech Developers Pvt. Ltd.

Authorised Signatory

James Kemer

- 4. That with the execution of this Conveyance Deed and receipt of Possession as states hereinbefore the Vendee(s) shall have lawful right for all times to enter into, to occupy and enjoy ownership & possession of the Demised Floor with all attached common facilities and amenities without any letting, hindrance, interruption, disturbances, subject to terms, conditions, stipulations and restrictions contained in this Deed. The Vendee(s) shall have unhindered right to passage and right of way to the roads adjoining the Demised Floor and Plot and shall also have right to use common services within the Township, subject to such terms and conditions as may be laid down by the Vendor /Maintenance agency or the Government or local bodies, as the case may be.
- 5. The Vendee shall hereafter have all future rights to hold, use, enjoy and transfer or bequeath the Demised Floor, in lawful manner. However, It is clearly understood and agreed by the Vendee(s) that any transfer or alienation of the Demised Floor shall be subject to prior No Objection Certificate (NOC) from the Vendor or its nominated Maintenance Agency incompliance of Government Notification No. 1375/8-3-16-121 vividh/2016, dated 17,October,2016, which are subject to complete clearance of all the applicable charges, including electricity charges, water charges, sewerage charges, CAM (Common Area Maintenance) charges and any other service charges, from the Vendor and/or nominated Maintenance Agency. In absence of the said NOC, the Vendor and the Nominated Maintenance Agency shall have right to refuse to register transfer of the Demised Floor in their records and having equal share in the Said Floor.

For Uppal Chandha Hi-Tech Developers Pyt. Ltd.

Authorised Signatory

James Kumar 10

- 6. That the Vendee(s) or his assignees or nominees from the date of execution of this sale/conveyance deed of this Demised floor shall be liable to pay the all Charges, fees, taxes, levies, cess and imposts, as may be applicable from time to time including but not limiting to city level and building level CAM charges, water charges, sewerage charges and other such other charges, fees, levies, cess or imposts of all and any kind by whatever name called. The Vendee(s) shall also be liable to pay any development charges or proportionate development charges as and when levied by the Local Authority/Body under the prevailing law and rules of the land on the Wave City or in the property (ies) therein.
- 7. That the execution of this Conveyance Deed is in supersession of all the previous agreements, understandings and arrangements and terms and conditions contained therein, which hereby finally and unequivocally culminate into this Conveyance Deed. However, the terms and condition applicable on the High Tech City(ies) in terms of the Government Policy, or any Laws, Bye-Laws, Rules and Regulations or Guidelines of the Government, Competent Authority, Court's order or direction, the Vendor as Developer of the Wave City or the nominated Maintenance Agency as may be applicable from time to time will always be applicable on the Demised Floor and the Vendee(s) undertake to strict and full compliance of the same all the times and all or any consequences shall be that of the Vendee(s) alone. The Vendee(s) shall keep the Vendor indemnified, secured and harmless against all costs, consequences and all damages, arising on account of

James Kuman

or Uppal Chandha Hi-Tech Developers Pvt. Ltd.

Authorised Signatory

- non-compliance with the said requirements, requisitions, demands, direction and repairs etc.
- 8. That it is mutually and specifically agreed and undertaken by the Vendee(s) that the Vendee(s) shall use the Demised Floor for residential purpose only and shall not carry out any commercial/prohibited activities or put any publicity material or signage depicting any commercial activity whatsoever.
- 9. That the Vendee(s) gives its consent and undertake to enter into a separate Maintenance Agreement with the Vendor or its nominated Maintenance Agency as and when demanded by the Vendor or its nominated Agency and the Vendee(s) agrees to abide by all the terms and conditions as laid down in the said Maintenance Agreement at all level. The decision of the Vendor or the Maintenance Agency in respect of cost of maintenance as may be determined from time to time will be final and entirely binding on the Vendee(s). The Vendee(s) undertakes to pay promptly without any reminders all bills and charges as may be raised by the Maintenance Agency from time to time. The Vendee(s) hereby assures the Vendor that the Vendee(s) shall not withhold, refuse or delay the payment of maintenance bills raised by the Maintenance Agency for any reason whatsoever. The Vendee(s) agrees that the Vendor or the nominated Maintenance Agency shall have the first charge/lien on the Demised Floor for the purpose of recovery of all its dues charges, such as power, water, solid waste disposal, ICT services, Gas, or any other service(s) provided by the vendor or its assignee and payable by the Vendee(s) under the Maintenance

For Uppal Chandha Hi-Tech Developers Pvt. Ltd.

Authorised Signatory

James Kuman

Agreement or other Rules or Agreement and such other payments as may be demanded by the Vendor from time to time.

- 10. That the Vendee(s) further specifically agrees that except the right, title or interest of Demised Floor, the Vendee(s) shall have no right, title or interest of any kind whatsoever in any lands, buildings, common areas, facilities and amenities falling outside the Demised Floor or the plot on which the Demised Floor exists and that such area and facilities shall remain indivisible and the Vendee(s) shall not be directly or indirectly entitled to claim or bring any action for partition or division of the said common area(s) and facilities or any part thereof.
- 11. The Vendee(s) further acknowledges that the Vendor shall be carrying out extensive development/construction activities for many years in future in the entire area falling within/outside the Hi-Tech Township in which the Demised Floor is located and the Vendee(s) agrees not to raise any objections or make any claims or default in any payments as demanded by the Vendor on account of inconvenience, if any, which may be suffered by the Vendee(s) due to such development/construction activities being carried out or matters incidental thereto.
- 12. That the Vendee(s) shall permit the Vendor/Maintenance Agency, as the case may be, and their surveyors and agents with or without workmen and others at all reasonable times to enter into and upon the Demised Floor or any part thereof for the purpose of maintaining, cleaning, lighting and keeping in order and condition all service drains, pipes, cables, water courses, gutters, structures of other

For Uppal Chandha Hi-Tech Developers Put. Ltd.

Authorised Signatory

James Kumar

convenience, which the Vendor/nominated Maintenance Agency is liable to maintain as per the terms of the Maintenance Agreement.

13. The Vendee(s) shall not do or suffer anything to be done in or around the Demised Floor which may tend to cause damage to the adjacent floors or plots or façade of the building in any manner interfere with the use thereof or of spaces, passages, amenities and areas available for common use by all the residents. The Vendee(s) hereby indemnifies the Vendor against any penal action, damages or loss, which may occur to Vendor due to misuse of the Demised Floor by the Vendee(s).

14. The costs of stamp duty, registration charges and other incidental charges and expenses will be borne by the Vendee(s). Any deficiency in stamp duty as may be determined by the Sub-Registrar/concerned Authority along with consequent penalties/deficiencies as may be levied in respect of the Demised Floor being conveyed by this Deed shall be borne by the Vendee(s) exclusively.

15. That the Vendee(s) has read and fully understood the contents of this Conveyance Deed and executed this Deed with full knowledge and subject to all the laws, notifications and rules applicable in the area from time to time.

16. That it is clearly understood and so agreed by and between the Vendor and the Vendee(s) that all the provisions contained herein and the obligations arising hereunder in respect of the Demised Floor shall equally be applicable to and enforceable against any and all subsequent purchasers/vendee(s) of the Demised Floor as the said

For Uppal Chandha Hi-Tech Developers Pyt. Ltd.

Authorised Signatory

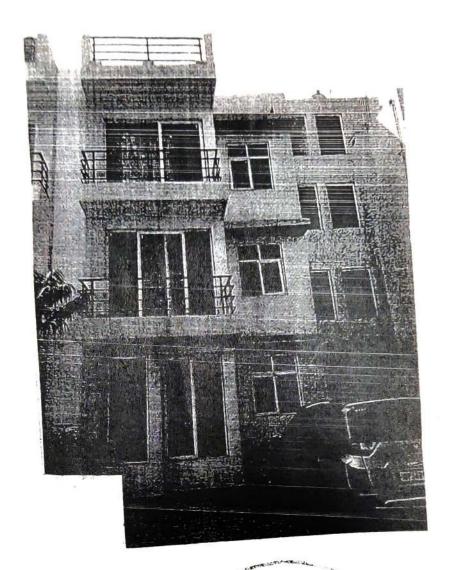
Gamar Kuman

- obligations go along with the Demised Floor for all intents and purposes.
- 17. That in case any provision of this Conveyance Deed is determined to be void or unenforceable under any applicable law, such provision shall be deemed to be amended or deleted in so far same is inconsistent with the statute and the remaining provisions of this Deed shall remain valid, enforceable and binding on the Parties.
- 18. That the Vendee(s) agrees and confirms that all obligations arising by virtue of this Deed in respect of Demised Floor being the subject matter of this Deed shall be equally applicable and enforceable against any or all occupiers, tenants, licensees and/ or subsequent purchasers/ vendee(s) of the Demised Floor. The Vendee(s) undertakes to make all efforts to ensure that its successors-in-interest continues to perform various obligations liable to be performed in terms of this Deed and the Maintenance Agreement
- 19. The Vendee(s) further undertake not to do anything or shall not use the Demised Floor being the subject matter of this Deed in a manner, which may cause any nuisance, annoyance or obstruction or hindrance to the other owners/occupants in the said Township or is immoral or illegal. The Vendee(s) also undertakes not to keep or store any hazardous, explosive, inflammable chemicals/material etc., which violates the bye-laws applicable to the Demised Floor for any residential area. The Vendee(s) shall keep indemnified the Vendor and the public in the vicinity against any penal action, damages or loss due to misuse, storage of hazardous, highly inflammable, dangerous or otherwise potentially hazardous materials/gas etc. for which the Vendee(s) shall be solely responsible.

For Uppal Chandha Hi-Tech Developers Pvt. Ltd.

Authorised Signatory

James Kuman



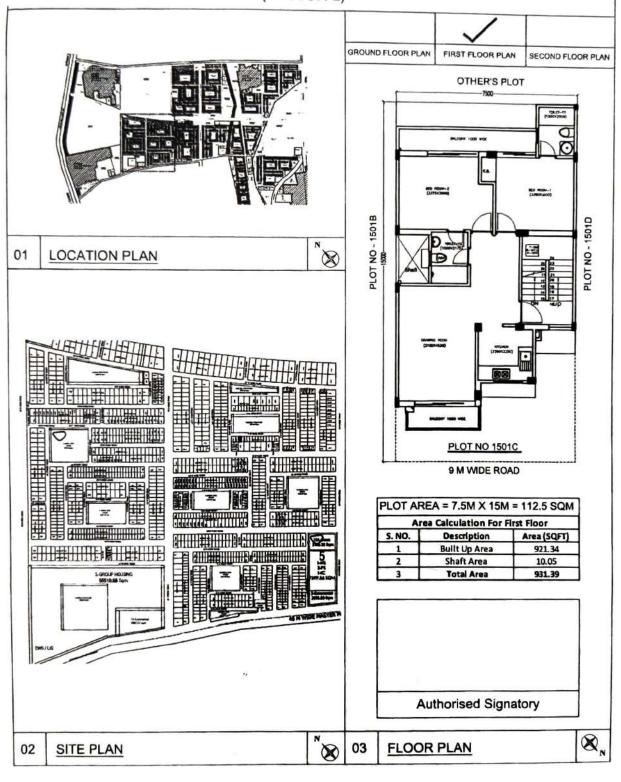




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PROJECT NAME - UPPAL CHADHA HI TECH CITY (WAVE CITY) FLOOR PLAN FOR PLOT NO - 1501C PINEWOOD ENCLAVE (SECTOR-2)



For Uppal Chadha Hi-Tech Developers Pvt. Ltd.



Juna Human

IN WITNESSES WHEREOF, the Parties have executed this Conveyance Deed on the place, day, month and year first above written in the presence of the following witnesses:

SIGNED, EXECUTED & DELIVERED

Vendee(s)

Vendor

For Uppal Chandha Hi-Tech Developers Pyt. Ltd.

Authorized Signatory For and On Behalf of M/s Uppal Chadha

Hi-Tech Developers Pvt. Ltd.

WITNESSES:

1. Deepchand St. Charan Singh H.N.23 Village Harragon Post Dasana Dist-Ghamabad

2. Syd Shorm sou RIC Shuru 118, Brokkad, voidaba Methum



-Drafted by-

आ वेदन सं॰: 202100739013224

बही संख्या 1 जिल्द संख्या 17867 के पृष्ठ 27 से 68 तक क्रमांक 1 121 पर दिनाँक 05/02/2021 को रजिस्ट्रीकृत किया गया :

रजिस्ट्रीकरण अधिकारी के हस्ताक्ष

रविन्द्र . मेहता

उप निर्वधक : सदर प्रथम

गाजियाबाद 05/02/2021



" dia Infoline Housing "mance Limited



Final Sanction Letter

04/06/2018

Prospect No: IL10014571

Mr. GAURAV KUMAR

Mrs. NIVEDITA SINGH

HOUSE NO 53 , VASUNDHARA ENCLAVE COLONY, MATHURA ROAD HATHRAS , MADHURA ROAD HATHRAS, HATHRAS, UTTAR PRADESH, INDIA, 204101

9412757851

Dear Customer,

We thank you for choosing India Infoline Housing Finance Ltd (IIFL-HFC). We are pleased to inform you that we have in principal approved loan to you as per Terms & Conditions mentioned below & Overleaf

Product	Home Loan
Loan Amount Sanctioned (INR)	1200000/-
Interest Type	Adjustable Interest Rate (AIR)
Base Rate (IH-HPLR)	13.95%
Margin (+/-)	-5.45%
Rate of Interest	8.50%
Loan Tenor (in years)	5
Amount Of Each Installment On Monthly Rest (INR)	24620/-
Total Processing Fees/Other Charges (including GST) (INR)	2950/-
Processing Fees Paid (INR)	1250/-
CERSAI fees (INR)	118/-
Property Address	APARTMENT NO- 1501C/FIRST FLOOR, SEC 2 PINEWOOD ENCLAVE WAVE CITY NH 24, GHAZIABAD, GHAZIABAD, UTTAR PRADESH, INDIA, 201010,

Additional conditions to comply prior to disbursal:

Legal Handling Charges of INR 2500/- payable at the time of disbursement in all Balance Transfer/Resale Transactions.

- -All Documents to be collected as per PFD screen.
- -LCR as per policy.
- -Insurance to be Booked in separate LAN.
- -Comply all technical conditions as per reports.
- -All CLSS document to be completed
- -Local PG required
- -Branch to verify Original ID card
- -Repayment to be done through SBI A/C 0785
- -Branch to verify OC funding source

Kindly use the Prospect No. as mentioned above in all your further communications with us. Please put your signature as a token of your acceptance of the above stated terms and conditions and retain a copy with yourself. In case of any query or assistance please contact your sales manager Akhilesh Dwivedi at 8588877149 or alternatively you can e-mail us at reach@iihfl.com . Your Base Branch address is Office No 1, First Floor, Mahaluxmi Metro Tower, Plot No. C -1, Sector - 4, Vaishali, Ghaziabad, Uttar Pradesh -

You can now Pay your EMI, view your Loan account details and amortization schedule from EXISTING CUSTOMER

www.iiflhomeloans.com or download IIFL LOANS APP from



Thanking You,

India Infoline Housing Finance Limited



GAURAV KUMAR

NIVEDITA SINGH

India Infoline Housing Finance Ltd (IIFL-HFC)
Authorized Signatory

India Infoline Housing Finance Limited



	Sanction Letter- Terms & Conditions
1	The Applicant/s are required to sign this Sanction Letter towards acceptance of all its terms and conditions.
	This Sanction Letter is valid for the period of 60 days from the date of issue, subject to compliance of all sanction conditions, including but not limited to payment of applicable processing fee (non refundable), other charges and approval terms. In case the Borrower fails to pay any fees due, India Infoline Housing Finance Ltd (IIFL-HFC) shall have the right to deduct, such fees payable, from the loan amount at the time of disbursal.
3	The Sanction of Loan Amount and its terms & conditions are subject to execution of Loan Agreement & other documents and writings with India Infoline Housing Finance Ltd (IIFL-HFC) The terms & conditions of Loan Agreement and/or other transaction documents will prevail upon this letter in case of any contradiction/ conflict/ difference/ inconsistency.
4	The loan amount will be disbursed on demand. However, India Infoline Housing Finance Ltd (IIFL-HFC) reserves its right to withhold and/or cancel the Loan Facility or any part thereof without assigning any reason.
5	The loan shall be secured in such manner as may be required by India Infoline Housing Finance Ltd (IIFL-HFC). The security offered towards compliance of terms of the loan facility and repayment of the loan amount, shall have clear and marketable tit free from all encumbrances.
6	The loan facility will be disbursed in lump sum or in suitable periodic installments as may be decided by India Infoline Housing Finance Ltd (IIFL-HFC), considering the need and request of the applicants based on terms of the application, as the case matched by India Infoline Housing Finance Ltd (IIFL-HFC) and not necessarily as per the terms of the Borrower/s agreement with the builder/contractor.
7	The applicable interest rate in case of any unforeseen or extraordinary circumstances or sudden changes in market conditions is subject to change by India Infoline Housing Finance Ltd (IIFL-HFC) at its sole discretion. Applicable Interest rate is a summation/difference of the Base rate and the margin at the time of origination & thereafter. The margin between the Base rat and your Adjustable rate of interest will be determined by factors such as your credit grading, quality of security, risk profile of the industry/sector, product level allocable costs etc.
8	The sanction of the loan shall stand revoked and cancelled in any of the following circumstances :
(i)	If any statement in the application or in loan and any other document(s) given by the Borrower or otherwise is found to be misleading or incorrect and/or If there is any material change in the process on the basis of which the loan has, in principle, been offered and/or,
(ii)	If any material fact concerning the Borrower's income, employment, or ability to repay or any other relevant aspect of the Borrower's proposal for the loan is suppressed or concealed and/or
(iii)	If document(s) submitted by the Borrower and the information contained in the document(s) are not in confirmation with the information provided in the application form submitted by the Borrower and/or
(iv)	If Borrower fails to submit the documents as required by India Infoline Housing Finance Ltd (IIFL-HFC) within specified time
(v)	Any other reason whatsoever, at the sole discretion of India Infoline Housing Finance Ltd (IIFL-HFC)
9	The loan shall bear processing fees, prepayment charges and such other charges as specified in the Schedule of Charges and the Applicant/s/Borrower/s confirms that he/she/they has/have perused and understood the same.
10	For Schedule of Charges and Most Important Terms & Conditions, please refer our Official web site http://iiflhomeloans.com/schedule-of-charges & http://iiflhomeloans.com/most-important-terms-and-conditions. respectively.
11	The Borrower/s agree to provide details to the India Infoline Housing Finance Ltd (IIFL-HFC), from time to time, to comply with the various laws including but not limited to the guidelines of Prevention of Money Laundering Act, 2002. The Borrower's confirm that he/she/they are the beneficial owner of the property mortgaged/securities pledged in favour of India Infoline Housing Finance Ltd (IIFL-HFC) as a security.
12	In case the applicant/s have opted for Adjustable Rate of Interest :
(i)	India Infoline Housing Finance Ltd (IIFL-HFC), Adjustable Interest Rate shall mean and include variable / floating rate of interest with reference to the Base Rate (as applicable) of India Infoline Housing Finance Ltd (IIFL-HFC) together with margin, if any, as specified by India Infoline Housing Finance Ltd (IIFL-HFC) on the date of disbursal and on the beginning of first month of next quarter, in which the base rate is changed.
(ii)	Base Rate shall mean and include the Prime Lending Rates of India Infoline Housing Finance Ltd (IIFL-HFC) being offered by India Infoline Housing Finance Ltd (IIFL-HFC) and agreed by the Applicants, more particularly referred in this Sanction Letter.
	The Current Prime Lending Rates of India Infoline Housing Finance Ltd (IIFL-HFC) are IH - HPLR and IH - LPLR.