URJA INFRASTRUCTURES
Honest Creation is Forever !!

TO WHOM SO EVER IT MAY CONCERN

THIS IS TO CERTIFY THAT FOLLOWING ARE THE PROJECT DETAILS OF THE URJA INFRASTRUCTURE RELATED TO ITS PROJECT **"KRUSHNAI HEIGHTS"**

NAME OF THE PROJECT	**:KRUSHNAI HEIGHTS**
OWNER	**: URJA INFRASTRUCTURE THROUGH ITS PARTNERS** **1) SHRI. JEEVAN K ZANZAT** **2) MRS. SONAL J ZANZAT**
PROJECT SITE ADDRESS	**: SURVEY NO. 33 PLOT NO.187 SAI NAGAR, SAI MANDIR ROAD, AMRAVATI 444605.**
PLOT DIMENTION	**: 334 SQ. MTR.**
NO. OF FLATS TO BE BUILT	**: 9 FLATS**
NO. OF SHOPS & OFFICES	**: 3 SHOPS & 3 OFFICES**
ENCUMBRANCES	**: MORTGAGED WITH SVC BANK FOR RS. 70 LAKS BANK STATEMENT AND LETTER OF SANCTIONED ATTACHED. THE MORTGAGE WAS CREATED ON 17/09/2018. THE OUTSTANDING AS ON DATE IS Rs. 69,05,087/-**
LEGAL LITIGATION	**: NO LITIGATION ON THE PROPERTY**

DECLARATION FOR ENCUMBRANCES

THE ABOVE SAID TERM LOAN WILL BE CLEARED BEFORE THE FIRST AGREEMENT TO SALE FOR ANY OF THE UNIT OF THE PROJECT IS ENTERED.
WE FURTHER DECLARE THAT WE DON'T HAVE ANY LEGAL LITIGAION ON THE SAID PROPERTY

DATE :22/07/2022

URJA INFRASTRUCTURE AMRAVATI

URJA INFRASTRUCTURE
PARTNER

SVC CO-OPERATIVE BANK LTD. | (Multi State Scheduled Bank)

To,
Mr.Jeevan Krushnarao Zanzat &
Mrs.Sonal Jeevan Zanzat
Ward No.3, Mauli Chor,
Amravati Dist.Amravati

Date: 17.09.2018

Your request for Housing Loan has sanctioned of Rs 70.00 Lacs to Mr. Mr.Jeevan Krushnarao Zanzat & Mrs.Sonal Jeevan Zanat details of which are as below. On terms and conditions mentioned below:

Facility	Security	Margin	Limit (Rs. in lacs)	Remarks/ROI
Term Loan for Housing under Good Homz - Housing Loan	The advance will be secured against Equitable Mortgage by way of Notice of Intimation of Rs 70.00 Lacs Property situated at Field Survey No.33, Layout Plot No.187, Nazul Sheet No 44, Nazul Plot No.2858 Mouje Saturna, Pragane Badnera Amravati, within the limit of Amravati Muncipal Corporation. Admeasuring 334.44 square meters purchased in the names of Mr.Jeevan Krushnarao Zanzat & Mrs.Sonal Jeevan Zanzat (purchaser/s / transferee) from Mr.Anil Narayanrao Jaysingpure (Vendor / Seller/ Builder / transferor) for a consideration of Rs.90.00 lakh as per - agreement dated 05.06.2018.	20%	70.00	ROI: @ 8.90% p.a. (i.e. PLR – 9.00%) floating. To be repaid in 240 months by EMI of Rs.62,528/- per month.

Guarantor Details: Mr. Dilip Deoraoji Gaigole in his Individual Capacity.

Collateral Details: N.A

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TERMS & CONDITIONS:

1	Applicant/s and guarantor/s should become member of the Bank & hold requisite number of the Bank's share & guarantee the advance and comply all the prescribed KYC norms from time to time.
2	All photocopies submitted by the applicant/s / Guarantor/s to be verified by the branch/ certified as true copy and all such photocopies should be self attested by the applicant/s / Guarantor/s.
3	Branch to obtain **5 PDC'S of SBI Bank** duly filled in all respect prior to disbursement. *It must be also ensured that further PDC's are obtained preferably before last 3 PDC's are exhausted.* "Applicants to submit NACH (National Automated Clearing House) Mandate for debiting the monthly Housing Loan EMI to the SB / CA account of SVC Bank Ltd. Bank reserves the right to lodge the same with the respective bank for executing the same if applicant defaults to pay two consecutive EMIs and / or discontinues other mode of repayment assured/declared to bank at the time of disbursement of loan." Applicant to provide Security Cheque along with necessary declaration provided by the legal department of our bank for repayment of the entire loan amount with the interest thereon and other charges payable as per the terms of the Sanction in favour of SVC Co-op Bank Ltd Loan A/c No._____ of applicant/s. The bank is entitled to encash the cheque in the event of default for realizing the entire dues of the Bank.
4	The advance will be secured against Equitable Mortgage by way of Notice of Intimation of Rs 70.00 Lacs Property situated at Field Survey No.33, Layout Plot No.187, Nazul Sheet No 44, Nazul Plot No.2858 Mouje Saturna, Pragane Badnera Amravati, within the limit of Amravati Municipal Corporation. Admeasuring 334.44 square meters purchased in the names of Mr. Jeevan Krushnarao Zanzat & Mrs. Sonal Jeevan Zanzat (purchaser/s / transferee) from Mr. Anil Narayanrao Jaysingpure (Vendor / Seller/ Builder / transferor) for a consideration of Rs.90.00 lakh as per - agreement dated 05.06.2018. Equitable mortgage formalities to be completed as advised by our banks Legal Department. Branch to ensure the following: ➢ CERSAI charge is created within a period of 30 days from the date of execution of equitable mortgage as per circular No.CO: MD: SDJ: 08:47:2013-14 dated 04.09.2013. Cost of the same to be borne by the applicants. ➢ Registration and /or Notice of Intimation of Equitable Mortgage be completed within a period of 30 days from the execution of Equitable Mortgage as per circular No.CO: MD: SDJ: 08:64:2013-14 dated 17.10.2013.
5	Disbursal to be subject to satisfactory "Search & Title Clearance Report" by our Banks'

	advocate and "Valuation Report" of the property by our banks' approved Valuers. The cost of the same to be borne by the applicant.
6	NOC from Society/Builder/CIDCO/MHADA OR any other concerned authority as per legal opinion of Banks' Advocate should be obtained in our banks prescribed format and our banks lien to be noted on the said premises.

7 B – Purchasing property on resale -

7	Loan amount when disbursed should be remitted [after ensuring that the entire margin (applicant's contribution) money is fully raised and invested] by way of Pay Order in favour of [the Vendor(s)/Seller(s)/ the builder] **"Mr. Anil Narayanrao Jaysingpure"**, through hand delivery only and stamped receipt for the full amount as per the 'Non Registered Agreement for sale dated 05.06.2018 to be obtained and kept on record. Pay order of disbursal to be handedover to the seller/s only after obtaining & keeping on record a written consent from our borrower/s to hand over the same, branch to ensure the same prior to disbursal.

8	Prior to disbursal, following to be complied if the sale consideration of the immovable property(other than agricultural land) is not less than Rs.50.00 Lakh :- **(Applicable)** a. Applicant/s to submit Deed of Undertaking (duly filled in) u/s 194-IA of Income Tax Act 1961, stating that he will be responsible for payment of TDS (as applicable) & Issuance of Form No.16B. b. In case borrower is paying the consideration amount for the purchase of immovable property in installments, the compliance of section 194-IA will be required to be verified by the branch at every installment paid. Branch to ensure the compliance by obtaining necessary documentary proofs / evidence.
9	Branch to confirm the authenticity of the NOC issued by the concerned authorities through personal visit to its office bearers & names & designations of such office bearers met should be brought on record (by way of branch visit report upto branch satisfaction) before disbursal.
10	Branch to send copy of recording letter (mortgage deed) to the society/ concerned authorities to note our charge, under proper acknowledgement & ensure our actual charge on the said flats in the books of the society/ concerned authorities. *(To be completed immediately after the execution, at the time of disbursement)*
11	Original Share Certificate of the Society should be deposited with us, as and when society is formed. In case, where the society is formed, original share certificate should be deposited with us. The branch to ensure that the same is duly transferred in the name of borrower/(s).
12	Life Insurance Policy (Term policy upto the tenure of loan) to cover 100% of amount to be obtained & assigned to Bank. Existing insurance policy if any with Sum Assured covering 100% of the loan amount to be assigned. In case of any shortfall fresh policy for difference amount should be undertaken
13	Inspection of the premises offered as security will be done by branch officials prior to disbursement and also annually post disbursement. The report of such visit should be

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	placed on record in the RA prescribed format.
14	• Applicant should provide the requisite standing instructions to debit savings account for the above installment till such time as the loan is fully liquidated. • In case of salaried borrowers the branch to explore possibilities of remittance salary/ECS to ensure repayment. • In case of a Salaries, borrower(s) / Guarantor/s form no.ADV-35, duly signed, should be obtained.
15	Age of the building should not exceed 30 years at the time of application. In case it exceeds 30 years at the time of application, *structural audit* / stability report should be obtained prior to disbursal to ensure the residual life of the building, cost of which should be borne by the applicant.
16	In case the residential flat/property is directly purchased by the applicant(s) from the Builder/developer, the branch to ensure the compliance of the below-mentioned terms and conditions and funds should not be released unless the Builder/Developer fulfill the above requirements:- (a) The builder/developer shall disclose in the pamphlets / brochures etc., the name(s) of the bank(s) to which the property is mortgaged. (b) The builder / developer would append the information relating to mortgage while advertising for a particular scheme in newspapers / magazines etc. (c) The builder / developer would indicate in the pamphlets / brochures that he would provide No Objection Certificate (NOC) / permission of the mortgagee bank for sale of flats / property if required.
17	Loan Processing charges of Rs.45,500/- + GST (as applicable) to be collected prior to issue of sanction letter (if not collected earlier).
18	Prior to disbursal Branch to ensure to recover PAMAC charges for Builder verification of Rs.1,200/- + GST (as applicable) from the applicant (only if applicable).
19	Penal interest @2% (addl.) will be applicable in case of delayed/default in payment for the defaulted period of the installment.
20	• *At present the PLR of the Bank is 17.75% p.a. which is subject to change. Changes in PLR and effective date of its application will be displayed on the Notice Board of the Bank/ Branch from time to time.* • *Interest to be applied with monthly rests or such other rests as may be prescribed in future by the Bank from time to time at its sole discretion.* • *Rate of Interest subject to changes as per RBI directives/Bank's policy."*
21	Execution of all the necessary documents to be completed as advised by the legal dept.
22	Branch to confirm the realization of all cheques of advance /margin money payments made by the applicant/s to the builder /vendor by obtaining statement of bank a/c prior to disbursal.
23	Offered security of residential premises to be comprehensively insured, with our Banks name clause and the cost of *premium* on such insurance to be borne by the applicant/s from time to time. Original policy to be kept on record.