Government of Rajasthan
e-Registration Fee Receipt

FIRST COPY

SRO Unique ID	2024000999R	Receipt Date	23-AUG-2024 17:23
S R Location	JAIPUR-VII		
Receipt No	**RJ1784582367650**		
Name Of Seller	GARVIT AGARWAL ADV		
Name Of Buyer	SATYAM CONSTRUCTION THROUGH PROP GIRDHARI DUKIA		
Type of Document	Others - Search		
ACC Reference	NONSH/SHASHI RAJAWAT/JAIPUR		

Paid Fees

Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
Registration Fees	₹ 0	CSI	₹ 0
Copy of Fees	₹ 0	Record Inspection Fees	₹ 100
Late Fees	₹ 0	Commission Fees	₹ 0
Other Charges	₹ 0		
Total Amount	**₹100**	**Service Charges**	**₹10**
Grand Total	**₹110**		

(Rupees One Hundred Ten Only)

Statutory Alert : The authenticity of this receipt should be verified at www.shcilestamp.com . Any discrepancy in the details on this receipt and as available on the website renders it invalid.

Stock Holding Corporation of India Limited

Government of Rajasthan
e-Registration Fee Receipt

SECOND COPY

SRO Unique ID	2024000999R	Receipt Date	23-AUG-2024 17:23
S R Location	JAIPUR-VII		
Receipt No	**RJ1784582367650**		
Name Of Seller	GARVIT AGARWAL ADV		
Name Of Buyer	SATYAM CONSTRUCTION THROUGH PROP GIRDHARI DUKIA		
Type of Document	Others - Search		
ACC Reference	NONSH/SHASHI RAJAWAT/JAIPUR		

Paid Fees

Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
Registration Fees	₹ 0	CSI	₹ 0
Copy of Fees	₹ 0	Record Inspection Fees	₹ 100
Late Fees	₹ 0	Commission Fees	₹ 0
Other Charges	₹ 0		
Total Amount	**₹100**	**Service Charges**	**₹10**
Grand Total	**₹110**		

(Rupees One Hundred Ten Only)

Statutory Alert : The authenticity of this receipt should be verified at www.shcilestamp.com . Any discrepancy in the details on this receipt and as available on the website renders it invalid.

Stock Holding Corporation of India Limited

SCAN AnyScanner

GARVIT AGARWAL
Advocate
Rajasthan High Court
Jaipur

Dated: 23-08-2024

SEARCH REPORT

This search report is carried out on request of Satyam Construction, Through its proprietor Shri Girdhari Dukia for registration of their project "Sunflower" before Rajasthan Real Estate Regulatory Authority and report is submitted herein under. This search report is for the property, as mentioned below in schedule of property.

Name of the Owner – Satyam Construction, Through its proprietor Shri Girdhari Dukia.

Nature of Property- Residential

Purpose – Registration of Project "Sunflower" before Rajasthan Real Estate Regulatory Authority, Jaipur.

Schedule of Immovable Property-

S. No.	Owner Name	Khasra Ownership
1.	**Satyam Construction, Through its proprietor Shri Girdhari Dukia**.	**Khasra No. 633/627 and 635/630, Village-Ganpatpura, Tehsil-Sanganer, Jaipur. (hereinafter referred to as *"Project Land"*)**

I, Garvit Agarwal, Advocate have caused necessary searches for the period of 2 year (According to the available record) of which the records kept at the office of the Sub-Registrar, Jaipur-VII vide Receipt No. RJ1784582367650 dated 23-08-2024 and have inspected all other relevant documents in respect of the aforesaid property.

Noted: Original Paper have been perused from the date of issuance of Lease deed dated 12.12.2023 till date.

Add: B-23, Yamuna Badi
Tonk Road, JAIPUR 302015 (Raj.)

My Search Report is as follows:

1. That the Jaipur Development Authority, Jaipur vide Lease Deed dated 12.12.2023 bearing no. 7435 issued lease deed in favour of Krishnaa Balram Residency Pvt. Ltd. through its director Shri Ashutosh Bansal for Khasra No. 633/627 and 635/630, Village-Ganpatpura, Tehsil-Sanganer, Jaipur admeasuring 801.34 Sq. Mtr. and the said lease deed dated 12.12.2023 was registered in the Office of Sub Registrar, Jaipur-VII on 13.12.2024 at Book No. 1, Volume No. 992, Page No. 22 at Sr. No. 202303021125996 and its copy is pasted at Additional Book No. 1, Volume No. 3966, Page No. 342 to 355.

2. Thereafter, the project land was purchased by the Satyam Construction through its proprietor Shri Girdhari Dukia from Krishnaa Balram Residency Pvt. Ltd. through its director Shri Ashutosh Bansal vide said Sale Deed dated 24.01.2024 and the said Sale Deed dated 24.01.2024 was registered in the office of Sub Registrar, Jaipur-VII on 25.01.2024 at Book No. 1, Volume No. 1007, Page No. 79 at Sr. No. 202403021101639 and its copy is pasted at Additional Book No. 1, Volume No. 4027, Page No. 483 to 496.

3. Thereafter, Jaipur Development Authority, Jaipur issued Name Transfer Letter dated 29.01.2024 bearing no. ज.वि.प्रा./उपा. ज़ोन-08/2024/डी-209 issued in the name of Satyam Construction through its proprietor Shri Girdhari Dukia for project land.

4. That the Satyam Constructions through its proprietor has obtained loan of INR 5,00,00,000/- (Indian National Rupees Five Crores Only) from AU Small Finance Bank Ltd. wherein the project land along with Flats built thereon is

Add: B-23, Yamuna Badi
Tonk Road, JAIPUR 302015 (Raj.)

mortgaged evident from Loan Sanction Letter dated 19.03.2024 with Ref No. SME_050324190045.

In this manner, Satyam Construction through its proprietor Shri Girdhari Dukia became the owner of the land bearing Khasra No. 633/627 and 635/630, Village-Ganpatpura, Tehsil-Sanganer, Jaipur admeasuring 801.34 Sq. Mtr. Accordingly, Satyam Constructions through its proprietor has obtained loan of INR 5,00,00,000/- (Indian National Rupees Five Crores Only) from AU Small Finance Bank Ltd. wherein the project land along with Flats built thereon is mortgaged.

ULC Applicability:

Urban Land Ceiling act is **Not Applicable** in state of Rajasthan and hence no clearance under ULC is required to be obtained.

| hereby certify that the said property is mortgaged with AU Small Finance Bank Ltd.

The receipt for the relevant searches is enclosed herewith.

Add: B-23, Yamuna Badi
Tonk Road, JAIPUR 302015 (Raj.)

Jaipur
Date 23-08-2024

Garvit Agarwal
Advocate

Government of Rajasthan
REGISTRATION & STAMPS DEPARTMENT, RAJASTHAN, AJMER
SUB-REGISTRAR : JAIPUR-VII

Fee Receipt

Appendix I-Form No. 9 (Rule 75 & 131) Print Date : 12-12-2023 5:05 PM

Fee Receipt No	:	202302021034672	Receipt Date	:	12/12/2023
Name	:	KRISHNAA BALRAM RESIDENCY PVT LTD TH DIR ASHUTOSH BANSAL,	Document S. No.	:	202301021028792
Address	:	165 FIRST FLOOR , RATHORE NAGAR AMRAPALI MARG ,JAIPUR ,JAIPUR			
Document Type	:	Township Policy-2010			
Face Value	:	₹ 168638	Evaluated Value	:	₹ 7300207

Ord-Registration Fee	:	₹ 6746	Fee for Memorandum Us_64_67	:	₹
CSI	:	₹ 300	Certified copying fees Us_57	:	₹ 0
Stamp (Memorandum)	:	₹	Reg (memorandum)	:	₹
Surcharge	:	₹ 12150	Stamp Duty	:	₹ 40500
Penalty	:	₹ 0	Inspection fee	:	₹ 0
Us_25_34	:	₹ 0	Commission	:	₹ 0
Custody	:	₹	Others	:	₹ 0
			Cash Amount Received	:	**₹ 0**
			Other than Cash	:	**₹ 59696**
			Total Amount	:	**₹ 59696**

Mode of Payment (#Mode Number Amount #)

e-Gras Challan 83446418 ₹ 7046 # e-Gras Challan 81098253 ₹ 52650

Signature of presenter or applicant for copy or Search certificate

Signature of recipient and date of return receipt

Cashier

SUB-REGISTRAR

उप पंजीयक
पंजीयन एवं मुद्रांक विभाग
जयपुर–सप्तम

e-Challan

Registration and Stamps department

Government of Rajasthan

GRN: **0083446418** Payment Date: **12/12/2023 16:18:39**

Office Name: **SUB REGISTRAR-VII REGISTRATION & STAMPS, JAIPUR**

Location: JAIPUR (CITY)

Period: 12/12/2023-To-31/12/2023

S.No	Purpose/Budget Head Name	Amount (₹)
1	0030-02-800-01-00-अन्य प्राप्तियां	300.00
2	0030-03-104-01-00-पंजीकरण शुल्क से प्राप्ति	6746.00
	Commision(-):	0.00
	Total/NetAmount:	**7046.00**

Seven Thousand Forty Six Rupees and Zero Paise Only

Payee Details:			
Full Name: **KRISHNAA BALRAM RESIDENCY PVT LTD**		Tin/Actt.No./VehicleNo./Taxid :	
Pan No.(If Applicable):		City(Pincode):	JAIPUR(302020)
Address:KHASRA NO. 633/627 AND 635/630, VILLAGE GANPATPURA, TEHSIL SANGANER, JAIPUR		Remarks:JDA PATTA DUTY OF KHASRA NO. 633/627 AND 635/630, VILLAGE GANPATPURA, TEHSIL SANGANER, JAIPUR	

Payment Details:		Challan No. -	**0**
Bank:	SBIePAY(Credit/Debit Cards)	Bank CIN No:	**SBIN8344641812122023**
Date:	12/12/2023 16:18:39	Refrence No:	**5573452605225**

Computer generated copy on : *12/12/2023* *Courtsy :* *https://Egras.rajasthan.gov.in*

e-Challan

Registration and Stamps department
Government of Rajasthan

GRN: **0081098253** Payment Date: **28/09/2023 18:53:24**

Office Name: **SUB REGISTRAR-VII REGISTRATION & STAMPS, JAIPUR**
Location: JAIPUR (CITY)
Period: 01/04/2023 To 31/03/2024

S.No	Purpose/Budget Head Name	Amount (₹)
1	0030-02-800-02-00-स्टाम्प शुल्क पर अधिभार	4050.00
2	0030-02-800-03-00-स्टाम्प शुल्क पर गो संवर्धन/ संरक्षण हेतु अधिभार	4050.00
3	0030-02-800-04-00 प्राकृतिक एवं मानव निर्मित आपदाओं से राहत हेतु अधिभार	4050.00
4	0030-02-103-01-00-दस्तावेजो के मुद्रांकन/कमी मुद्रांक हेतु प्राप्त आय	40500.00
	Commision(-):	0.00
	Total/NetAmount:	**52650.00**

Fifty Two Thousand Six Hundred Fifty Rupees and Zero Paise Only

Payee Details:

Full Name: **M/SKRISHNAA BALRAM RESIDENCY PVT LTD**
Tin/Acct.No./VehicleNo./Taxid:
Pan No.(If Applicable):
City(Pincode): JAIPUR(302021)
Address: SINGLE PATTA OF KH.NO. 633/627 & 635/630 VILLAGE GANPATPURA TEHSIL SANGANER JAIPUR
Remarks:

Payment Details:

Bank: SBIePAY(Credit/Debit Cards)
Date: 28/09/2023 18:53:24
Challan No. - **0**
Bank CIN No: **SBIN8109825328092023**
Refrence No: **8462740659419**

Computer generated copy on : 28/09/2023 *Courtsy : https://Egras.rajasthan.gov.in*

निजी खातेदारी की योजना एकल आवासीय पट्टा
802.54 वर्ग मी. में 2700 वर्ग फीट 633/627 & 635/630
क्षेत्रफल ..... व.ग / व.मी. के लिए लीजडीड
हेतु राशि रु 40500 स्टाम्प संलग्न है

उपायुक्त जोन
पुर विकास प्राधिकरण
जयपुर

उप पंजीयक
पंजीयन एवं मुद्रांक विभाग
जयपुर–सप्तम

Presentation Endorsement

आज दिनांक 12 माह 12 सन् 2023 को 04:55 PM बजे
श्री/श्रीमती/सुश्री KRISHNAA BALRAM RESIDENCY PVT LTD TH DIR ASHUTOSH BANSAL पुत्र/पुत्री/पत्नि श्री PRAVEEN BANSAL
उम्र 44 वर्ष, जाति 0-MAHAJAN , व्यवसाय Business
निवासी House No.:165 FIRST FLOOR , Colony: RATHORE NAGAR AMRAPALI MARG, Area: VISHALI NAGAR , City: JAIPUR, Pin code: 302021, District: JAIPUR, State: RAJASTHAN
ने मेरे सम्मुख दस्तावेज पंजीयन हेतु प्रस्तुत किया।

हस्ताक्षर प्रस्तुतकर्ता
202301021028792

हस्ताक्षर उप पंजीयक,
JAIPUR-VII

Lease deed under Township Policy-2010 for first allotment (i) For other than commercial purpose i.e. residential/institutional/tourism etc.

उप पंजीयक
पंजीयन एवं मुद्रांक विभाग
जयपुर–सप्तम

Fees Receipt Endorsement

रसीद नं.	202302021034672
दिनांक	12-12-2023
पंजीयन शुल्क ₹	6746
प्रतिलिपि शुल्क ₹	0
पृष्ठांकन शुल्क ₹	300
अन्य शुल्क ₹	0
कमी स्टाम्प शुल्क ₹	40500
कमी सरचार्ज शुल्क ₹	12150
कुल योग	59696

202301021028792

उप पंजीयक, JAIPUR-VII

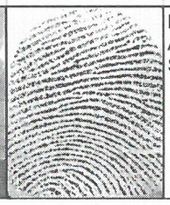
Lease deed under Township Policy-2010 for first allotment (i) For other than commercial purpose i.e. residential/institutional/tourism etc.

Mode of Payment (#Mode Number Amount #)

e-Gras Challan 83446418 ₹ 7046 # e-Gras Challan 81098253 ₹ 52650

उप पंजीयक
पंजीयन एवं मुद्रांक विभाग
जयपुर–सप्तम

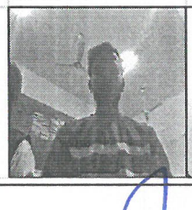
Endorsement of Execution

अनु क्र.	पक्षकारों का नाम व पता	छायाचित्र	अंगूठा	पक्षकारों का प्रकार
1	श्री/श्रीमती/सुश्री KRISHNAA BALRAM RESIDENCY PVT LTD TH DIR ASHUTOSH BANSAL, पुत्र/पुत्री/पत्नि श्री PRAVEEN BANSAL, व्यवसाय Businessजाति 0-MAHAJAN House No.:165 FIRST FLOOR , Colony: RATHORE NAGAR AMRAPALI MARG, Area: VISHALI NAGAR , City: JAIPUR, Pin code: 302021, District: JAIPUR, State: RAJASTHAN			Executant Age : 44 Signature :

ने लेख्यपत्र Lease deed under Township Policy-2010 for first allotment (i) For other than commercial purpose i.e. residential/institutional/tourism etc. को पढ़ सुन व समझकर निष्पादन करना स्वीकार किया ।

प्रतिफल राशि रू 168638/- पूर्व में / मेरे समक्ष / में से रू 168638/- पूर्व में ---------- ये मेरे समक्ष प्राप्त करना स्वीकार किया ।

उक्त निष्पादन कर्ता की पहचान निम्न व्यक्तियों ने की है , जिनके हस्ताक्षर एवं अंगूठा निशान मेरे समक्ष लिए गए है।

अनु क्र.	गवाहों का नाम व पता	छायाचित्र	अंगूठा	हस्ताक्षर
1	Name: श्री/श्रीमती/सुश्री VIJANDER FAGODIYA , पुत्र/पुत्री/पत्नि श्री SHYOJI RAM जाति JAT Age: 27 Add: House No.:0, Colony: FAGODIYAWALA, Area: DHANKIYA ROAD, City: JAIPUR, Pin code: 302026, District: JAIPUR, State: RAJASTHAN			Signature

202301021028792

उप पंजीयक, JAIPUR-VII

Lease deed under Township Policy-2010 for first allotment (i) For other than commercial purpose i.e. residential/institutional/tourism etc.

उप पंजीयक
पंजीयन एवं मुद्रांक विभाग
जयपुर–सप्तम

Registration Endorsement

आज दिनांक 13/12/2023 को
पुस्तक संख्या 1 जिल्द संख्या 992 में
पृष्ठ संख्या 22 क्रम संख्या 202303021125996 पर पंजीबद्ध किया गया तथा
अतिरिक्त पुस्तक संख्या 1 जिल्द संख्या 3966 के
पृष्ठ संख्या 342 से 355 पर चस्पा किया गया।

202301021028792

उप पंजीयक, JAIPUR-VII

Lease deed under Township Policy-2010 for first allotment (i) For other than commercial purpose i.e. residential/institutional/tourism etc.

उप पंजीयक
पंजीयन एवं मुद्रांक विभाग
जयपुर-सप्तम

जयपुर विकास प्राधिकरण

SINGLE PATTA SITE PLAN OF RESIDENTIAL

KHASRA NO. 633/627 & 635/630,

VILLAGE = GANPATPURA , TEHSIL- SANGANER, JAIPUR

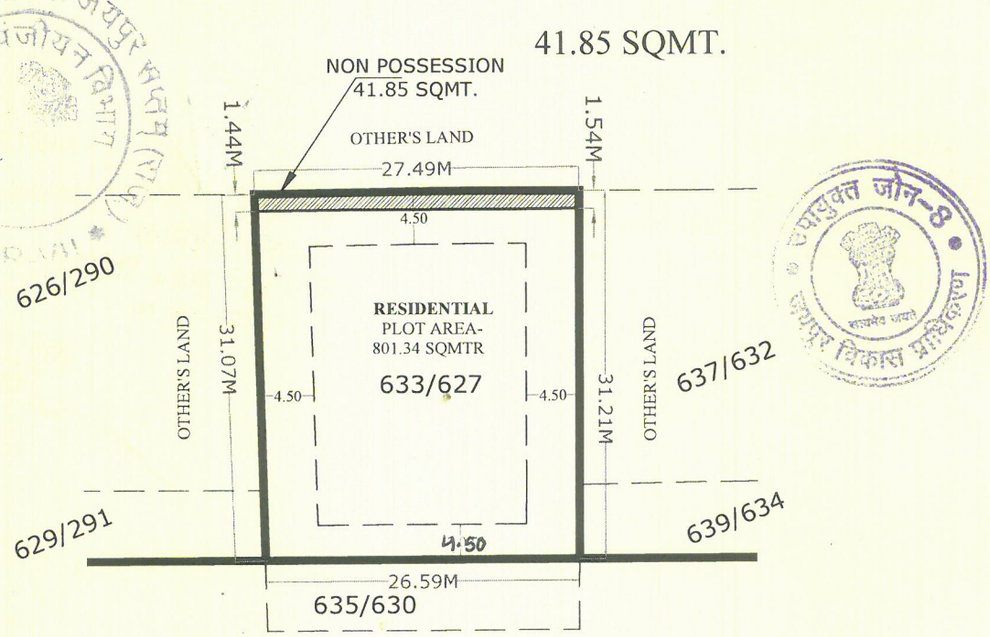
AREA ANALYSIS :-

NET PLOT AREA :-	801.34 SQ.MTR
TOTAL PLOT AREA :-	156.81 SQ.MTR
12M ROAD SURRENDER AREA :-	41.85 SQ.MTR
NON POSSESSION AREA :-	1000.00 SQ.MTR

CONSTRUCTION OF BUILDING ALLOWED AS PER BUILDING BYE LAWS 2020
TOWNSHIP POLICY 2010

N

SCALE 1CM= 5 MTR



SITE ENGINEER
ZONE-8

ATP
ZONE-8

DY.COMMISSIONER
ZONE-8

Registration Endorsement

आज दिनांक 13/12/2023 को
पुस्तक संख्या 1 जिल्द संख्या 992 में
पृष्ठ संख्या 22 क्रम संख्या 202303021125996 पर पंजीबद्ध किया गया तथा
अतिरिक्त पुस्तक संख्या 1 जिल्द संख्या 3966 के
पृष्ठ संख्या 342 से 355 पर चस्पा किया गया।

202301021028792

उप पंजीयक, JAIPUR-VII

Lease deed under Township Policy-2010 for first allotment (i) For other than commercial purpose i.e. residential/institutional/tourism etc.

उप पंजीयक
पंजीयन एवं मुद्रांक विभाग
जयपुर–सप्तम

सत्यमेव जयते

जयपुर विकास प्राधिकरण



पट्टा–विलेख (फ्री होल्ड)

आवासीय

राजस्थान नगरीय क्षेत्र (कृषि भूमि का गैर–कृषिक प्रयोजन के लिए उपयोग की अनुज्ञा और आवंटन) नियम, 2012 के नियम 22 के अन्तर्गत भूमि का पट्टा विलेख

क्रमांक / 7435 दिनांक 11/12/2023

पट्टा धारक का नाम ..... पुत्र / पुत्री .....

पत्नी ..... पति .....

निवासी .....

.....

अथवा

पट्टा धारक मैसर्स कृष्णा बलराम रेजीडेंसी प्रा० लि० कार्यालय पता 165 राजेश नगर आमपाली सर्किल वैशाली नगर जयपुर जरिये निदेशक

(पदनाम) श्री / श्रीमती / सुश्री आशुतोष बंसल पुत्र / पुत्री श्री प्रवीणकुमार बंसल

निवासी .....

भूखण्ड सं. ..... क्षेत्रफल 801.34 व.मी.

राजस्व ग्राम गणपतपुरा तह० सांगानेर खसरा सं. 633/627 & 635/630

योजना एकल पट्टा में स्थित है।

स्थानीय निकाय (पट्टा कर्ता) द्वारा पट्टा धारक के पक्ष में उक्त भूखण्ड का पट्टा दिनांक 11/12/2023 को निष्पादित किया जाता है।

उपायुक्त, जोन–8
जयपुर विकास प्राधिकरण, जयपुर

पट्टा धारक के हस्ताक्षर

For KRISHNAA BALRAM RESIDENCY PVT. LTD

1. .....
DIRECTOR

2. .....

प्राधिकृत अधिकारी के हस्ताक्षर मय मोहर

उप पंजीयक
पंजीयन एवं मुद्रांक विभाग
जयपुर–सप्तम

नोट – शर्तें पीछे पृष्ठ पर अंकित है।

जविप्रा

आवासीय
पट्टा विलेख की शर्तें (फ्री होल्ड)
(कृषि भूमि का गैर–कृषि प्रयोजन के लिए उपयोग की अनुज्ञा और आवंटन नियम, 2012)

पट्टे की शर्तें

1. पट्टा धारक द्वारा भूखण्ड/निर्मित क्षैत्र का उपयोग वही किया जाएगा जिस उपयोग हेतु पट्टा विलेख जारी किया गया है। भूखण्ड पर प्रचलित भवन विनियम में सम्बन्धित अनुसूची में उल्लेखित उपयोग अनुज्ञेय होंगे, परन्तु प्रत्येक उपयोग हेतु निर्धारित मानदण्डों की पालना सुनिश्चित की जावें।
2. पट्टा धारक उक्त भूखण्ड को विक्रय अथवा अन्य प्रकार से हस्तान्तरित कर सकेगा तथा भूखण्ड को उप–पट्टे (सब–लीज) पर भी दे सकेगा।
3. उक्त भूखण्ड के विक्रय/हस्तान्तरण पर क्रेता के पक्ष में नाम परिवर्तन के लिए निकाय में निर्धारित शुल्क आवेदन के साथ पंजीकृत विक्रय पत्र आदि प्रस्तुत किये जायेंगे, परन्तु पट्टाधारक के उत्तराधिकारी के मामले में कोई राशि देय नहीं होगी।
4. पट्टा विलेख को सरकार/जीवन बीमा निगम/ऋणदात्री संस्थाओं के पास बंधक (मोर्गेज) रखा जा सकेगा, जिसके लिए स्थानीय निकाय के अनापत्ति प्रमाण पत्र (NOC) की आवश्यकता नही होगी।
5. भूखण्ड पर भवन निर्माण प्रचलित भवन विनियमों के मानदण्डों तहत करना होंगा।
6. पट्टा कर्ता (स्थानीय निकाय) की बिना स्वीकृति के भूखण्ड का उपविभाजन/पुनर्गठन व भू उपयोग परिवर्तन नही किया जा सकेगा।
7. पट्टा विलेख जारी करने की दिनांक से निर्धारित अवधि में निर्माण करना होगा। निर्धारित अवधि में निर्माण नहीं होने पर निर्धारित दर से अवधि विस्तार किया जा सकेगा अन्यथा पट्टा विलेख निरस्त किया जा सकता है।
8. पट्टा विलेख के निष्पादन के पश्चात् नियम विरूद्ध तथा तथ्य छुपाकर पट्टा विलेख प्राप्त किया गया है तो उक्त भूखण्ड का पट्टा निरस्त किया जा सकेगा।
9. पट्टा विलेख की योजना में आन्तरिक विकास पर होने वाले व्यय विकासकर्ता/गृह निर्माण सहकारी समिति द्वारा वहन किया जायेगा।
10. पट्टा विलेख जिन अधिनियमों, नियमों, नीति, विनियम के तहत जारी किया गया है। इनके सभी प्रावधान व शर्तें लागू होगी जिनकी पालना नही करने पर पट्टा निरस्त किया जा सकेगा।
11. अन्य.....

नोट :– आवास (निर्मित भूखण्ड) में शर्त नं. 7 लागू नही होगी।

स्टाम्प ड्यूटी हेतु पट्टे की प्रति फल राशि 6745521/–

भूखण्ड के पड़ोस की सीमाओं का विवरणः–

पूर्व.....पश्चिम.....

उत्तर..... दक्षिण.....

साइट प्लान संलग्न हैं।

पट्टा धारक के हस्ताक्षर :–

For KRISHNAA BALRAM RESIDENCY PVT. LTD.

DIRECTOR

1. ..... अंगूठा निशान
2. ..... अंगूठा निशान

साक्षी :–

हस्ताक्षर .....

नाम कुमार सैन पुत्र श्री पूरी सिंह

एडवोकेट

पता 128, पवनपुत्र एच मीनावाला सिरसी रोड, जयपुर

अंगूठा निशान

उपायुक्त जोन–8

जयपुर विकास प्राधिकरण, जयपुर

पट्टा जारी करने वाले अधिकारी के हस्ताक्षर मय मोहर

Government of Rajasthan
REGISTRATION & STAMPS DEPARTMENT, RAJASTHAN, AJMER
SUB-REGISTRAR : JAIPUR-VII

Fee Receipt

Appendix I-Form No. 9 (Rule 75 & 131) Print Date : 24-01-2024 7:34 PM

Fee Receipt No	:	202402021002181	Receipt Date	:	24/01/2024
Name	:	M/S SATYAM CONSTRUCTION THRU PROP GIRDHARI DUKIA,	Document S. No.	:	202401021001899
Address	:	SHOP NO 4 ,JAI BHAWANI VIHAR VISTAR ,JAIPUR ,JAIPUR			
Document Type	:	Sale Deed			
Face Value	:	₹ 7500000	Evaluated Value	:	₹ 7380207
Ord-Registration Fee	:	₹ 75000	Fee for Memorandum Us_64_67	:	₹
CSI	:	₹ 300	Certified copying fees Us_57	:	₹ 0
Stamp (Memorandum)	:	₹	Reg (memorandum)	:	₹
Surcharge	:	₹ 135000	Stamp Duty	:	₹ 450000
Penalty	:	₹ 0	Inspection fee	:	₹ 0
Us_25_34	:	₹ 0	Commission	:	₹ 0
Custody	:	₹	Others	:	₹ 0
			Cash Amount Received	:	**₹ 0**
			Other than Cash	:	**₹ 660300**
			Total Amount	:	**₹ 660300**

Mode of Payment (#Mode Number Amount#)

eStamp IN-RJ28183808930984W ₹ 273000 # eStamp IN-RJ28[illegible]277389W ₹ [illegible]12000 # e-Gras Challan 84964662 ₹ 75300

Signature of presenter or applicant for copy or Search certificate

Signature of recipient and date of return receipt

Cashier

SUB-REGISTRAR

उप पंजीयक
पंजीयन एवं मुद्रांक विभाग
जयपुर–सप्तम

e-Challan

Registration and Stamps department

Government of Rajasthan

GRN: **0084964662** Payment Date: **24/01/2024 17:52:47**

Office Name: **SUB REGISTRAR-VII REGISTRATION & STAMPS, JAIPUR**
Location: JAIPUR (CITY)
Period: 01/04/2023-To-31/03/2024

S.No	Purpose/Budget Head Name	Amount (₹)
1	0030-02-800-01-00-अन्य प्राप्तियां	300.00
2	0030-03-104-01-00-पंजीकरण शुल्क से प्राप्ति	75000.00

Commision(-): 0.00
Total/NetAmount: **75300.00**

Seventy Five Thousand Three Hundred Rupees and Zero Paise Only

Payee Details:			
Full Name: **MS SATYAM CONSTRUCTION**		Tin/Actt.No./VehicleNo./Taxid :	
Pan No.(If Applicable):		City(Pincode):	JAIPUR(302021)
Address:SINGLE PATTA OF KH.NO. 633/627 AND 635/630, VILLAGE GANPATPURA, TEHSIL SANGANER JAIPUR		Remarks:SALE DEED	

Payment Details:		Challan No. -	**0**
Bank:	State Bank Of India	Bank CIN No:	**SBIN8496466224012024**
Date:	24/01/2024 17:52:47	Refrence No:	**CK000EOPN6**

Computer generated copy on : *24/01/2024* *Courtsy :* *https://Egras.rajasthan.gov.in*

For KRISHNAA BALRAM RESIDENCY PVT. LTD.
DIRECTOR

For SATYAM CONSTRUCTION
PROPRIETOR

सत्यमेव जयते

INDIA NON JUDICIAL

Government of Rajasthan

₹3,12,000

e-Stamp

Certificate No.	:	IN-RJ28183239277389W
Certificate Issued Date	:	24-Jan-2024 06:11 PM
Account Reference	:	NONACC (SV)/ rj3255604/ CHITRAKOOT/ RJ-JP
Unique Doc. Reference	:	SUBIN-RJRJ325560443854368143949W
Purchased by	:	MS SATYAM CONSTRUCTION
Description of Document	:	Article 21(i) Sale Deed (Conveyance Deed)
Property Description	:	SINGLE PATTA OF KH.NO. 633/627 AND 635/630, VILLAGE GANPATPURA, TEHSIL SANGANER JAIPUR
Consideration Price (Rs.)	:	75,00,000 (Seventy Five Lakh only)
First Party	:	KRISHNAA BALRAM RESIDENCY PRIVATE LIMITED
Second Party	:	MS SATYAM CONSTRUCTION
Stamp Duty Paid By	:	MS SATYAM CONSTRUCTION
Stamp Duty Payable (Rs.)	:	2,40,000 (Two Lakh Forty Thousand only)
Surcharge for Infrastructure Development (Rs.)	:	24,000 (Twenty Four Thousand only)
Surcharge for Propagation and Conservation of Cow (Rs.)	:	24,000 (Twenty Four Thousand only)
Surcharge for Relief from Natural and Man-made Calamities (Rs.)	:	24,000 (Twenty Four Thousand only)
Stamp Duty Amount(Rs.)	:	3,12,000 (Three Lakh Twelve Thousand only)

उप पंजीयक जयपुर सप्तम (राज.) पंजीयन विभाग SUB REGISTRAR-VII

For KRISHNAA BALRAM RESIDENCY PVT. LTD.

DIRECTOR

For SATYAM CONSTRUCTION

PROPRIETOR

₹3,12,000

RD 0022715639

Statutory Alert:

1. The authenticity of this Stamp certificate should be verified at 'www.shcilestamp.com' or using e-Stamp Mobile App of Stock Holding. Any discrepancy in the details on this Certificate and as available on the website / Mobile App renders it invalid.
2. The onus of checking the legitimacy is on the users of the certificate.
3. In case of any discrepancy please inform the Competent Authority.

सत्यमेव जयते

INDIA NON JUDICIAL

Government of Rajasthan

e-Stamp

Certificate No.	:	IN-RJ28183808930984W
Certificate Issued Date	:	24-Jan-2024 06:13 PM
Account Reference	:	NONACC (SV)/ rj3201404/ JAIPUR VII/ RJ-JP
Unique Doc. Reference	:	SUBIN-RJRJ320140443865721136802W
Purchased by	:	MS SATYAM CONSTRUCTION
Description of Document	:	Article 21(i) Sale Deed (Conveyance Deed)
Property Description	:	SINGLE PATTA OF KH.NO. 633/627 AND 635/630, VILLAGE GANPATPURA TEHSIL SANGANER JAIPUR
Consideration Price (Rs.)	:	75,00,000 (Seventy Five Lakh only)
First Party	:	KRISHNAA BALRAM RESIDENCY PRIVATE LIMITED
Second Party	:	MS SATYAM CONSTRUCTION
Stamp Duty Paid By	:	MS SATYAM CONSTRUCTION
Stamp Duty Payable (Rs.)	:	2,10,000 (Two Lakh Ten Thousand only)
Surcharge for Infrastructure Development (Rs.)	:	21,000 (Twenty One Thousand only)
Surcharge for Propagation and Conservation of Cow (Rs.)	:	21,000 (Twenty One Thousand only)
Surcharge for Relief from Natural and Man-made Calamities (Rs.)	:	21,000 (Twenty One Thousand only)
Stamp Duty Amount(Rs.)	:	2,73,000 (Two Lakh Seventy Three Thousand only)

उप पंजीयक जयपुर सप्तम (राज.) पंजीयन विभाग SUB REGISTRAR-VII

For KRISHNAA BALRAM RESIDENCY PVT. LTD.

DIRECTOR

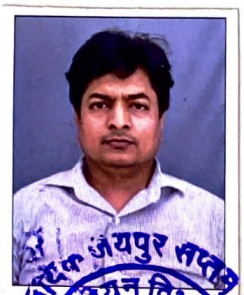
For SATYAM CONSTRUCTION

PROPRIETOR

RD 0027096688

Statutory Alert:

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





-:: <u>विक्रय-पत्र</u> ::-

यह विक्रय-पत्र आज **दिनांक-24 माह जनवरी सन् 2024** ईस्वी को जयपुर शहर में KRISHNAA BALRAM RESIDENCY PRIVATE LIMITED (CIN: U45201RJ2007PTC025576, **कार्यालय पताः- 165, राठौड़ नगर, आम्रपाली मार्ग, वैशाली नगर, जयपुर, राजस्थान) जरिये निदेशक आशुतोष बंसल आयु 45 वर्ष सुपुत्र श्री प्रवीण कुमार बंसल जाति महाजन निवासी प्लाट नम्बर सी-110, गरूड़ मार्ग, हनुमान नगर, वैशाली नगर, जयपुर, राजस्थान** का हैं, जिन्हें इस विक्रय-पत्र में एतद्पश्चात् शब्द **''प्रथम पक्ष विक्रेता''** के नाम से सम्बोधित किया गया है, जिसमें प्रथम पक्ष विक्रेता स्वयं एवम् इनके समस्त प्रतिनिधि, स्थानापन्न्, एजेंट, उत्तराधिकारी, हितकारी व सहभागी आदि भी समान रूप से सम्मिलित समझे जाएंगे,

की ओर से,

उप पंजीयक
पंजीयन एवं मुद्रांक विभाग
जयपुर-सप्तम

For KRISHNAA BALRAM RESIDENCY PVT. LTD.

DIRECTOR

For SATYAM CONSTRUCTION

Shindhani

PROPRIETOR

मैसर्स सत्यम कन्स्ट्रक्शन (कार्यालय पता शॉप नम्बर–4, जय भवानी विहार विस्तार, गोविन्दपुरा, कालवाड रोड, जयपुर, राजस्थान) जरिये प्रोपराईटर श्री गिरधारी डुकिया, आयु–29 वर्ष, सुपुत्र श्री बालू राम डुकिया, जाति–जाट, निवासी भीलाल, जीजोट, नागौर, राजस्थान का हैं, जिन्हें इस विक्रय–पत्र में एतद्पश्चात् शब्द **''द्वितीय पक्ष क्रेता''** के नाम से सम्बोधित किया गया है, जिसमें द्वितीय पक्ष क्रेता स्वयं एवम् इनके समस्त उत्तराधिकारी, प्रतिनिधि, स्थानापन्न्, वारिसान्, हितकारी, दायभागी, अंशधारी इत्यादि भी सम्मिलित समझे जाकर लाभान्वित होंगे, के हित में निम्नांकित प्रकार से लिखा एवं निष्पादित किया गया है:–

यह कि प्रथमपक्ष विक्रेता के स्वामित्व, अधिकार व काबिज का आवासीय **एकल पट्टा खसरा नम्बर 633/627 एवं 635/630, ग्राम गणपतपुरा, तहसील सांगानेर जिला जयपुर, राजस्थान** में स्थित है तथा **जिसकी नाप पूर्व से पश्चिम, उत्तर की ओर 27.49 मीटर, दक्षिण की ओर 26.59 मीटर है तथा उत्तर से दक्षिण पूर्व की ओर 31.21 मीटर एवं पश्चिम की ओर 31.07 मीटर है, जिसका क्षेत्रफल 801.34 वर्गमीटर है** तथा उपरोक्त वर्णित प्लाट की चारों दिशाओं में पूरब दिशा की ओर अन्य भूमि (खसरा नम्बर 637/632 एवं खसरा नम्बर 639/634) मिली हुई, पश्चिम दिशा की ओर अन्य भूमि (खसरा नम्बर 626/290 एवं खसरा नम्बर 629/291) मिली हुई, उत्तर दिशा की ओर (NON POSSESSION) अन्य भूमि मिली हुई तथा दक्षिण दिशा की ओर रोड 12 मीटर चौडा आमदरफत् सरकारी मिला हुआ स्थित है।

यह कि उक्त वर्णित प्लाट की भूमि जयपुर विकास प्राधिकरण पट्टा–विलेख(फ्री होल्ड) की समस्त चाही गई नियमन एवं लीज राशि **प्रथमपक्ष विक्रेता** के द्वारा जयपुर विकास प्राधिकरण, जयपुर के हित में विधिवत् जमा करवाने के उपरान्त जयपुर विकास प्राधिकरण, जयपुर राजस्थान नगरीय क्षेत्र (कृषि भूमि का गैर–कृषिक प्रयोजन के लिए उपयोग की अनुज्ञा और आवंटन) नियम, 2012 के नियम 22 के अन्तर्गत भूमि का पट्टा विलेख(फ्री–होल्ड) क्रमांक– 7435, **दिनांक–11.12.2023 ईस्वी** को **प्रथमपक्ष विक्रेता** के हक में जारी किया गया उक्त आवंटन पत्र/पट्टा विलेख का पंजीयन **उप पंजीयक जयपुर सप्तम्** के यहाँ **दिनांक– 13.12.2023 ईस्वी को पुस्तक संख्या 1 जिल्द संख्या 992 में पृष्ठ संख्या 22 क्रम संख्या 202303021125996** पर पंजीबद्ध किया गया तथा **अतिरिक्त पुस्तक संख्या 1 जिल्द संख्या 3966 के पृष्ठ संख्या 342 से 355** पर चस्पा किया गया।

For KRISHNAA BALRAM RESIDENCY PVT. LTD.

DIRECTOR

For SATYAM CONSTRUCTION

PROPRIETOR

Presentation Endorsement

आज दिनांक 24 माह 01 सन् 2024 को 07:21 PM बजे
श्री/श्रीमती/सुश्री KRISHNAA BALRAM RESIDENCY PRIVATE LIMITED THRU DIRECTOR ASHUTOSH BANSAL पुत्र/पुत्री/पत्नि श्री PRAVEEN KUMAR BANSAL
उम्र 45 वर्ष, जाति 0-MAHAJAN , व्यवसाय Business
निवासी House No.:165, Colony: RATHORE NAGAR, Area: AMRAPALI MARG, VAISHALI NAGAR, City: JAIPUR, Pin code: 302021, District: JAIPUR, State: RAJASTHAN
ने मेरे सम्मुख दस्तावेज पंजीयन हेतु प्रस्तुत किया।

हस्ताक्षर प्रस्तुतकर्ता

हस्ताक्षर उप पंजीयक,
JAIPUR-VII

उप पंजीयक,
पंजीयन एवं मुद्रांक विभाग
जयपुर–सप्तम

202401021001899

Sale Deed (Conveyance Deed)

Fees Receipt Endorsement

रसीद नं.	202402021002181
दिनांक	24-01-2024
पंजीयन शुल्क ₹	75000
प्रतिलिपि शुल्क ₹	0
पृष्ठांकन शुल्क ₹	300
अन्य शुल्क ₹	0
कमी स्टाम्प शुल्क ₹	450000
कमी सरचार्ज शुल्क ₹	135000
कुल योग	660300

202401021001899

उप पंजीयक, JAIPUR-VII

उप पंजीयक
पंजीयन एवं मुद्रांक विभाग
जयपुर–सप्तम

Sale Deed (Conveyance Deed)

Mode of Payment (#Mode Number Amount #)

eStamp IN-RJ28183808930984W ₹ 273000 # eStamp IN-RJ28183239277389W ₹ 312000 # e-Gras Challan 84964662 ₹ 75300

SUB REGISTRAR-VII

इस प्रकार **प्रथम पक्ष विक्रेता** उपरोक्त वर्णित **आवासीय एकल पट्टा खसरा नम्बर 633/627 एवं 635/630, ग्राम गणपतपुरा, तहसील सांगानेर जिला जयपुर, राजस्थान** का बिना किसी अन्य व्यक्ति व पारिवारिक सदस्य के सीर व साझे के एकमात्र मालिक, काबिज व स्वत्वाधिकारी हुआ तथा उपरोक्त वर्णित प्लाट आज दिवस को प्रथम पक्ष विक्रेता के ही कब्जे व स्वत्वाधिकार में है तथा उपरोक्त वर्णित अचल सम्पत्ति प्रथम पक्ष विक्रेता की स्वार्जित सम्पत्ति है एवम् प्रथम पक्ष विक्रेता को उपरोक्त वर्णित प्लाट को प्रत्येक प्रकार से अपने स्वयं के उपयोग व उपभोग में लेने तथा एकसाथ अथवा खण्डों में विक्रय, रहन, बख्शीश आदि द्वारा हस्तान्तरित करने के समस्त मालिकाना स्वत्वाधिकार बहैसियत मालिक प्राप्त हैं तथा प्रथम पक्ष विक्रेता ने उपरोक्त वर्णित प्लाट को आज दिवस तक किसी भी प्रकार से रहन, विक्रय, दान व त्याग आदि के द्वारा किसी भी दीगर व्यक्ति, बैंक, निकाय व संस्था इत्यादि के हित में हस्तान्तरित नहीं किया हुआ है तथा उपरोक्त वर्णित अचल सम्पत्ति प्रथम पक्ष विक्रेता की ओर से समस्त प्रकार के झगड़े-लफ्ड़े, वाद-विवाद, ऋण, जमानत, कर्जा, कुर्की, स्थगनादेश आदि के भार सरकारी, अर्द्धसरकारी विभागों, बैंक व जनसाधारण आदि से पूर्णतया मुक्त, पाक व साफ है।

यह कि प्रथम पक्ष विक्रेता को अपनी आवश्यकताओं की पूर्ति के लिए रूपयों की जायज जरूरत होने के कारण प्रथम पक्ष विक्रेता ने अपने स्वामित्वाधिकार के उपरोक्त वर्णित एवंशी **आवासीय एकल पट्टा खसरा नम्बर 633/627 एवं 635/630, ग्राम गणपतपुरा, तहसील सांगानेर जिला जयपुर, राजस्थान** में स्थित है तथा **जिसकी नाप पूर्व से पश्चिम, उत्तर की ओर 27.49 मीटर, दक्षिण की ओर 26.59 मीटर है तथा उत्तर से दक्षिण पूर्व की ओर 31.21 मीटर एवं पश्चिम की ओर 31.07 मीटर है, जिसका क्षेत्रफल 801.34 वर्गमीटर है, मय बाउण्ड्रीवाल सहित** को सम्पूर्ण स्वत्वाधिकारों सहित, जमाशुदा समस्त प्रकार की राशियों सहित तथा इसमें बिना रखे अपने किसी भी हक, हित, भाग व अंश के मुबलिग **राशि 75,00,000/- अक्षरे पिचेत्तर लाख रूपये** मात्र की प्रतिफल राशि की एवज् में **मैसर्स सत्यम कन्स्ट्रक्शन (कार्यालय पता शॉप नम्बर-4, जय भवानी विहार विस्तार, गोविन्दपुरा, कालवाड रोड, जयपुर, राजस्थान) जरिये प्रोपराईटर श्री गिरधारी डुकिया, आयु-29 वर्ष, सुपुत्र श्री बालू राम डुकिया, जाति-जाट, निवासी भीलाल, जीजोट, नागौर, राजस्थान - "द्वितीय पक्ष क्रेता"** के हित में विक्रय कर दिया है तथा प्रथम पक्ष विक्रेता ने विक्रय मूल्य की सम्पूर्ण **राशि 75,00,000/- अक्षरे पिचेत्तर लाख रूपये** मात्र प्रथम पक्ष विक्रेता ने द्वितीय पक्ष क्रेता से निम्नांकित प्रकार से प्राप्त कर ली है:-

For KRISHNAA BALRAM RESIDENCY PVT. LTD.

DIRECTOR

For SATYAM CONSTRUCTION

PROPRIETOR

Endorsement of Execution

अनु क्र.	पक्षकारों का नाम व पता	छायाचित्र	अंगूठा	पक्षकारों का प्रकार
1	श्री/श्रीमती/सुश्री KRISHNAA BALRAM RESIDENCY PRIVATE LIMITED THRU DIRECTOR ASHUTOSH BANSAL, पुत्र/पुत्री/पत्नि श्री PRAVEEN KUMAR BANSAL, व्यवसाय Businessजाति 0-MAHAJAN House No.:165, Colony: RATHORE NAGAR, Area: AMRAPALI MARG, VAISHALI NAGAR, City: JAIPUR, Pin code: 302021, District: JAIPUR, State: RAJASTHAN			Executant Age : 45 Signature :
2	श्री/श्रीमती/सुश्री M/S SATYAM CONSTRUCTION THRU PROP GIRDHARI DUKIA, पुत्र/पुत्री/पत्नि श्री BALU RAM DUKIA, व्यवसाय Businessजाति 0-JAT House No.:SHOP NO 4, Colony: JAI BHAWANI VIHAR VISTAR, Area: GOVINDPURA, KALWAR ROAD, City: JAIPUR, Pin code: 302012, District: JAIPUR, State: RAJASTHAN			Claimant Age : 29 Signature :

ने लेख्यपत्र Sale Deed (Conveyance Deed) को पढ़ सुन व समझकर निष्पादन करना स्वीकार किया।

प्रतिफल राशि रू 7500000/- पूर्व में / मेरे समक्ष / में से रू 7500000/- पूर्व में ---------- ये मेरे समक्ष प्राप्त करना स्वीकार किया।

उक्त निष्पादन कर्ता की पहचान निम्न व्यक्तियों ने की है , जिनके हस्ताक्षर एवं अंगूठा निशान मेरे समक्ष लिए गए है।

अनु क्र.	गवाहों का नाम व पता	छायाचित्र	अंगूठा	हस्ताक्षर
1	Name: श्री/श्रीमती/सुश्री MAHENDRA GURJAR, पुत्र/पुत्री/पत्नि श्री SURAJMAL GURJAR जाति GURJAR Age: 34 Add: House No.:57, Colony: PAWANPUTRA-G COLONY, Area: KARANI PALACE ROAD, PANCHYAWALA, City: JAIPUR, Pin code: 302034, District: JAIPUR, State: RAJASTHAN			Signature
2	Name: श्री/श्रीमती/सुश्री MAHESH KUMAR DUKIYA, पुत्र/पुत्री/पत्नि श्री SHIVPAL RAM JAT जाति JAT Age: 32 Add: House No.:-, Colony: BHILAL, Area: JIJOTH, City: NAGAUR, Pin code: 341519, District: NAGAUR, State: RAJASTHAN			Signature

202401021001899

Sale Deed (Conveyance Deed)

उप पंजीयक, JAIPUR-VII

उप पंजीयक
पंजीयन एवं मुद्रांक विभाग
जयपुर–सप्तम

S.No.	Cheque/CASH REF./RTGS/NEFT/IMPS	Dated	Bank's Name	Amount in (`)
1.	AUBLR62024012012544324	20-01-2024	AU SMALL FINANCE BANK LTD.	20,00,000/-
2.	AUBLR62024012312143938	23-01-2024	AU SMALL FINANCE BANK LTD.	30,00,000/-
3.	000234	24-01-2024	AU SMALL FINANCE BANK LTD.	24,25,000/-
	TDS 1%(SEVENTY FIVE THOUSAND RUPEES ONLY)			75,000/-
			Total	75,00,000/-

तथा शेष **राशि 75,000/– अक्षरे पिचेत्तर हजार रूपये** टी.डी.एस. (T.D.S-1%) ऑन सेल ऑफ प्रोपर्टी का क्रेता द्वारा सम्बन्धित विभाग मे जमा करा देगें। इस प्रकार विक्रय प्रतिफल की सम्पूर्ण **राशि 75,00,000/–अक्षरे पिचेत्तर लाख रूपये** प्रथम पक्ष विक्रेता ने द्वितीय पक्ष क्रेता से उपरोक्तानुसार प्राप्त कर ली है, जिसकी उपरोक्तानुसार प्राप्ति होना प्रथम पक्ष विक्रेता इस विक्रय–पत्र में समक्ष गवाहान सहर्ष स्वीकार करता है तथा विक्रय प्रतिफल की राशि के पेटे प्रथम पक्ष विक्रेता को द्वितीय पक्ष क्रेता से कुछ भी लेना शेष नहीं रहा है।

यह कि उपरोक्त वर्णित हस्तान्तरित की गई अचल सम्पत्ति सम्पूर्ण का प्रथम पक्ष विक्रेता ने द्वितीय पक्ष क्रेता को पैमाईश करवाकर मौके पर मय समस्त मूल दस्तावेज एवं भौतिक कब्जा सम्भला दिया है, जिनकी प्रथम पक्ष विक्रेता से प्राप्ति होना द्वितीय पक्ष क्रेता इस विक्रय–पत्र में स्वीकार करता है।

यह कि उपरोक्त वर्णित विक्रय की गई अचल सम्पत्ति का द्वितीय पक्ष क्रेता इस विक्रय–पत्र के निष्पादन के पश्चात् एकमात्र मालिक, काबिज व स्वत्वाधिकारी हो गया है तथा विक्रय की गई अचल सम्पत्ति के समस्त स्वत्वाधिकार आज इस विक्रय–पत्र के निष्पादन के उपरान्त प्रथम पक्ष विक्रेता के स्थान पर द्वितीय पक्ष क्रेता को बहैसियत मालिक प्राप्त हो गये हैं तथा उपरोक्त वर्णित हस्तान्तरित की गई अचल सम्पत्ति को द्वितीय पक्ष क्रेता जिस तरह से भी चाहे अपने स्वयं के काम में लेवे, उपयोग व उपभोग करे, इसमें मंजिल दर मंजिल निर्माण करावे, जल व विद्युत के कनेक्शनस् अपने स्वयं के नाम से प्राप्त करे तथा प्रत्येक प्रकार से रहन, विक्रय, बख्शीश, दान व अन्य प्रकार से हस्तान्तरण आदि कर लाभ व पुण्य अर्जित करे, किराये अथवा लीज पर देवे, समस्त राजकीय कार्यालयों यथा जयपुर विकास प्राधिकरण, जलदाय विभाग, विद्युत विभाग व संस्थाओं इत्यादि में प्रथम पक्ष विक्रेता के नाम के स्थान पर द्वितीय पक्ष क्रेता अपना स्वयं का नाम दर्ज व अंकित करावे, नाम हस्तान्तरित करावें तथा प्रत्येक प्रकार से लाभान्वित होवे।

For KRISHNAA BALRAM RESIDENCY PVT. LTD.

DIRECTOR

For SATYAM CONSTRUCTION

PROPRIETOR

Under 54 Endorsement

धारा 54 के तहत प्रमाण-पत्र प्रमाणित किया जाता है कि इस लेख पत्र की मालियत रू 7500000 मानते हुए इस पर देय कमी मुद्रांक राशि रू 450000 पर कमी पंजीयन शुल्क रू 75000, सरचार्ज राशि 135000 कुल रू 660000 रसीद संख्या 202402021002181 दिनांक 24-01-2024 में जमा किये गये है।

अतः दस्तावेज को रू 450000 के मुद्रांकों पर निष्पादित माना जाता है।

202401021001899

Sale Deed (Conveyance Deed)

उप पंजीयक, JAIPUR-VII

उप पंजीयक
पंजीयन एवं मुद्रांक विभाग
जयपुर–सप्तम्

Registration Endorsement

आज दिनांक 25/01/2024 को
पुस्तक संख्या 1 जिल्द संख्या 1007 में
पृष्ठ संख्या 79 क्रम संख्या 202403021101639 पर पंजीबद्ध किया गया तथा
अतिरिक्त पुस्तक संख्या 1 जिल्द संख्या 4027 के
पृष्ठ संख्या 483 से 496 पर चस्पा किया गया।

202401021001899

Sale Deed (Conveyance Deed)

उप पंजीयक, JAIPUR-VII

उप पंजीयक
पंजीयन एवं मुद्रांक विभाग
जयपुर–सप्तम्

उप पंजीयक जयपुर सप्तम् (राज.)
पंजीयन विभाग
SUB REGISTRAR-VII

यह कि उपरोक्त वर्णित हस्तान्तरित की गई अचल सम्पत्ति सम्पूर्ण से अब प्रथम पक्ष विक्रेता का व इनके समस्त उत्तराधिकारियों, प्रतिनिधियों, स्थानापन्नों, दायभागियों इत्यादि का किसी प्रकार का कोई हक व सम्बन्ध नहीं रहा है और ना ही भविष्य में रहेगा।

यह कि इस विक्रय–पत्र के निष्पादन के दिवस से पूर्व का उपरोक्त वर्णित हस्तान्तरित की गई अचल सम्पत्ति पर प्रथम पक्ष विक्रेता की ओर से किसी प्रकार का कोई ऋण भार, लीज, रिजम्पशन चार्जेस, झगड़ा–टण्टा, वाद–विवाद सरकारी, अर्द्ध–सरकारी विभागों, जयपुर विकास प्राधिकरण, बैंक, संस्था अथवा जनसाधारण इत्यादि का बकाया आदि पाया जाता है, तो उन सब के निपटारे, सुलटारे व अदायगी की समस्त जिम्मेदारी प्रथम पक्ष विक्रेता की स्वयं की होगी तथा उन सब का भी निपटारा, सुलटारा, चुकारा व अदायगी भी प्रथम पक्ष विक्रेता स्वयं अपने खर्चे व श्रम से करेगा तथा इस विक्रय के विरुद्ध कोई व्यक्ति, संस्था, बैंक या सरकार इत्यादि किसी प्रकार की कोई आपत्ति या आक्षेप करेगा तो उन सब का भी निपटारा भी प्रथम पक्ष विक्रेता स्वयं अपने खर्चे से करेगा। तथा आज दिनांक के बाद अगर किसी भी तरह की कोई बाधा आती है तो उसकी जिम्मेदारी द्वितीयपक्ष क्रेता की होगी।

विक्रय की गई सम्पत्ति का विवरण

रिहायशी **आवासीय एकल पट्टा खसरा नम्बर 633/627 एवं 635/630, ग्राम गणपतपुरा, तहसील सांगानेर जिला जयपुर, राजस्थान** में स्थित है तथा **जिसकी नाप पूर्व से पश्चिम, उत्तर की ओर 27.49 मीटर, दक्षिण की ओर 26.59 मीटर है तथा उत्तर से दक्षिण पूर्व की ओर 31.21 मीटर एवं पश्चिम की ओर 31.07 मीटर है, जिसका क्षेत्रफल 801.34 वर्गमीटर मय बाउण्ड्रीवाल सहित** को विक्रय किया है तथा मात्र 12 मीटर चौड़े सरकारी आम रास्ते पर स्थित होने के कारण इसकी मालियत विक्रय प्रतिफल राशि से कतई अधिक नहीं है।

यह कि इस विक्रय–पत्र के पंजीयन व मुद्रांक शुल्क को वहन करने की जिम्मेदारी द्वितीय पक्ष क्रेता के जिम्मे तैय पाई गई है तथा द्वितीय पक्ष क्रेता ने ही अलावा विक्रय प्रतिफल के स्वयं के पास से वहन किया है।

यह कि विक्रय की गई सम्पत्ति को भलीभाँति समझने के लिये इस विक्रय–पत्र के संलग्न मानचित्र में पीले रंग से दर्शाया गया है, जो कि इस विक्रय–पत्र का एक अभिन्न अंग व हिस्सा है तथा रहेगा।

यह कि विक्रय की गई अचल सम्पत्ति के बाबत् भविष्य में जब भी द्वितीय पक्ष क्रेता को प्रथम पक्ष विक्रेता के हस्ताक्षरों, गवाहों, बयानों आदि की आवश्यकता होगी तो प्रथम

उप पंजीयक
पंजीयन एवं मुद्रांक विभाग
जयपुर–सप्तम

For KRISHNAA BALRAM RESIDENCY PVT. LTD.
DIRECTOR

For SATYAM CONSTRUCTION
PROPRIETOR

पक्ष विक्रेता, द्वितीय पक्ष क्रेता का बिना किसी अतिरिक्त मांग राशि के सहयोग करने को बाध्य रहेगा।

अतः यह विक्रय-पत्र प्रथम पक्ष विक्रेता ने द्वितीय पक्ष क्रेता के हित में अपनी राजी, खुशी, होश हवाश की दुरुस्ती में बिना किसी दबाव, बहकावे तथा बिना किसी नशे पते के कीमती **छः किता ग्रीन पेपर्स** पर टाईप करवा कर पढ़, सुन, सोच व समझकर समक्ष गवाहान् हस्ताक्षर कर दिये है कि सनद् रहे और समय पर काम आवे। इति। तहरीर, दिनांक 24 जनवरी सन् 2024 ईस्वी।

हस्ताक्षर प्रथम पक्ष विक्रेताः-

For KRISHNAA BALRAM RESIDENCY PVT. LTD.

DIRECTOR

(आशुतोष बंसल)
बहैसियत निदेशक KRISHNAA BALRAM RESIDENCY PRIVATE LIMITED
PAN NO. AADCK2667F

हस्ताक्षर द्वितीय पक्ष क्रेताः-

For SATYAM CONSTRUCTION

PROPRIETOR

(गिरधारी डुकिया)
बहैसियत प्रोपराईटर मैसर्स सत्यम कन्स्ट्रक्शन
PAN: AWOPD3882H

(1) हस्ताक्षर गवाह	(2) हस्ताक्षर गवाह
श्री महेंद्र गुर्जर आयु 34 वर्ष सुपुत्र श्री सूरजमल गुर्जर जाति गुर्जर निवासी 57, पवनपुत्र जी बस्ती, करनी पैलेस रोड, पांच्यावाला, जयपुर, राजस्थान	श्री महेश कुमार डुकिया आयु 32 वर्ष सुपुत्र श्री शिवपाल राम जाट जाति जाट निवासी भीलाल, जीजोट, नागौर, राजस्थान

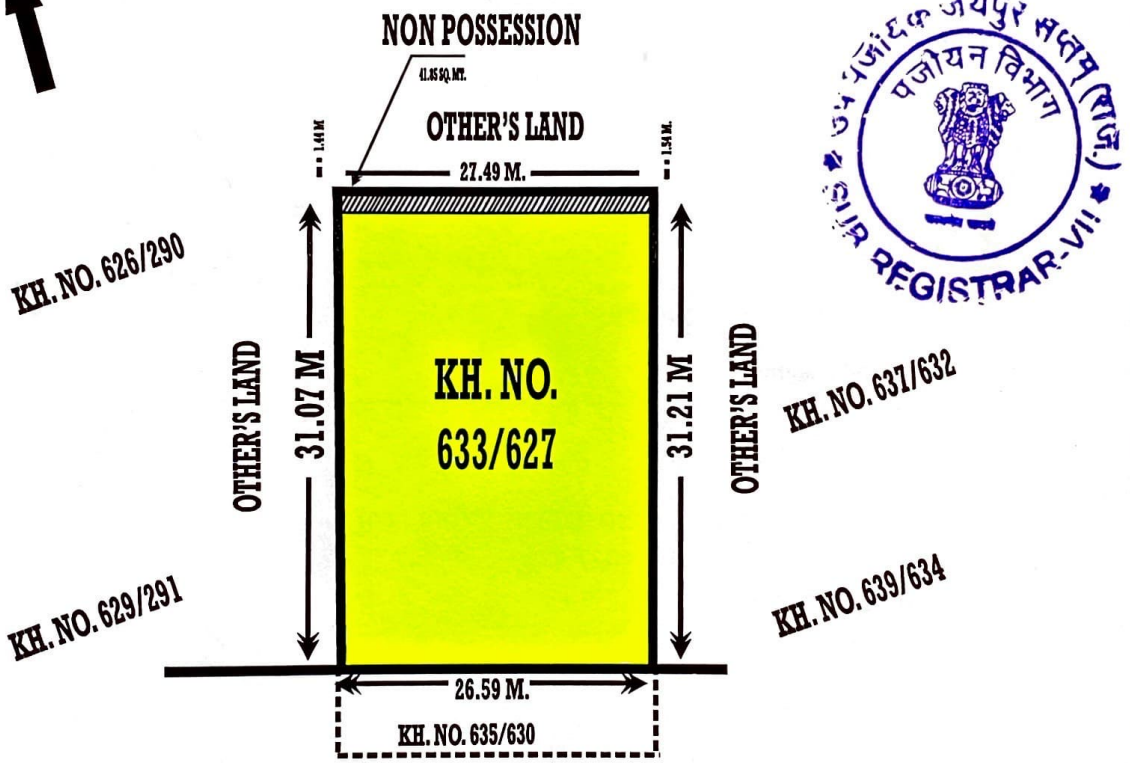
उप पंजीयक
पंजीयन एवं मुद्रांक विभाग
जयपुर-सप्तम

Drafted by me as per records & directions
Given by executant & claimant
(KAILASH CHOUDHARY)

SITE PLAN OF SINGLE PATTA OF KH. NO. 633/627 AND 635/630 AT VILLAGE GANPATPURA, TEHSIL SANGANER, JAIPUR (RAJ.)

N

AREA= 801.34 SQ. MTR.



उप पंजीयक जयपुर सप्तम (राज.)
पंजीयन विभाग
SUB REGISTRAR-VII

ROAD 12 MTR. WIDE

For KRISHNAA BALRAM RESIDENCY PVT. LTD.

DIRECTOR

For SATYAM CONSTRUCTION

PROPRIETOR

DEED COLOR SHOWN THUS

Under 54 Endorsement

धारा 54 के तहत प्रमाण-पत्र प्रमाणित किया जाता है कि इस लेख पत्र की मालियत रू 7500000 मानते हुए इस पर देय कमी मुद्रांक राशि रू 450000 पर कमी पंजीयन शुल्क रू 75000, सरचार्ज राशि 135000 कुल रू 660000 रसीद संख्या 202402021002181 दिनांक 24-01-2024 में जमा किये गये है।

अतः दस्तावेज को रू 450000 के मुद्रांकों पर निष्पादित माना जाता है।

202401021001899

Sale Deed (Conveyance Deed)

उप पंजीयक, JAIPUR-VII

उप पंजीयक
पंजीयन एवं मुद्रांक विभाग
जयपुर–सप्तम

Registration Endorsement

आज दिनांक 25/01/2024 को
पुस्तक संख्या 1 जिल्द संख्या 1007 में
पृष्ठ संख्या 79 क्रम संख्या 202403021101639 पर पंजीबद्व किया गया तथा
अतिरिक्त पुस्तक संख्या 1 जिल्द संख्या 4027 के
पृष्ठ संख्या 483 से 496 पर चस्पा किया गया।

202401021001899

Sale Deed (Conveyance Deed)

उप पंजीयक, JAIPUR-VII

उप पंजीयक
पंजीयन एवं मुद्रांक विभाग
जयपुर–सप्तम

जयपुर विकास प्राधिकरण, जयपुर

www.jda.urban.rajasthan.gov.in

क्रमांकःजविप्रा/उपा. जोन–8/2024/डी– 209 दिनांक 29/1/24

नाम हस्तान्तरण पत्र

सत्यम कन्स्ट्रक्शन जरिये प्रो0 श्री गिरधारी डुकिया पुत्र श्री बालूराम डुकिया
पंजीकृत कार्यालय–शॉप नम्बर 4, जय भवानी विहार विस्तार, गोविन्दपुरा,
कालवाड रोड, जयपुर।

विषय : ग्राम गणपतपुरा तहसील सांगानेर के खसरा नम्बर 633/627, 635/630 क्षेत्रफल 801.34 वर्ग मीटर का नाम हस्तान्तरण करने बाबत।

संदर्भ : आपका ऑनलाईन आवेदन क्रमांक 158912 दिनांक 25.01.2024

(सीपीआरएमएस नम्बर 2167000035)

उपरोक्त विषयान्तर्गत लेख है कि आप द्वारा प्रस्तुत **रजिस्टर्ड विक्रय पत्र** की फोटो प्रति के आधार पर **ग्राम गणपतपुरा तहसील सांगानेर के खसरा नम्बर 633/627, 635/630 क्षेत्रफल 801.34 वर्ग मीटर** का नाम हस्तान्तरण आपके नाम उन्हीं नियमों एवं शर्तों पर किया जाता है जिन नियमों एवं शर्तों पर उक्त का फ्री होल्ड पट्टा **क्रमांक 7435 दिनांक 11.12.2023** को **कृष्णा बलराम रेजीडेन्सी जरिये निदेशक श्री आशुतोष बंसल पुत्र श्री प्रवीण कुमार बंसल** के नाम से जारी किया गया था। नाम हस्तान्तरण पत्र क्रमांक 209 दिनांक 29/1/24 को **श्री सत्यम कन्स्ट्रक्शन जरिये प्रो0 श्री गिरधारी डुकिया पुत्र श्री बालूराम डुकिया** के पक्ष में जारी किया गया। पट्टाधारी/हस्तान्तरिती के समस्त उत्तरदायित्व एवं हक आपको हस्तान्तरण किये जाते है।

यदि आवेदक द्वारा प्रस्तुत दस्तावेजों में अगर कोई तथ्य भिन्न पाये जाते है या इन दस्तावेजों की वैधता को लेकर स्वामित्व बाबत कोई तथ्य/बात उत्पन्न होती है तो उसकी सम्पूर्ण जिम्मेदारी आपकी होगी एवं यह नाम हस्तान्तरण पत्र स्वतः ही प्रथम दृष्टया निरस्त (Prime facie ab-initiovoid) समझा जावेगा।

उपायुक्त जोन–8
जयपुर विकास प्राधिकरण
जयपुर

उपायुक्त जोन–8
जयपुर विकास प्राधिकरण
जयपुर

CIN No. L36911RJ1996PLC011381

Ref No. : SME_050324190045
Date : 19/3/2024

To,
M/s Satyam Construction
Jai Bhawani Vihar Vistar Shop No. 4 Govindpura
Kalwar Road Jaipur Rajasthan 302012

Subject: Sanction of loan facility of Rs. 5,00,00,000/- (Five Crores only)

Dear Sir/Madam,

With reference to above cited subject & your application for sanction of the loan and the subsequent discussions, we are pleased to communicate the sanction of an amount of Rs. 5,00,00,000/- (Five Crores only) subject to the following terms and conditions mentioned below:

S. No.	Particulars	Description
1.	**Borrower / Applicant**	**M/s Satyam Construction, PAN: AWOPD3882H, a Proprietorship Firm having** its registered Office at Jai Bhawani Vihar Vistar Shop No. 4 Govindpura, Kalwar Road, Jaipur, Rajasthan-302012
2.	**Co-Borrower/Co-Applicant**	**Mr. Girdhari Dukia, PAN: AWOPD3882H**, S/o Balu Ram Dukia, Bhilal Nagaur, Jijoth Nagaur Rajasthan 341519 **Mrs. Anita Devi, PAN- HMMPD9721G,** W/o Girdhari Lal, Dukiyon Ki Dhani, Bhilal, Nagaur, Jijoth, Rajathan-341519
3	**Guarantor**	**NA**
4	**Mortgagor**	**M/s Satyam Construction, PAN: AWOPD3882H, a Proprietorship Firm having** its registered Office at Jai Bhawani Vihar Vistar Shop No. 4 Govindpura, Kalwar Road, Jaipur, Rajasthan-302012
5	**Lender**	**AU Small Finance Bank Limited**, having its registered office at 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001 and Branch office at CP3-235, Industrial Area, Apparel Park, Jagatpura, Sitapura, Jaipur, Rajasthan
6	**Facility / Loan and Amount**	**Dropline overdraft facility with Interest Payment Period** of **Rs.5,00,00,000/- (Five Crores only)**
7	**Project**	**"Sunflower"** Situated at Khasra No. **633/627 & 635/630**, Ganpatpura, Tehsil Sanganer, Jaipur, Rajasthan, admeasuring 801.34 Sq. Mtrs.
8	**Purpose of the Facility**	The total amount of the Facility shall be utilized for the following purposes: • Towards payment of vendors/creditors/contractors for expenses related to the Project; • To completion of balance construction of the Project; • To meet cost & expenses ancillary to the Facility. The Lender reserves the right to modify the inter-se usage of the Facility amount.
9	**Details of the Sponsors**	NA

For SATYAM CONSTRUCTION
PROPRIETOR

10	**Details of Existing Lender, if any (BT)**	NA
11	**Availability Period**	Mean the period commencing from the First Disbursement Date and ending after the expiry of 36 months within which the Borrowers may drawdown the entire Loan amount. The entire Facility should be availed of within the number of months, from the date of loan disbursement, as specified above in this clause. The Borrower's right to make drawls shall expire at the end of the Availability Period ("Drawdown End Date"). The dropline limit shall be on debit freeze mode during balance tenor after expiry of Availability Period i.e., Interest Payment Period.
12	**MCLR/EBR**	NA
13	**Margin**	NA
14	**Interest Payment Period**	Period of 36 months from the date of disbursement in which only interest amount is to be paid and no scheduled principal will be paid.
15	**Additional Interest, in case of default other than payment default**	1% Per Month up to the date of default
16	**Rate of Interest (Fixed)**	15% p.a. (fixed) payable on monthly basis
17	**Processing Fees (Upfront)**	• 1% of the Facility amount plus applicable taxes; and • Reimbursement of actual charges/cost incurred by the Lender during credit assessment of the proposal
18	**Key Men Insurance**	NA
19	**Door to door Tenor & DCCO**	Total tenor of 60 months including 36 months of Interest Payment Period (hereinafter being referred as "IPP") starting from the date of 1st disbursement and post expiry of the said IPP, outstanding amount / total drawdown amount under the Facility to be repaid in 24 equated monthly Principal Instalments by way of Equated Monthly Reduction ("EMR) as per below mechanism and Interest to be paid as and when due. However, the Principal / Drawdown amount under the Facility shall also be reduced during the entire tenor of the Facility as per Clause 33 mentioned hereinafter. The Date of Commencement of Commercial Operations (hereinafter being referred as "DCCO") shall be 18-02-2027.
20	**EMR Payment Date/Dropline Date**	EMR amount shall be deducted on last day of the month as per the applicable repayment mode for recovery.
21	**Minimum Security Cover**	Minimum security cover of 2.0 times of the principal outstanding amount including proposed disbursement, if any, ***("Minimum Security Cover Ratio")*** shall be maintained throughout the tenor of the Facility.
22	**Minimum Receivable Cover**	Minimum receivable cover of 2.50 times of the principal outstanding amount including proposed disbursement, if any, ***("Minimum Receivable Cover Ratio")*** shall be maintained throughout the tenor of the Facility.

For SATYAM CONSTRUCTION
Shirdhari
PROPRIETOR

Shirdhari अनिता

3/7/2016

23	**Security**	a) First and Exclusive charge by way of mortgage over all the part & pieces of proposed Land along with all present and future superstructure/Development rights, title interest, and benefit in all and singular, the beneficial right, title and interest of the Borrower including proportionate share in the land & units unsold pertaining to the Project. **(Details of sold/Unsold Units as per Annexure A)** b) First and Exclusive charge by way of hypothecation of the entire receivables of the Project (both present and future) including moveable & current assets and all rights, interest, titles, benefits, TDRs (if any), Insurance Claims (if any) and any amount received under the Project of whatsoever nature it may be, belonging to the Borrower, in favour of the Lender. c) Any other security as may be decided by the Lender from time to time.
24	**Prepayment Interest /charges**	Prepayment interest/charges of 3% on outstanding principal amount will be charged in the event the Borrower prepays the Facilities, partial or full, by availing finance from any other bank / financial institutions and no prepayment interest will be charged if Borrower repay the Facility amount from own sources or through collections received in the Facility.
25	**Default Interest**	If Interest and/or principal instalments due are defaulted / delayed, total interest @ 36% *(Thirty Six percent)* p.a., compounded monthly, for defaulted/delayed period on the interest/Instalments due *(calculated from due date till date of payment)* will become payable.
26	**Disbursement Schedule**	As per in Annexure B of sanction letter
27	**Escrow Accounts Mechanism**	NA
28	**CCRA**	NA
29	**Project Finance**	Yes
30	**DCCO Date**	18-Feb-2027
31	**Last Date of Drawl of Loan Amount**	Last date of expiry of 36 months starting from the date of 1st disbursement
32	**RERA Accounts**	NA
33	**Minimum Selling Price**	In relation to any units which are unsold as on the date of execution of the Facility Documents, an all-inclusive minimum selling price shall be the higher of the prevailing circle rates prescribed by the relevant Government Authority applicable to such unsold units or Rs. 3200/- per Sq. Ft. (PSF) on Saleable Area (mentioned in Annexure A). The Borrower shall ensure to sell units in the Project at rate not less than the Minimum Selling Price. In event, any unit/flat is sold below MSP, the Borrower shall prepay the Facility as per amount require for unconditional NOC post completion of the Project. In case, Developer avails unconditional NOC post completion of the project than he may avail the same by depositing Rs 14 Lakhs each for 2 BHK (Type-A) and 18 lakhs for 2BHK units (Type-B) and for 3BHK the amount will be 24 lakhs, said amount shall be adjusted in Principal amount of the facility.

For SATYAM CONSTRUCTION
Shiodhari
PROPRIETOR
Shiodhari

34	**Insurance**	Contractor's All Risk Policy - pertaining to the project is required to be obtained with a firm approved by the Bank at Borrower's cost. The policies/cover notes should be endorsed in favour of the Bank and copy of the policy to be submitted with the Bank. In the event of non -compliance, the bank reserves the right to take the insurance cover as required by the Bank by debit to Borrower's account, however Bank is not under obligation to obtain the policy. Likewise, all the renewals of the policies should also be effected/done by the Borrower at all materials.
35	**Facility / Transaction Documentation**	The Borrower shall execute the following documents as per the satisfaction of the Lender: • Loan Agreement; • Memorandum of Deposit of Title Deeds ***("MODT")***; • Demand Promissory Note ***("DPN")*** of facility amount/Loan amount and Letter of Continuity of DPN; • 5 Repayment Post Dated Cheque ("***RPDC***")/ Standing Instruction in favor of the Lender from Borrower; • 2 Security Post Dated Cheque ***("SPDC")*** of Facility amount from Borrower; • 1 Security Post Dated Cheque ***("SPDC")*** of Facility amount from Co-Borrowers;
36	**Pre-Disbursement Conditions**	The 1st Disbursement under the Facility shall be subject to the compliance of the below specified conditions: • Undertaking from the Borrower that units in the projects shall be sold only after completion of the project/Availment of exemption certificate from RERA Authority; • Satisfactory Valuation / Technical Report by Empanelled Valuer of the Lender; • Clear Title Search/Legal Report by Empanelled Lawyer of the Lender; • CA Certified statement confirming Cost of Project incurred till date & Means of Finance of the Project brought in till date; • Satisfactory CIBIL report of Borrower and Co-Borrowers; • Management certified Annexure 1 to be documented under Multiple Banking Arrangement. • Management certified Cashflow Statement; Cost & Means of Finance of the Project; and Sold/Booked & Unsold Inventory of the Project; • Copy of Project approvals including Construction / Building Plans, Project NOCs, and Construction Permission Letter, if any. • Payment of upfront processing fees & all other applicable charges; • Signing of all the facility documents as suggested by empanelled lawyers, to the satisfaction of Lender; • Creation & Perfection of mortgage / charge on the Project and deposit of all title documents of the Project / Properties in original, along with chain documents, at the time of creation of the mortgage / charge in favor of the Lender; • Opening of Dropline Overdraft Account and Current Account; and

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		• Any other document as may be required by the Lender for facilitation of the 1st disbursement
37	**Post Disbursement Conditions to be complied before any subsequent disbursement or within 30 days from 1st disbursement, whichever is earlier**	The Borrower shall comply with the following conditions: • A clause in the Sale Agreement with the customer confirming that the Borrower has taken a loan on the Project from Lender; • CA Certified End use utilization of Mobilization advance; and • The Borrower shall install a signage at the Project site stating that "The Project is financed by "AU Small Finance Bank Limited". Any disbursement beyond 1st Disbursement shall be made post compliance of all the conditions stated hereinabove and non-compliance any of the above conditions shall attract penal interest @ 1% per month or part thereof in addition to the Rate of Interest mentioned above, on the principal outstanding till all the above stated compliances are adhered to.
38	**Other Conditions / Post Disbursement Conditions**	• The Borrower / Co-Borrower shall seek prior written confirmation from the Lender prior of making any change in the constitution of the Borrower / Co-Borrower entity; • The Borrower shall submit a certified true copy of all certificate / communications submitted/made to/with the RERA Authority within 7 days of the date of such submission; • No Objection Confirmation (*"NOC"*) of the Lender shall be obtained before raising any additional debt in the Borrower and/or additional debt relating to the Project from Financial Institution; • The Borrower shall apply for NOC from the Lender 7 days prior to registration of any unit/area in the Project; • Borrower shall send all requests pertaining to issuance of Unconditional/Conditional NOCs on REGNOC@aubank.in; • Post upfront disbursement, compliance related documents such as MBA (Annexure-1), UFCE Declaration, Booking MIS, COPMOF etc. should be sent by the borrower to REGDOCUMENTS@aubank.in; • Borrower shall send requests for subsequent disbursement on REGSUBSEQUENT@aubank.in; • Borrower shall send all requests pertaining to fund transfer from RERA A/C on reratransfer@aubank.in • Management certified booking MIS in the format as may be provided by the Lender to be submitted on Quarterly basis to the Lender within 7 days from the end of the previous quarter. In event of booking MIS of the previous quarter is not received within stipulated time frame; the Lender reserves the right to withhold subsequent disbursement and NOC issuance; • The Borrower will submit to the Lender, provisional financial statement within 3 months and annual audited financial statement no later than 8 months from the end of each fiscal year; • The Borrower shall intimate the Lender upon occurrence of any material legal proceedings/inquiries/investigations by statutory authorities within 7 days of such occurrence;

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Shirdhari
PROPRIETOR
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अनिता
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		• The Lender reserves the right to appoint lender's independent legal counsel for validating legal chain of the property/properties; lender independent engineer for technical verification of the project and lender's independent auditor for validating books of accounts/financial statements of the Borrower; • End use certificate for the loan to be submitted with the Lender within 30 days of the disbursement or prior to any subsequent disbursement whichever is earlier; • End Use certificate for mobilization advance to be submitted within 30 days of disbursement else drawing power limit will be downsized permanently to the extent of unutilized amount; • Instalment schedule is normally equated monthly/Principal instalments subject to the terms & conditions of the repayment schedule as mentioned in **Annexure C** and Repayment instrument for EMR will be presented (as per registered repayment mode) on EMR Payment Date as specified above. To overcome operational issues, holidays etc, it is advised to keep sufficient balance in bank accounts 2-3 days prior to due date of EMR, for clearance of instrument for repayment of EMR on due dates, to avoid penal Interest and other charges and avoid delinquency status. • The Lender reserves the right to appoint Project Management Consultants in event of default; • Opening of Savings Account of the Co-Borrowers with AU Small Finance Bank Limited; • Opening of Staff Salary Account with AU Small Finance Bank Limited; and • Opening of Current Account and RERA Accounts of all Non-Encumbered Projects with AU Small Finance Bank Limited
39	**Event of Default**	Following shall constitute an event of default: • Failure to service debt or any other amount under the facility agreement when due; • Failure to comply with any security covenant/financial covenant. • Any change in shareholding structure of the Borrower without written consent of the Lender; • Failure to comply with government regulations; • Default/rescheduling/restructuring of any credit facility by any other lender to the borrower/borrower group; • Compulsory acquisition, nationalization, or expropriation of a substantial part of the assets of the Borrower. • Cancellation of approval by any developing authority or material delay in receiving the approval which can substantially delay or discard the project; and • Any other event of default as may be specified in the Transaction Documents In the above circumstances of default, the Lender shall be entitled to rights, including but not limited to: • To recall the Facility;

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		• To demand immediate payment of the default amount out of his own sources; • To nominate a director on the board of the Borrower. Notwithstanding the anything stated above, the Borrower/Co-Borrowers/Guarantors unconditionally agrees, undertakes, and acknowledges that the Lender has an unconditional right to cancel the outstanding un-drawn commitments at any time during the currency of the Facility and that the Lender shall endeavour to provide prior intimation of the same to the Borrower.
40	**Shortfall Undertaking**	In the event, there are any cash flow shortfalls *(any cost over-runs or any shortfall in interest and principal repayment)* regarding the expected cash flows consistent with the Business Plan, to the extent that a short fall exists, and 3 days prior to the expected date of the anticipated shortfall, the Borrower and / or Co-Borrower shall fund such shortfalls through its own contribution.
41	**Costs**	• All costs associated with the sanction and disbursement, including cost of conducting due diligence *(legal, background check, technical, construction, environmental, land survey, secretarial, financial, corporate, valuation, market study etc.)*, title verification, drafting and execution of documents, cost of rating, signage, etc. shall be borne by the Borrower. • All costs related to Security creation shall also be borne by the Borrower. • All monitoring cost, including cost towards periodic valuation, financial, legal and technical due diligence, Project monitoring etc., shall be borne by the Borrower.
42	**Governing Law and Jurisdiction**	• Governing Law: Indian law; and • Jurisdiction: Exclusive jurisdiction of courts and tribunal situated at Jaipur, India
43	**Related Party Transaction**	All related party transactions will be subject to approval by the Lender and to be made on arm's length basis and to be reported in the annual Operating Budget.
44	**Other conditions for dropline overdraft facility**	In case of any conflict between these additional terms and conditions and the other terms of this Sanction Letter, these terms and conditions shall supersede the other terms of this Sanction letter, a) the Facility shall get dropdown with at least the scheduled amount for balance tenor computed basis the dropdown amount on the date of expiry of the Interest Payment Period as defined in Sanction Letter and balance tenure. b) No drawdown shall be allowed under the Loan after the expiry of the Availability Period unless the amount proposed to be borrowed when aggregated with the outstanding principal amount(s) borrowed by the Borrower under this Sanction Letter does not exceed the amount sanctioned under the Loan. c) The Loan shall be payable / repayable by the Borrower to the Lender on demand by the Lender together all interest, commission, costs, charges and expenses and all other moneys whatsoever due owing and payable by the Borrower to the Lender under the Loan, upon Event of Default as specified

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		in Sanction Letter. d) The Lender shall be under no obligation to provide the Borrower with any notice, reminder, or other intimation to the Borrower regarding its obligation to pay the amount(s) payable under this Sanction Letter, and it shall be entirely the Borrower's responsibility to ensure prompt and regular payment of the amount(s) payable by the Borrower to the Lender as and when due and in the manner provided herein. e) The principal amounts to be allowed to be outstanding by the Lender from time to time under the Loan shall not exceed the maximum principal amount as mentioned above as Facility amount but the Lender shall have an absolute discretion to determine how much amount out of the Loan it will advance and / or allow to be outstanding from time to time under the Loan and the Lender shall be at liberty to terminate the Facility and refuse to allow further drawings thereon at any time without any previous notice to the Borrower. The interest payable on the outstanding amount shall be as per clause 16 above.

Special Condition:

1. Borrower will submit notarized affidavit from the Partners/Directors whose names appeared in any defaulters list stating that they are not connected with those defaulter companies / firms either as partners / directors or guarantors. The Borrower will enquire with the bankers of the defaulting companies and obtain written confirmation that the constituents referred to them are not their defaulters. The Lender will verify with ROC and also verify their DIN numbers and ensure that the names in the above list are different and in no way linked to the partners of the Borrower and that it is only name similarity.
2. The Borrower shall undertake that they will abide by the regulatory guidelines to deploy funds sanctioned/disbursed by the Lender to them, only in the permissible areas and in conformity with the guidelines laid down by the regulatory authority/development authority.
3. The Borrower shall undertake that the Facility shall be utilized for the specific purpose for which the same has been sanctioned.
4. The Borrower shall undertake that the Facility shall not be utilized for making investments both of current and long-term nature, in any company / entity by way of shares, debentures, etc. and shall not be utilized for granting unsecured loans / inter-corporate deposits to/in any company and for granting all types of loans and advances to subsidiaries, group companies/entities.

Other Terms & Conditions: -

1. The Borrower confirms and shall ensure at all times that the buildings and structures comprised in the Project for which the Loan/Facility is extended by the Lender, fully adhere to the National Disaster Management Authority (NDMA) guidelines on 'Ensuring Disaster Resilient Construction of Buildings and Infrastructure" and/or National Building Code of India and/or any other guidelines/regulations issued by any statutory authority including NDMA and amended from time to time .
2. If there is any Interest Tax levied by the Government of India or any other Authority under the Interest Tax Act 1974 or under any other Law, the Borrower shall reimburse to the Lender any such Tax imposed or levied by the Government of India or any other Authority on Interest and / or other Payments required to

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be paid by the Borrower to the Lender.

3. The Lender shall be entitled to revoke the sanction of the Facility, inter-alia in any of the following circumstances: -
   a) If there is any material change in the purpose/s for which the Facility has been sanctioned;
   b) In the sole judgment of the Lender any material fact has been concealed and/or become subsequently known;
   c) Any statement made by or on behalf of the Borrower is incorrect, incomplete or misleading;
   d) There is default under or a breach of the terms and conditions of the Facility by the Borrower / Co-Borrower (s);
   e) The legal / technical report on the property or any other verification report on the Borrower / Co-Borrower (s) is not to the satisfaction of the Lender in its sole & absolute discretion;
   f) Any Information as may be required by the Lender from time to time pertaining to the Property is not furnished in the form prescribed / approved by the Lender;
   g) Any material fact concerning the Borrower's profits, etc., or ability to repay, or any other relevant aspect of it is withheld, suppressed, or concealed or not made known to us; and
   h) If the Lender in its sole & absolute discretion considers that the Facility should be revoked for whatever reason it may so deem fit and proper.
4. The Lender will have rights to scrutinize and audit the expenses, which are incurred in the project.

Standard Covenant forming part of Terms and Conditions:

1. The Lender will have the right to examine at all times, the Borrower's books of accounts and to have the project site inspected from time to time by officer(s) of and/or qualified auditors or concurrent auditors and/or technical experts and/or management consultants or other persons of the choice of the Lender. Cost of such inspections will be borne by the Borrower.
2. During the currency of the Facility, the Borrower will not, without the prior permission in writing –
   a) Effect any changes in the capital structure or share holding pattern;
   b) Formulate any scheme of amalgamation or re-construction or restructuring of any kind;
   c) Invest by any way of share capital in, or lend or advance funds to, or place deposits with any other concern *(normal trade credit or security deposits in the normal course of business or advance to employees, can, however, be extended)*;
   d) Undertake guarantee obligations on behalf of any other Company or Person;
   e) Withdraw the monies brought in by shareholders/directors;
   f) Undertake any major change in their management set up;
   g) Create any further charge, Lien or encumbrance over the assets and properties of the Borrower charged to the Lender in favour of any other company, financial institution, Banks, Company, or any other Person; and
   h) Sell, assign mortgage or otherwise dispose-off any of the assets mortgaged/charged to the Lender.
3. The Lender reserves the right to alter/cancel/modify any terms and conditions of the Facility as it may deem fit absolutely at its discretion without notice and without assigning any reason thereof.
4. The Borrower should undertake that they should not induct a person who is a director on the Board of a company which has been identified as a wilful defaulter and that in case, such person is found to be on the structure of the Borrower, the Borrower would take expeditious and effective steps for removal of the person from its structure.
5. The Lender reserves the right to rearrange the repayment schedule and to call upon the Borrower to accelerate the payments if the Borrower's financial position so warrants as per the opinion of the Lender.

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6. Any Default, Fraud, Legal incompetence during the currency of the Facility, Non-Compliance of agreed terms and conditions, non-submission of required documents, over dues, any other irregularities by the Borrower will enable the Lender to recall the Facility.
7. The Lender reserves the right to stop further disbursements in event of default or misrepresentation.
8. The Borrower will keep the Lender informed of the happening of any event likely to have substantial effect on their profit or business, with explanations and the remedial steps proposed to be taken.
9. The Borrower shall keep the Lender advised of any circumstances adversely affecting the financial position of their subsidiaries/group companies or companies in which it has invested, including any action taken creditor against the said companies legally or otherwise.
10. The Annexures shall form part and parcel of the sanction letter.

11. The borrower unconditionally agrees, acknowledges, and undertakes that the bank has an unconditional right to cancel the facilities, whether in part or in full, at any time during the currency of the facilities, without any prior intimation of such cancellation of the borrower

The validity of the said sanction is for Fifteen *(15)* days from the date of the sanction letter.
We here by request you to kindly sign the attached duplicate copy of sanction letter as your acceptance of the terms and conditions of the above Facility and return it to us. We look forward to your acceptance of this sheet to expedite the conclusion of this transaction and the disbursement hereunder.

We, however, reserve the right to revoke in part or in full or withdraw /stop financial assistance or to amend any of the terms of sanction including ROI at any stage without any notice or giving any reasons for any purpose whatsoever, at our absolute discretion.

Further, this sanction does not vest in anyone; the right to claim any damage against AUSFB for any reasons whatsoever.

Thanking you,

Yours Faithfully,

Authorised Signatory
AU Small Finance Bank Limited

Approved and accepted by

3/7/2016

For SATYAM CONSTRUCTION
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3/7/2016

CIN No. L36911RJ1996PLC011381

For and on behalf **M/s Satyam Construction (Proprietorship Firm)** (Borrower / Applicant) For SATYAM CONSTRUCTION Girdhari PROPRIETOR Name: _____ Designation: _____ Date: 19/3/2024	**Mr. Girdhari Dukia (Proprietor)** (Co-Borrower / Co-Applicant) Girdhari Date: 19/3/2024
Mrs. Anita Devi (Co-Borrower / Co-Applicant) अनिता Date: 19/3/2024	

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Annexure A

List of Sold Registered / Booked / Unsold Units of the Project

Residential Units

Flat No	Floor	TYPE	Carpet Area (In Sq. Ft)	Saleable Area (In Sq. Ft.)	Rate (Per Sq. Ft. on Saleable Area)	Sale Value (In Cr.)	Status
G-1	Ground	3-BHK	948	1463	3200	0.47	Unsold
G-2	Ground	3-BHK	948	1431	3200	0.46	Unsold
G-3	Ground	2-BHK-A	632	939	3200	0.30	Unsold
G-4	Ground	2-BHK-B	704	1087	3200	0.35	Unsold
G-5	Ground	2-BHK-A	579	839	3200	0.27	Unsold
G-6	Ground	2-BHK-B	734	1105	3200	0.35	Unsold
101	FIRST	3-BHK	948	1463	3200	0.47	Unsold
102	FIRST	3-BHK	948	1431	3200	0.46	Unsold
103	FIRST	2-BHK-A	632	939	3200	0.30	Unsold
104	FIRST	2-BHK-B	704	1087	3200	0.35	Unsold
105	FIRST	2-BHK-A	579	839	3200	0.27	Unsold
106	FIRST	2-BHK-B	734	1105	3200	0.35	Unsold
201	SECOND	3-BHK	948	1463	3200	0.47	Unsold
202	SECOND	3-BHK	948	1431	3200	0.46	Unsold
203	SECOND	2-BHK-A	632	939	3200	0.30	Unsold
204	SECOND	2-BHK-B	704	1087	3200	0.35	Unsold
205	SECOND	2-BHK-A	579	839	3200	0.27	Unsold
206	SECOND	2-BHK-B	734	1105	3200	0.35	Unsold
301	THIRD	3-BHK	948	1463	3200	0.47	Unsold
302	THIRD	3-BHK	948	1431	3200	0.46	Unsold
303	THIRD	2-BHK-A	632	939	3200	0.30	Unsold
304	THIRD	2-BHK-B	704	1087	3200	0.35	Unsold
305	THIRD	2-BHK-A	579	839	3200	0.27	Unsold
306	THIRD	2-BHK-B	734	1105	3200	0.35	Unsold
401	FOURTH	3-BHK	948	1463	3200	0.46	Unsold
402	FOURTH	3-BHK	948	1431	3200	0.46	Unsold
403	FOURTH	2-BHK-A	632	938	3200	0.30	Unsold
404	FOURTH	2-BHK-B	704	1087	3200	0.35	Unsold
405	FOURTH	2-BHK-A	579	839	3200	0.27	Unsold
406	FOURTH	2-BHK-B	734	1105	3200	0.35	Unsold
501	FIFTH	3-BHK	948	1463	3200	0.46	Unsold
502	FIFTH	3-BHK	948	1431	3200	0.46	Unsold
503	FIFTH	2-BHK-A	632	938	3200	0.30	Unsold
504	FIFTH	2-BHK-B	704	1087	3200	0.35	Unsold
505	FIFTH	2-BHK-A	579	839	3200	0.27	Unsold
506	FIFTH	2-BHK-B	734	1105	3200	0.35	Unsold
Total			**27270**	**41182**		**13.18**	

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Annexure B

Disbursement Schedule

Particulars	No. of Activities	(Rs. in Lakhs) Per floor	(Rs. in Lakhs) Total
Upfront towards mobilization advance	-	25	25
Upfront towards Vendor/Creditors Payment	-	30	30
Post completion of rafting work	1	25	25
Post Completion of Basement	1	11	11
Post completion of Plinth	1	20	20
Post Slab casting of Stilt, Ground to 5th Floor	7	36	252
Completion of Brick Work of Ground to 5th floor	6	8	48
Completion of Internal Plaster of Ground to 5th floor	6	6	36
Completion of External plaster of 4 sides	4	6	24
Completion of Flooring of Ground to 5th floor	6	4	24
For payment/reimbursement of lift/Transformer	1	5	5
Total	**33**		**500**

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AU SMALL FINANCE BANK

Annexure C
Repayment Schedule

Month	Principal O\s at Beginning	Interest Payment PM	Principal Payment	Maximum Payment PM	Principal O\s at End
37	50000000	625000	2083333	2708333	47916667
38	47916667	598958	2083333	2682292	45833333
39	45833333	572917	2083333	2656250	43750000
40	43750000	546875	2083333	2630208	41666667
41	41666667	520833	2083333	2604167	39583333
42	39583333	494792	2083333	2578125	37500000
43	37500000	468750	2083333	2552083	35416667
44	35416667	442708	2083333	2526042	33333333
45	33333333	416667	2083333	2500000	31250000
46	31250000	390625	2083333	2473958	29166667
47	29166667	364583	2083333	2447917	27083333
48	27083333	338542	2083333	2421875	25000000
49	25000000	312500	2083333	2395833	22916667
50	22916667	286458	2083333	2369792	20833333
51	20833333	260417	2083333	2343750	18750000
52	18750000	234375	2083333	2317708	16666667
53	16666667	208333	2083333	2291667	14583333
54	14583333	182292	2083333	2265625	12500000
55	12500000	156250	2083333	2239583	10416667
56	10416667	130208	2083333	2213542	8333333
57	8333333	104167	2083333	2187500	6250000
58	6250000	78125	2083333	2161458	4166667
59	4166667	52083	2083333	2135417	2083333
60	2083333	26042	2083333	2109375	0

1. The schedule of repayment (EMR) is based on sanctioned facility of the loan, repayment through EMR shall be based on outstanding principal post completion of interest payment period and interest thereon will undergo change consequently.

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Annexure- D

(Example of SMA, NPA Classification and NPA Classification and NPA Upgradation)

1. **IRAC Circular Refer Para No. 2.1.2 (i)** - interest and/ or instalment of principal remains overdue for a period of more than 90 days in respect of a term loan.
   Example Description - SMA and NPA Classification of Term Loan Cases based on overdue date.

   Example Detail: If due date of a loan account is March 31, 2021, and complete dues are not received before the lending institution runs the day-end process on this date, the date of overdue shall be March 31, 2021. If it continues to remain overdue, then this account shall get tagged as SMA-1 upon running day-end process on April 30, 2021, i.e., upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2021. Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 30, 2021 and if continues to remain overdue further, it shall get classified as NPA upon running day-end process on June 29, 2021. This is further elaborated as below mentioned table:

Date	DPD	Classification
31-Mar-21 (Due Date)	1	SMA-0
30-Apr-21	31	SMA-1
30-May-21	61	SMA-2
29-Jun-21	91	NPA

IRAC Circular Refer Para No. 4.2.5 - If arrears of interest and principal are paid by the borrower in the case of loan accounts classified as NPAs, the account should no longer be treated as nonperforming and may be classified as 'standard' accounts.

Example Description - Upgradation of NPA Account: loan accounts classified as NPAs may be upgraded as 'standard' asset only if entire arrears of interest and principal are paid by the borrower.

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Date	Due Amount	DPD	Classification
31-Mar-21 (Due Date)	10000	1	SMA-0
30-Apr-21	10000	31	SMA-1
30-May-21		61	SMA-2
31-May-21	10000		
29-Jun-21		91	NPA
30-Jun-21	10000		
01-Jul-21			Upgradation*

*Upgradation of Account to standard category can be done after total pending due of Rs. 40000 is received from borrower by the Bank.

2. **IRAC Circular Refer Para No. 2.1.2 (ii)** - the account remains 'out of order' as indicated at paragraph 2.2 below, in respect of an Overdraft/Cash Credit (OD/CC)
Para No. 2.2 (Part 1) - An account should be treated as 'out of order' if the outstanding balance remains continuously more than the sanctioned limit/drawing power for 90 days.

Example Description - SMA and NPA Classification on Revolving Facility like Cash Credit / Overdue cases based on Out of Order (Part 1).

Example: If outstanding balance is more than sanctioned limit/drawing power of a revolving facility like cash credit / overdraft account is March 31, 2021, and amount are not received before the lending institution runs the day-end process for this date, the date of overdue shall be March 31, 2021. If it continues to remain excess of sanctioned limit/drawing power, then this account shall get tagged as SMA-1 upon running day-end process on April 30, 2021, i.e., upon completion of 30 days of being continuously more than sanctioned limit/drawing power. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2021. Similarly, if the account continues to remain in excess of sanctioned limit/drawing power, it shall get tagged as SMA-2 upon running day-end process on May 30, 2021, and if continues to remain in excess of sanctioned limit/drawing power further, it shall get classified as NPA upon running day-end process on June 29, 2021.This is further elaborated as below mentioned table:

Date	DPD	Classification

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31-Mar-21 (Outstanding Balance is Excess of Sanction Limit / Drawing Power*)	1	
30-Apr-21	31	SMA-1
30-May-21	61	SMA-2
29-Jun-21	91	NPA

*Outstanding Balance can be treated in Excess of Sanctioned Limit / Drawing Power if any Revolving facility (i.e., Overdraft / Cash Credit) Limit provide by bank is Rs. 1 Lacs and Utilization of customer is more than Rs. 1 Lacs

IRAC Circular Refer Para No. 4.2.5 - If arrears of interest and principal are paid by the borrower in the case of loan accounts classified as NPAs, the account should no longer be treated as nonperforming and may be classified as 'standard' accounts.

Example Description - Upgradation of NPA Account: loan accounts classified as NPAs may be upgraded as 'standard' asset only if entire arrears of interest and principal are paid by the borrower and all the excess amount of limit sanctioned to borrower is also paid. * Outstanding Balance can be treated in Excess of Sanctioned Limit / Drawing Power if any Revolving facility (i.e. Overdraft / Cash Credit) Limit provide by bank is Rs. 1 Lacs and Utilization of customer is more than Rs. 1 Lacs (say Rs. 1,10,000)

Date	DPD	Classification
31-Mar-21 (Outstanding Balance is Excess of Sanction Limit / Drawing Power*)	1	
30-Apr-21	31	SMA-1
30-May-21	61	SMA-2
29-Jun-21	91	NPA
30-Jun-21		Upgrade**

**Upgradation of Account to standard is Possible after excess amount of limit is received from borrower of Rs.10,000 and entire arrears of interest and principal are paid by the borrower

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3. **IRAC Circular Refer Para No. 2.1.2 (ii)** - the account remains 'out of order', in respect of an Overdraft/Cash Credit (OD/CC)
Circular refer Para No. 6 (ii) - An account should be treated as 'out of order', the outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but there are no credits continuously for 90 days, or the outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but credits are not enough to cover the interest debited during the previous 90 days period.

Example Description - NPA Classification on Revolving Facility like Cash Credit / Overdue cases based on Out of Order.

Example: If Prior 90 Days Interest charged/debited in revolving facility like cash credit / overdraft account is more than credit received on account then it shall get classified as NPA upon running day-end process as on Date. The same is explain as below mentioned table:

Date	Transaction Detail	Amount	Classification
01-Jan-21	Customer Use the Limit of Cash Credit / Overdraft Account	100000	
31-Jan-21	Debit Interest	1500	
15-Feb-21	Customer paid the amount	2000	
28-Feb-21	Debit Interest	1500	
31-Mar-21	Debit Interest	1700	NPA**

* NPA is classified due to Interest Charged in last 90 Days is Rs. 4700 (i.e., 1500 + 1500 + 1700) and Credit are received only is Rs. 2000. which is less than the interest charged.

IRAC Circular Refer Para No. 4.2.5 - If arrears of interest and principal are paid by the borrower in the case of loan accounts classified as NPAs, the account should no longer be treated as nonperforming and may be classified as 'standard' accounts.

Example Description - Upgradation of NPA Account: loan accounts classified as NPAs may be upgraded as 'standard' asset only if entire arrears of interest and principal are paid by the borrower and last 90 Days' interest should be less than credit received during the same period.

Date	Transaction Detail	Amount	Classification

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01-Jan-21	Customer Use the Limit of Cash Credit / Overdraft Account	100000	
31-Jan-21	Debit Interest	1500	
15-Feb-21	Customer paid the amount	2000	
28-Feb-21	Debit Interest	1500	
31-Mar-21	Debit Interest	1700	NPA*
30-Apr-21	Debit Interest	1750	
10-May-21			Upgrade**

* NPA is classified due to Interest Charged in last 90 Days is Rs. 4700 (i.e., 1500 + 1500 + 1700) and Credit are received only is Rs. 2000. which is less than the interest charged

**Upgradation of Account to standard can be done after Last 90 Days Interest charged are less than credit received, and all interest arrears is recovered i.e., Interest Charges is Rs. 6450 (i.e., 1500+1500+1700+1750) and Credit is Rs. 2000. However, borrower need to pay Rs. 4450 (i.e., 6450 - 2000)

4. **IRAC Circular Reference Para No. 4.2.4 (a & b)** - Accounts with temporary deficiencies Para No. 4.2.4 (a) - Banks should ensure that drawings in the working capital accounts are covered by the adequacy of current assets, since current assets are first appropriated in times of distress. Drawing power is required to be arrived at based on the stock statement which is current. However, considering the difficulties of large borrowers, stock statements relied upon by the banks for determining drawing power should not be older than three months. The outstanding in the account based on drawing power calculated from stock statements older than three months, would be deemed as irregular.
Para No. 4.2.4 (b) - A working capital borrowable account will become NPA if such irregular drawings are permitted in the account for a continuous period of 90 days even though the unit may be working, or the borrower's financial position is satisfactory.

Example Description - NPA Classification on Cash Credit account based on Stock Statement is not Updated **Example:** If Stock statement is received of a cash credit account as on March 31, 2021, and further updated stock statement is not received. It shall get classified as NPA upon running day-end process on September 27, 2021. The same is explained in below mention table:

Date	Classification

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31-Mar-21 (Stock Statement Received)	
27-Sep-21	NPA

IRAC Circular Refer Para No. 4.2.5 - If arrears of interest and principal are paid by the borrower in the case of loan accounts classified as NPAs, the account should no longer be treated as nonperforming and may be classified as 'standard' accounts.

Example Description - Upgradation of NPA Account: loan accounts classified as NPAs may be upgraded as 'standard' asset only if entire arrears of interest and principal are paid by the borrower and received updated stock statement (i.e., Stock Statement Date should be between last 179 days)

Date	Classification
31-Mar-21 (Stock Statement Received)	
27-Sep-21	NPA
25-Oct-21	Upgrade*

*Upgradation of Account to standard is Possible after receiving updated stock statement (The Date of Stock Statement between 29-4-2021 to 25-10-2021) and entire arrears of interest and principal are paid by the borrower.

5. **IRAC Circular Reference Para No. 4.2.4 (c)** - Accounts with temporary deficiencies Para No. 4.2.4 (c) - Regular and ad hoc credit limits need to be reviewed/ regularized not later than three months from the due date/date of ad hoc sanction. In case of constraints such as non-availability of financial statements and other data from the borrowers, the branch should furnish evidence to show that renewal/ review of credit limits is already on and would be completed soon. In any case, delay beyond six months is not considered desirable as a general discipline. Hence, an account where the regular/ ad hoc credit limits have not been reviewed/ renewed within 180 days from the due date/ date of ad hoc sanction will be treated as NPA.
Example Description - NPA Classification on Revolving facility based on renewal is not to be reviewed.

Example: If Renewal is due of a revolving facility account as on March 31, 2021, and further renewal of account is not done. It shall get classified as NPA upon running day-end process on September 27, 2021. It is further explained in below mention table:

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Date	Classification
31-Mar-21 (Renewal Due Date)	
27-Sep-21	NPA

IRAC Circular Refer Para No. 4.2.5 - If arrears of interest and principal are paid by the borrower in the case of loan accounts classified as NPAs, the account should no longer be treated as nonperforming and may be classified as 'standard' accounts.

Example Description - Upgradation of NPA Account: loan accounts classified as NPAs may be upgraded as 'standard' asset only if entire arrears of interest and principal are paid by the borrower and updated renewal done (i.e., Renewal Date should be between last 179 days)

Date	Classification
31-Mar-21 (Renewal Due Date)	
27-Sep-21	NPA
25-Oct-21	Upgrade*

*Upgradation of Accounts to standard can be done post renewal (The Date of Renewal between 29-4-2021 to 25-10-2021) and after entire arrears of interest and principal are paid.

6. **IRAC Circular Reference Para No. 4.2.19.2 -** A credit card account will be treated as non-performing asset if the minimum amount due, as mentioned in the statement, is not paid fully within 90 days from the payment due date mentioned in the statement.
Example Description - NPA Classification on credit card.

Example Detail: If there is Minimum Amount due (MAD) of a credit card account as on March 31, 2021, and MAD are not received before the lending institution runs the day-end process for this date, the date of overdue shall be March 31, 2021. If it continues to remain overdue, then this account shall get tagged as SMA-1 upon running day-end process on April 30, 2021, i.e., upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2021.

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Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 30, 2021, and if continues to remain overdue further, it shall get classified as NPA upon running day-end process on June 29, 2021. It is further elaborated in below mention table:

Date	Reporting Date MAD Amount	DPD	Classification
31-Mar-21 (MAD Due Date)		1	
30-Apr-21	2000	31	SMA-1
30-May-21	3000	61	SMA-2
29-Jun-21	4000	91	NPA

IRAC Circular Refer Para No. 4.2.5 - If arrears of interest and principal are paid by the borrower in the case of loan accounts classified as NPAs, the account should no longer be treated as nonperforming and may be classified as 'standard' accounts.

Example Description - Upgradation of NPA Account: loan accounts classified as NPAs may be upgraded as 'standard' asset only if entire arrears (MAD amount) of interest and principal are paid by the borrower.

Date	Reporting Date MAD Amount	DPD	Classification
31-Mar-21 (MAD Due Date)		1	
30-Apr-21	2000	31	SMA-1
30-May-21	3000	61	SMA-2
29-Jun-21	4000	91	NPA
30-Jun-21	4000		Upgradation*

*Upgradation of Account to standard is Possible after total pending MAD due of Rs. 4000 is received from borrower.

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7. **IRAC Circular Reference Para No. 4.2.7 (c) -** Asset Classification to be borrower-wise and not facility-wise Para No. 4.2.7.1 -It is difficult to envisage a situation when only one facility to a borrower/one investment in any of the securities issued by the borrower becomes a problem credit/investment and not others. Therefore, all the facilities granted by a bank to a borrower and investment in all the securities issued by the borrower will have to be treated as NPA/NPI and not the particular facility/investment or part thereof which has become irregular.
Example Description - NPA Classification on based on borrower wise and not facility wise.

Example: If any Facility of customer is classified as NPA upon running day-end process as on date, all the facility of the customer needs to be classified NPA upon same day. It is further explained as below mentioned table:

Customer ID	Facility Name	Date	NPA Reason
A	Term Loan 1	29-Jun-21	NPA Classified as per above Example
A	Term Loan 2	29-Jun-21	NPA Classified Due to Customer A Term Loan 1 is classified NPA
A	Cash Credit / Overdraft	29-Jun-21	

IRAC Circular Refer Para No. 4.2.5 - If arrears of interest and principal are paid by the borrower in the case of loan accounts classified as NPAs, the account should no longer be treated as nonperforming and may be classified as 'standard' accounts.

Example Description -Upgradation of NPA Account: loan accounts classified as NPAs may be upgraded if arrears of interest and principal are repaid in all the facilities of the borrower.

Customer ID	Facility Name	Date	NPA Reason
A	Term Loan 1	29-Jun-21	NPA Classified as per above Example
A	Term Loan 2	29-Jun-21	NPA Classified Due to Customer A Term Loan 1 is classified NPA
A	Cash Credit / Overdraft	29-Jun-21	
A	Term Loan 1	15-Jul-21	Upgrade*
A	Term Loan 2	15-Jul-21	
A	Cash Credit / Overdraft	15-Jul-21	

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*Upgradation of Borrower's accounts to standard can be done if arrears of interest and principal are repaid in all the facilities of the borrower

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Shiodhani

PROPRIETOR Shiodhani

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