



RAJESH KUMAR <rksbmaar@gmail.com>

Fw: [External] Fwd: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar) || LA # 641793885 & 642036570

4 messages

Soumita Nag <soumitan@hdfcsupport.co.in>

Tue, Oct 13, 2020 at 2:20 PM

To: rksbmaar@gmail.com

Cc: sales@jaivinayakgroup.com, Kaushik Gupta <kaushikg@hdfc.com>, Amit Roy <amitr@hdfc.com>, Jayati Ghosh <jayatig@hdfc.com>, Ayon Majumdar <ayonm@hdfc.com>, Suman Shyamsundar Chakraborty <sumanc@hdfc.com>, Sanghamitra Das <sanghamitra.das@hdfc.com>, Soumita Nag <soumitan@hdfcsupport.co.in>

Dear Sir,

Please refer to the trail mail.

Thanks & Regards

Soumita Nag

HDFC LTD

Cooke & Kelvey

Kol-1

----- Forwarded by Soumita Nag/HLSIL/Calcutta/HDFC on 13/10/2020 14:17 -----

From: Soumita Nag/HLSIL/Calcutta/HDFC

To: rksbmaar@gmail.com

Cc: sales@jaivinayakgroup.com, Kaushik Gupta/Calcutta/HDFC@hdfc, Ayon Majumdar/Calcutta/HDFC@hdfc, Amit Roy/Calcutta/HDFC@hdfc, Suman Shyamsundar Chakraborty/Calcutta/HDFC@hdfc, Jayati Ghosh/Calcutta/HDFC@hdfc, Sanghamitra Das/Calcutta/HDFC@hdfc, Soumita Nag/HLSIL/Calcutta/HDFC@HDFC

Date: 07/10/2020 21:45

Subject: Fw: [External] Fwd: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar) || LA # 641793885 & 642036570

Dear Sir,

Kindly ask the builder to confirm a **specific date** for prepaying the loan so that we can issue the **Foreclosure Letter** of the mentioned date & builder specifically need to prepay the **exact amount that will be****mentioned in the foreclosure letter & on the specified date as per the foreclosure letter.** Kindly provide a date within 19th of this month between Mon-Fri (10am-1pm).Also confirm whether your both the loans will be prepaid by the builder. As per the query the cheque will be favouring **HDFC LTD.**

Thanks & Regards

Soumita Nag

HDFC LTD

Cooke & Kelvey

Kol-1

----- Forwarded by Soumita Nag/HLSIL/Calcutta/HDFC on 07/10/2020 21:23 -----

From: Ayon Majumdar/Calcutta/HDFC

To: Jayati Ghosh/Calcutta/HDFC@hdfc

Cc: Amit Roy/Calcutta/HDFC@HDFC, Sanghamitra Das/Calcutta/HDFC@HDFC, Soumita Nag/HLSIL/Calcutta/HDFC@HDFC, Suman Shyamsundar Chakraborty/Calcutta/HDFC@HDFC

Date: 02/10/2020 16:58

Subject: Re: Fw: [External] Fwd: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar)

Please specify the date of the prepayment. The bank details are:

| | |
|--------------------------------|--|
| Beneficiary Details: | |
| Name of the Beneficiary | : Housing Development Finance Corporation Ltd. |
| Account No. | : 00140350003527 |
| Name of the Bank | : HDFC Bank Ltd. |
| Branch | : Central Plaza |
| Address | : 2/6, Sarat Bose Road, Central Plaza, Kolkata - 700 020 |
| IFSC Code | : HDFC0000014 |
| Type of Account | : Current Account |
| Remarks column | : Loan account no. and name of borrower |

Regards

Ayon

From: Jayati Ghosh/Calcutta/HDFC

To: Ayon Majumdar/Calcutta/HDFC@hdfc

Cc: Soumita Nag/HLSIL/Calcutta/HDFC@HDFC, Amit Roy/Calcutta/HDFC@hdfc, Suman Shyamsundar Chakraborty/Calcutta/HDFC@hdfc, Sanghamitra Das/Calcutta/HDFC@hdfc

Date: 25/09/2020 11:22

Subject: Fw: [External] Fwd: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar)

Dear Ayon,

Builder wants to repay to us directly as per term of TPA .

Will it be possible to issue prepayment quotation as well as bank details to enable him to transfer to us directly or we could ask him to pay by cheque or demand draft.

Regards

Jayati

Aside to Soumita

Please speak to builder on when he wants to repay and convey to accounts for issuance of prepayment quotation. . Preferably on or after 1st October 20.

Regards

----- Forwarded by Jayati Ghosh/Calcutta/HDFC on 25/09/2020 11:09 -----

From: Soumita Nag/HLSIL/Calcutta/HDFC

To: Jayati Ghosh/Calcutta/HDFC@hdfc

29/01/2021

Gmail - Fw: [External] Fwd: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction...

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Date: 24/09/2020 18:48

Subject: Fw: [External] Fwd: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar)

Dear Jayati Di,

Kindly refer to the mail of both customer & builder.

Thanks & Regards

Soumita Nag

HDFC LTD

Cooke & Kelvey

Kol-1

----- Forwarded by Soumita Nag/HLSIL/Calcutta/HDFC on 24/09/2020 18:41 -----

From: "RAJESH KUMAR" <rksbmaar@gmail.com>

To: "Soumita Nag" <soumitan@hdfcsupport.co.in>, kaushikg@hdfc.com, jyatig@hdfc.com

Cc: "Om Prakash Sharma" <sales@jaivinayakgroup.com>, legal@jaivinayakgroup.com

Date: 24/09/2020 15:52

Subject: [External] Fwd: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar)

Sir/Madam

I am forwarding the mail received from Mr. Om Prakash Sharma, Jai Vinayak Group for information. A suitable reply may be forwarded to Mr. Om Prakash Sharma, Jai Vinayak Group related to the information sought by him with a copy to me. (Email id - sales@jaivinayakgroup.com)

With regards

Rajesh Kumar

----- Forwarded message -----

From: **RAJESH KUMAR** <rksbmaar@gmail.com>

Date: Thu, Sep 24, 2020 at 3:46 PM

Subject: Fwd: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar)

To: Soumita Nag <soumitan@hdfcsupport.co.in>, <kaushikg@hdfc.com>, <jyatig@hdfc.com>

Cc: Om Prakash Sharma <sales@jaivinayakgroup.com>

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----- Forwarded message -----

From: **Om Prakash Sharma** <sales@jaivinayakgroup.com>

Date: Wed, Sep 23, 2020 at 11:09 AM

Subject: Re: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B

in a under construction housing society namely Vinayak Golden Acres, Konnagar)

To: RAJESH KUMAR <rksbmaar@gmail.com>

Cc: Soumita Nag <soumitan@hdfcsupport.co.in>, <kaushikg@hdfc.com>, <jayatig@hdfc.com>, <legal@jaivinayakgroup.com>

Dear Sir

Please confirm from the bank side in whose favour the refundable amount cheque will be issued. if bank gives consent to pay refundable amount in favour of the purchaser then we will comply the same.

Thanks and Regards,

Om Prakash Sharma

Post Sales

P: (033) 46019040 M: +919800635695

A: PS Srijan Corporate Park, Block-GP, Sector V, Saltlake, Tower II, Room 202, Kolkata-700091

w: www.jaivinayakgroup.com e: sales@jaivinayakgroup.com

On 2020-09-16 4:47 pm, Om Prakash Sharma wrote:

--Dear Sir

we have received your flat cancellation request, your request for flat cancellation is in process.

Thanks and Regards,

Om Prakash Sharma

Post Sales

P: (033) 46019040 M: +919800635695

A: PS Srijan Corporate Park, Block-GP, Sector V, Saltlake, Tower II, Room 202, Kolkata-700091

w: www.jaivinayakgroup.com e: sales@jaivinayakgroup.com

On 2020-09-16 2:29 pm, RAJESH KUMAR wrote:

Sub: Temporary withhold EMI against HDFC Home loan A/C no. 641793885 and 642036570.

Sir/Madam,

I had booked a FLAT (Flat No. 3 'O' in Block B) in an under construction housing society namely Vinayak Golden Areas, Konnagar, at 135 C S Mukherjee Street, Konnagar, Pin 712235 under the developer " Siddhivinayak Realcon LLP, Jai Vinayak Group, PS- Srijan Corporate, Plot No. G2, Block GP Sector –V, Salt Lake city, Kolkata 700091".

Now I would like to withhold EMI against HDFC Home loan A/C no. 641793885 and 642036570. The present scenario is given below:

1. I had requested to the Promoter/builder for cancellation of a property (Flat) booking on 21.03.2020 by hand and through e-mail dated 08.04.2020.
2. In response, the Promoter/Builder replied through e-mail dated 27.06.2020 after more than 03 months later stating that first provide 'Consent Letter' from Bank as we have availed bank loan.

3. I requested to Bank for providing consent letter on 02.07.2020.
4. Bank issued consent letter dated 28.08.2020 address to Builder/Promoter and e-mailed to me on 30.08.2020 and also e-mailed to the Builder/Promoter. Consent Letter had also been forwarded to Promoter/Builder from my side dated 02.09.2020.

As per the Agreement for Sale, the process should have been completed within 60 days of Application/intimation of cancellation.

As per the Quadrupartite Agreement para 7 clearly indicates that if the Borrower desires to withdraw his application for allotment of Flat, PROMOTER will obtain NOC/Permission from HDFC before accepting the same.

Even after lapsed of more than five months of information regarding cancellation of the said Flat from my side the Promoter/Builder neither cancelled the booking of flat nor refunded to the bank/buyer the outstanding due. The Promoter/Builder deliberately delaying the cancellation of flat. At present they are neither providing any update through mail nor receiving my phone calls. It causes us a lot of frustration. (Mob. No. and email related to Jai Vinayak Group, Mr. Om Prakash Sharma – [9064365729](tel:9064365729), email id sales@jaivinayakgroup.com)

Now, due to some personal unavoidable circumstances I am not in a position to pay EMI, hence the EMI against the Home Loan should be withheld from September 2020 till adjustment of the outstanding dues by the Promoter/Builder.

Therefore, it is requested to Stop EMI for the above with immediate effect. Bank is also requested for communication with the Promoter/Builder regarding payment of outstanding due as per Quadrupartite Agreement.

(Schedule date of EMI deduction is day 5th of every month and the same should be temporary withheld from this month i.e September 2020.)

Thanking you

With regards

Rajesh Kumar

----- Forwarded message -----

From: **RAJESH KUMAR** <rksbmaar@gmail.com>

Date: Wed, Sep 2, 2020 at 5:26 AM

Subject: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar)

To: Om Prakash Sharma <sales@jaivinayakgroup.com>

Dear Sir/Madam

In continuation to my email dated 18.08.2020, a fresh consent letter regarding cancellation of Booked FLAT (Flat no. 3 'O' 3rd floor in Block-5 B Part B in an under construction housing society namely Vinayak Golden Acres, Konnagar is hereby forwarded herewith for necessary action. You are hereby requested to do at the earliest.

----- Forwarded message -----

From: **Aarav Singh** <rksbmaar@gmail.com>

Date: Tue, Aug 18, 2020 at 9:51 PM

Subject: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar)

To: Om Prakash Sharma <sales@jaivinayakgroup.com>

Cc: <soumitan@hdfcsupport.co.in>

Sir/Madam,

We had written a letter for cancellation of above mentioned flat on **21.03.2020** but you did not reply promptly regarding the same. An email was received on 27.06.2020 after **03 months** approximately from your side seeking a

bank consent for cancellation of "Agreement of Sale" executed on 11.03.2019 for selling of the above mentioned flat.

We applied for a Consent/Permission letter (copy attached) for cancellation of "Agreement of Sale" to HDFC Bank, Cookie and Kelvey Building Branch on 02.07.2020 but Bank informed us that they would not issue the Consent/Permission letter to us (customer/loan holder) instead they told us that they would issue the same to Promoter/Developer if they would apply for the same (email received from bank is attached herewith).

(QUADRUPARTITE AGREEMENT , POINT NO. 7)

According to "Sale of Agreement" of the flat, under the circumstances of any delay in payment in respect of transaction of flat shall attract 12% (twelve per cent) interest. I had appealed for cancellation of booking of the flat on **21.03.2020** by hand and via by email on 08.04.2020 sent to you and as per "Sale of Agreement" of the flat, the process should have been completed within 60 days of application/intimation. Now, by reverse interest charge process, we shall be refunded our legally paid amount after necessary deduction (as per rules of land) but with addition of cumulative rate of interest 12 per cent.

Further, HDFC Bank had sanctioned a loan amount of Rs. **2500,000.00** against the said property vide Loan Account No. 641793885 and disbursed an amount of Rs.**1113042.00** lacs (Rs. 559856.00 on 27.06.2019, Rs. 279928.00 on 01.11.2019 and 273258.00 on 01.01.2020 as per amortisation schedule of HDFC Bank) to the Promoter/Developer till now. We, the borrower also paid an amount of Rs. **294614.00** to the Promoter/Developer as booking/agreement/instalment amount. Hence a total amount of **Rs.1407656.00 (Rs.1113042.00+Rs.294614.00)** had

been paid to the Promoter/Developer till now and an amount of Rs. **95224.00** was paid to HDFC Bank as EMIs of Loan disbursed as on 05.05.2020.

We are to state that according to HDFC Bank statement of the loan account **641793885** the outstanding balance of the account as on **02.07.2020** was Rs.**1099103.00** and we had paid you an amount of Rs.**1407656.00** in total. Hence, you are requested to pay the outstanding amount of the bank to Bank and rest of balance shall be deposited/credited to my SBI Account **33051568366** (or paid through bank cheque/draft etc.) along with 12 per cent interest (according to reverse interest calculation) immediately.

You are also requested that for further requirement of any document related to bank, you will directly contact/communicate to bank and for any other urgent matter you may contact us.

Regards,

Rajesh Kumar/Sushma Bharti

Warning: This email is from EXTERNAL source. Exercise caution while opening attachments / links.

Disclaimer :The information contained herein (including any accompanying documents) is confidential and is intended solely for the addressee(s). If you have erroneously received this message, please immediately delete it and notify the sender. Also, if you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or taking any action in reliance on the contents of this message or any accompanying document is strictly prohibited and is unlawful. The organisation is not responsible for any damage caused by a virus or alteration of the e-mail by a third party or otherwise . The contents of this message may not necessarily represent the views or policies of Housing Development Finance Corporation Limited.

RAJESH KUMAR <rksbmaar@gmail.com>
To: Om Prakash Sharma <sales@jaivinayakgroup.com>

Tue, Oct 13, 2020 at 4:41 PM

----- Forwarded message -----

From: **Soumita Nag** <soumitan@hdfcsupport.co.in>

Date: Tue, 13 Oct 2020, 14:20

Subject: Fw: [External] Fwd: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar) || LA # 641793885 & 642036570

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Cc: <sales@jaivinayakgroup.com>, Kaushik Gupta <kaushikg@hdfc.com>, Amit Roy <amitr@hdfc.com>, Jayati Ghosh <jayatig@hdfc.com>, Ayon Majumdar <ayonm@hdfc.com>, Suman Shyamsundar Chakraborty <sumanc@hdfc.com>, Sanghamitra Das <sanghamitra.das@hdfc.com>, Soumita Nag <soumitan@hdfcsupport.co.in>

Dear Sir,

Please refer to the trail mail.

Thanks & Regards
Soumita Nag
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Cooke & Kelvey
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----- Forwarded by Soumita Nag/HLSIL/Calcutta/HDFC on 13/10/2020 14:17 -----

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Date: 07/10/2020 21:45

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Dear Sir,

Kindly ask the builder to confirm a **specific date** for prepaying the loan so that we can issue the **Foreclosure Letter** of the mentioned date & builder specifically need to prepay the **exact amount that will be**

mentioned in the foreclosure letter & on the specified date as per the foreclosure letter. Kindly provide a date within 19th of this month between Mon-Fri (10am-1pm).

Also confirm whether your both the loans will be prepaid by the builder. As per the query the cheque will be favouring **HDFC LTD.**

Thanks & Regards
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HDFC LTD
Cooke & Kelvey
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Date: 02/10/2020 16:58
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Please specify the date of the prepayment. The bank details are:

| Beneficiary Details: | |
|--------------------------------|--|
| Name of the Beneficiary | : Housing Development Finance Corporation Ltd. |
| Account No. | : 00140350003527 |
| Name of the Bank | : HDFC Bank Ltd. |
| Branch | : Central Plaza |
| Address | : 2/6, Sarat Bose Road, Central Plaza, Kolkata - 700 020 |
| IFSC Code | : HDFC0000014 |
| Type of Account | : Current Account |
| Remarks column | : Loan account no. and name of borrower |

Regards

Ayon

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Cc: Soumita Nag/HLSIL/Calcutta/HDFC@HDFC, Amit Roy/Calcutta/HDFC@hdfc, Suman Shyamsundar Chakraborty/Calcutta/HDFC@hdfc, Sanghamitra Das/Calcutta/HDFC@hdfc
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Kolkata-700091w: www.jaivinayakgroup.com e: sales@jaivinayakgroup.com

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2. In response, the Promoter/Builder replied through e-mail dated 27.06.2020 after more than 03 months later stating that first provide 'Consent Letter' from Bank as we have availed bank loan.
3. I requested to Bank for providing consent letter on 02.07.2020.
4. Bank issued consent letter dated 28.08.2020 address to Builder/Promoter and e-mailed to me on 30.08.2020 and also e-mailed to the Builder/Promoter. Consent Letter had also been forwarded to Promoter/Builder from my side dated 02.09.2020.

As per the Agreement for Sale, the process should have been completed within 60 days of Application/intimation of cancellation.

As per the Quadrupartite Agreement para 7 clearly indicates that if the Borrower desires to withdraw his application for allotment of Flat, PROMOTER will obtain NOC/Permission from HDFC before accepting the same.

Even after lapsed of more than five months of information regarding cancellation of the said Flat from my side the Promoter/Builder neither cancelled the booking of flat nor refunded to the bank/buyer the outstanding due. The Promoter/Builder deliberately delaying the cancellation of flat. At present they are neither providing any update through mail nor receiving my phone calls. It causes us a lot of frustration. (Mob. No. and email related to Jai Vinayak Group, Mr. Om Prakash Sharma – [9064365729](tel:9064365729), email id sales@jaivinayakgroup.com)

Now, due to some personal unavoidable circumstances I am not in a position to pay EMI, hence the EMI against the Home Loan should be withheld from September 2020 till adjustment of the outstanding dues by the Promoter/Builder.

Therefore, it is requested to Stop EMI for the above with immediate effect. Bank is also requested for communication with the Promoter/Builder regarding payment of outstanding due as per Quadrupartite Agreement.

(Schedule date of EMI deduction is day 5th of every month and the same should be temporary withheld from this month i.e September 2020.)

Thanking you

With regards

Rajesh Kumar

----- Forwarded message -----

From: **RAJESH KUMAR** <rksbmaar@gmail.com>

Date: Wed, Sep 2, 2020 at 5:26 AM

Subject: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar)

To: Om Prakash Sharma <sales@jaivinayakgroup.com>

Dear Sir/Madam

In continuation to my email dated 18.08.2020, a fresh consent letter regarding cancellation of Booked FLAT (Flat no. 3 'O' 3rd floor in Block-5 B Part B in an under construction housing society namely Vinayak Golden Acres, Konnagar is hereby forwarded herewith for necessary action. You are hereby requested to do at the earliest.

----- Forwarded message -----

From: **Aarav Singh** <rksbmaar@gmail.com>

Date: Tue, Aug 18, 2020 at 9:51 PM

Subject: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar)

To: Om Prakash Sharma <sales@jaivinayakgroup.com>

Cc: <soumitan@hdfcsupport.co.in>

Sir/Madam,

We had written a letter for cancellation of above mentioned flat on **21.03.2020** but you did not reply promptly regarding the same. An email was received on 27.06.2020 after **03 months** approximately from your side seeking a bank consent for cancellation of "Agreement of Sale" executed on 11.03.2019 for selling of the above mentioned flat.

We applied for a Consent/Permission letter (copy attached) for cancellation of "Agreement of Sale" to HDFC Bank, Cookie and Kelvey Building Branch on 02.07.2020 but Bank informed us that they would not issue the Consent/Permission letter to us (customer/loan holder) instead they told us that they would issue the same to Promoter/Developer if they would apply for the same (email received from bank is attached herewith).

(QUADRUPARTITE AGREEMENT , POINT NO. 7)

According to "Sale of Agreement" of the flat, under the circumstances of any delay in payment in respect of transaction of flat shall attract 12% (twelve per cent) interest. I had appealed for cancellation of booking of the flat on **21.03.2020** by hand and via by email on 08.04.2020 sent to you and as per "Sale of Agreement" of the flat, the process should have been completed within 60 days of application/intimation. Now, by reverse interest charge process, we shall be refunded our legally paid amount after necessary deduction (as per rules of land) but with addition of cumulative rate of interest 12 per cent.

Further, HDFC Bank had sanctioned a loan amount of Rs. **2500,000.00** against the said property vide Loan Account No. 641793885 and disbursed an amount of Rs. **1113042.00** lacs (Rs. 559856.00 on 27.06.2019, Rs. 279928.00 on 01.11.2019 and 273258.00 on 01.01.2020 as per amortisation schedule of HDFC Bank) to the Promoter/Developer till now. We, the borrower also paid an amount of Rs. **294614.00** to the Promoter/Developer as booking/agreement/instalment amount. Hence a total amount of **Rs.1407656.00 (Rs.1113042.00+Rs.294614.00)** had been paid to the Promoter/Developer till now and an amount of Rs. **95224.00** was paid to HDFC Bank as EMIs of Loan disbursed as on 05.05.2020.

We are to state that according to HDFC Bank statement of the loan account **641793885** the outstanding balance of the account as on **02.07.2020** was Rs. **1099103.00** and we had paid you an amount of Rs. **1407656.00** in total. Hence, you are requested to pay the outstanding amount of the bank to Bank and rest of balance shall be deposited/credited to my SBI Account **33051568366** (or paid through bank cheque/draft etc.) along with 12 per cent interest (according to reverse interest calculation) immediately.

You are also requested that for further requirement of any document related to bank, you will directly contact/communicate to bank and for any other urgent matter you may contact us.

Regards,

Rajesh Kumar/Sushma Bharti

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RAJESH KUMAR <rksbmaar@gmail.com>

Wed, Oct 21, 2020 at 12:25 PM

To: Om Prakash Sharma <sales@jaivinayakgroup.com>

Cc: Soumita Nag <soumitan@hdfcsupport.co.in>, customer.service@hdfc.com, statements@hdfc.com

Dear sir

As the mail received from HDFC bank has already been forwarded to you, it is requested to provide the suitable date to bank so that bank can issue foreclosure letter mentioning the outstanding amount to be paid to the bank.

It was requested to provide date within 19th of this month but no any mail received from your end.

You are requested to provide the same at the earliest with a copy to me.

[Quoted text hidden]

----- Forwarded message -----

From: **RAJESH KUMAR** <rksbmaar@gmail.com>

Date: Tue, 13 Oct 2020, 16:41

Subject: Fwd: Fw: [External] Fwd: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar) || LA # 641793885 & 642036570

To: Om Prakash Sharma <sales@jaivinayakgroup.com>

----- Forwarded message -----

From: **Soumita Nag** <soumitan@hdfcsupport.co.in>

Date: Tue, 13 Oct 2020, 14:20

Subject: Fw: [External] Fwd: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar) || LA # 641793885 & 642036570

To: <rksbmaar@gmail.com>

Cc: <sales@jaivinayakgroup.com>, Kaushik Gupta <kaushikg@hdfc.com>, Amit Roy <amitr@hdfc.com>, Jayati Ghosh <jayatig@hdfc.com>, Ayon Majumdar <ayonm@hdfc.com>, Suman Shyamsundar Chakraborty <sumanc@hdfc.com>, Sanghamitra Das <sanghamitra.das@hdfc.com>, Soumita Nag <soumitan@hdfcsupport.co.in>

Dear Sir,

Please refer to the trail mail.

Thanks & Regards

Soumita Nag

HDFC LTD

Cooke & Kelvey

Kol-1

----- Forwarded by Soumita Nag/HLSIL/Calcutta/HDFC on 13/10/2020 14:17 -----

From: Soumita Nag/HLSIL/Calcutta/HDFC

To: rksbmaar@gmail.com

Cc: sales@jaivinayakgroup.com, Kaushik Gupta/Calcutta/HDFC@hdfc, Ayon Majumdar/Calcutta/HDFC@hdfc, Amit Roy/Calcutta/HDFC@hdfc, Suman Shyamsundar Chakraborty/Calcutta/HDFC@hdfc, Jayati Ghosh/Calcutta/HDFC@hdfc, Sanghamitra Das/Calcutta/HDFC@hdfc, Soumita Nag/HLSIL/Calcutta/HDFC@HDFC

Date: 07/10/2020 21:45

Subject: Fw: [External] Fwd: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar) || LA # 641793885 & 642036570

Dear Sir,

Kindly ask the builder to confirm a **specific date** for prepaying the loan so that we can issue the **Foreclosure Letter** of the mentioned date & builder specifically need to prepay the **exact amount that will be**

mentioned in the foreclosure letter & on the specified date as per the foreclosure letter. Kindly provide a date within 19th of this month between Mon-Fri (10am-1pm).

Also confirm whether your both the loans will be prepaid by the builder. As per the query the cheque will be favouring **HDFC LTD.**

Thanks & Regards

Soumita Nag

HDFC LTD

Cooke & Kelvey

Kol-1

----- Forwarded by Soumita Nag/HLSIL/Calcutta/HDFC on 07/10/2020 21:23 -----

From: Ayon Majumdar/Calcutta/HDFC

To: Jayati Ghosh/Calcutta/HDFC@hdfc

Cc: Amit Roy/Calcutta/HDFC@HDFC, Sanghamitra Das/Calcutta/HDFC@HDFC, Soumita Nag/HLSIL/Calcutta/HDFC@HDFC, Suman Shyamsundar Chakraborty/Calcutta/HDFC@HDFC

Date: 02/10/2020 16:58

Subject: Re: Fw: [External] Fwd: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar)

Please specify the date of the prepayment. The bank details are:

| | |
|--------------------------------|--|
| Beneficiary Details: | |
| Name of the Beneficiary | : Housing Development Finance Corporation Ltd. |
| Account No. | : 00140350003527 |
| Name of the Bank | : HDFC Bank Ltd. |
| Branch | : Central Plaza |
| Address | : 2/6, Sarat Bose Road, Central Plaza, Kolkata - 700 020 |
| IFSC Code | : HDFC0000014 |
| Type of Account | : Current Account |
| Remarks column | : Loan account no. and name of borrower |

Regards

Ayon

From: Jayati Ghosh/Calcutta/HDFC

To: Ayon Majumdar/Calcutta/HDFC@hdfc

Cc: Soumita Nag/HLSIL/Calcutta/HDFC@HDFC, Amit Roy/Calcutta/HDFC@hdfc, Suman Shyamsundar Chakraborty/Calcutta/HDFC@hdfc, Sanghamitra Das/Calcutta/HDFC@hdfc

Date: 25/09/2020 11:22

Subject: Fw: [External] Fwd: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar)

Dear Ayon,

Builder wants to repay to us directly as per term of TPA .

Will it be possible to issue prepayment quotation as well as bank details to enable him to transfer to us directly or we could ask him to pay by cheque or demand draft.

Regards

Jayati

Aside to Soumita

Please speak to builder on when he wants to repay and convey to accounts for issuance of prepayment quotation. . Preferably on or after 1st October 20.

Regards

----- Forwarded by Jayati Ghosh/Calcutta/HDFC on 25/09/2020 11:09 -----

From: Soumita Nag/HLSIL/Calcutta/HDFC

To: Jayati Ghosh/Calcutta/HDFC@hdfc
Cc: Kaushik Gupta/Calcutta/HDFC@hdfc, Amit Roy/Calcutta/HDFC@hdfc, Suman Shyamsundar Chakraborty/Calcutta/HDFC@hdfc, Ayon Majumdar/Calcutta/HDFC@hdfc, Soumita Nag/HLSIL/Calcutta/HDFC@HDFC, Sanghamitra Das/Calcutta/HDFC@hdfc, rksbmaar@gmail.com, sales@jaivinayakgroup.com
Date: 24/09/2020 18:48
Subject: Fw: [External] Fwd: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar)

Dear Jayati Di,

Kindly refer to the mail of both customer & builder.

Thanks & Regards
Soumita Nag
HDFC LTD
Cooke & Kelvey
Kol-1

----- Forwarded by Soumita Nag/HLSIL/Calcutta/HDFC on 24/09/2020 18:41 -----

From: "RAJESH KUMAR" <rksbmaar@gmail.com>
To: "Soumita Nag" <soumitan@hdfcsupport.co.in>, kaushikg@hdfc.com, jyatig@hdfc.com
Cc: "Om Prakash Sharma" <sales@jaivinayakgroup.com>, legal@jaivinayakgroup.com
Date: 24/09/2020 15:52
Subject: [External] Fwd: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar)

Sir/Madam

I am forwarding the mail received from Mr. Om Prakash Sharma, Jai Vinayak Group for information. A suitable reply may be forwarded to Mr. Om Prakash Sharma, Jai Vinayak Group related to the information sought by him with a copy to me. (Email id - sales@jaivinayakgroup.com)

With regards

Rajesh Kumar

----- Forwarded message -----

From: **RAJESH KUMAR** <rksbmaar@gmail.com>
Date: Thu, Sep 24, 2020 at 3:46 PM
Subject: Fwd: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar)
To: Soumita Nag <soumitan@hdfcsupport.co.in>, <kaushikg@hdfc.com>, <jyatig@hdfc.com>
Cc: Om Prakash Sharma <sales@jaivinayakgroup.com>

Sir/Madam

I am forwarding the mail received from Mr. Om Prakash Sharma, Jai Vinayak Group for information. A suitable reply may be forwarded to Mr. Om Prakash Sharma, Jai Vinayak Group related to the information sought by him with a copy to me. (Email id - sales@jaivinayakgroup.com)

----- Forwarded message -----

From: **Om Prakash Sharma** <sales@jaivinayakgroup.com>
Date: Wed, Sep 23, 2020 at 11:09 AM

Subject: Re: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar)

To: RAJESH KUMAR <rksbmaar@gmail.com>

Cc: Soumita Nag <soumitan@hdfcsupport.co.in>, <kaushikg@hdfc.com>, <jayatig@hdfc.com>, <legal@jaivinayakgroup.com>

Dear Sir

Please confirm from the bank side in whose favour the refundable amount cheque will be issued. if bank gives consent to pay refundable amount in favour of the purchaser then we will comply the same.

Thanks and Regards,

Om Prakash Sharma

Post Sales

P: (033) 46019040 M: +919800635695

A: PS Srijan Corporate Park, Block-GP, Sector V, Saltlake, Tower II, Room 202, Kolkata-700091

w: www.jaivinayakgroup.com e: sales@jaivinayakgroup.com

On 2020-09-16 4:47 pm, Om Prakash Sharma wrote:

--Dear Sir

we have received your flat cancellation request, your request for flat cancellation is in process.

Thanks and Regards,

Om Prakash Sharma

Post Sales

P: (033) 46019040 M: +919800635695

A: PS Srijan Corporate Park, Block-GP, Sector V, Saltlake, Tower II, Room 202, Kolkata-700091

w: www.jaivinayakgroup.com e: sales@jaivinayakgroup.com

On 2020-09-16 2:29 pm, RAJESH KUMAR wrote:

Sub: Temporary withhold EMI against HDFC Home loan A/C no. 641793885 and 642036570.

Sir/Madam,

I had booked a FLAT (Flat No. 3 'O' in Block B) in an under construction housing society namely Vinayak Golden Areas, Konnagar, at 135 C S Mukherjee Street, Konnagar, Pin 712235 under the developer " Siddhivinayak Realcon LLP, Jai Vinayak Group, PS- Srijan Corporate, Plot No. G2, Block GP Sector –V, Salt Lake city, Kolkata 700091".

Now I would like to withhold EMI against HDFC Home loan A/C no. 641793885 and 642036570.

The present scenario is given below:

1. I had requested to the Promoter/builder for cancellation of a property (Flat) booking on 21.03.2020 by hand and through e-mail dated 08.04.2020.

2. In response, the Promoter/Builder replied through e-mail dated 27.06.2020 after more than 03 months later stating that first provide 'Consent Letter' from Bank as we have availed bank loan.
3. I requested to Bank for providing consent letter on 02.07.2020.
4. Bank issued consent letter dated 28.08.2020 address to Builder/Promoter and e-mailed to me on 30.08.2020 and also e-mailed to the Builder/Promoter. Consent Letter had also been forwarded to Promoter/Builder from my side dated 02.09.2020.

As per the Agreement for Sale, the process should have been completed within 60 days of Application/intimation of cancellation.

As per the Quadrupartite Agreement para 7 clearly indicates that if the Borrower desires to withdraw his application for allotment of Flat, PROMOTER will obtain NOC/Permission from HDFC before accepting the same.

Even after lapsed of more than five months of information regarding cancellation of the said Flat from my side the Promoter/Builder neither cancelled the booking of flat nor refunded to the bank/buyer the outstanding due. The Promoter/Builder deliberately delaying the cancellation of flat. At present they are neither providing any update through mail nor receiving my phone calls. It causes us a lot of frustration. (Mob. No. and email related to Jai Vinayak Group, Mr. Om Prakash Sharma – [9064365729](tel:9064365729), email id sales@jaivinayakgroup.com)

Now, due to some personal unavoidable circumstances I am not in a position to pay EMI, hence the EMI against the Home Loan should be withheld from September 2020 till adjustment of the outstanding dues by the Promoter/Builder.

Therefore, it is requested to Stop EMI for the above with immediate effect. Bank is also requested for communication with the Promoter/Builder regarding payment of outstanding due as per Quadrupartite Agreement.

(Schedule date of EMI deduction is day 5th of every month and the same should be temporary withheld from this month i.e September 2020.)

Thanking you

With regards

Rajesh Kumar

----- Forwarded message -----

From: **RAJESH KUMAR** <rksbmaar@gmail.com>

Date: Wed, Sep 2, 2020 at 5:26 AM

Subject: Fwd: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar)

To: Om Prakash Sharma <sales@jaivinayakgroup.com>

Dear Sir/Madam

In continuation to my email dated 18.08.2020, a fresh consent letter regarding cancellation of Booked FLAT (Flat no. 3 'O' 3rd floor in Block-5 B Part B in an under construction housing society namely Vinayak Golden Acres, Konnagar is hereby forwarded herewith for necessary action. You are hereby requested to do at the earliest.

----- Forwarded message -----

From: **Aarav Singh** <rksbmaar@gmail.com>

Date: Tue, Aug 18, 2020 at 9:51 PM

Subject: Sub: Cancellation of Booked FLAT (Flat No. 3 'O', 3rd Floor, in Block-5, Part- B in a under construction housing society namely Vinayak Golden Acres, Konnagar)

To: Om Prakash Sharma <sales@jaivinayakgroup.com>

Cc: <soumitan@hdfcsupport.co.in>

Sir/Madam,

We had written a letter for cancellation of above mentioned flat on **21.03.2020** but you did not reply promptly regarding the same. An email was received on 27.06.2020 after **03 months** approximately from your side seeking a bank consent for cancellation of "Agreement of Sale" executed on 11.03.2019 for selling of the above mentioned flat.

We applied for a Consent/Permission letter (copy attached) for cancellation of "Agreement of Sale" to HDFC Bank, Cookie and Kelvey Building Branch on 02.07.2020 but Bank informed us that they would not issue the Consent/Permission letter to us (customer/loan holder) instead they told us that they would issue the same to Promoter/Developer if they would apply for the same (email received from bank is attached herewith).

(QUADRUPARTITE AGREEMENT , POINT NO. 7)

According to "Sale of Agreement" of the flat, under the circumstances of any delay in payment in respect of transaction of flat shall attract 12% (twelve per cent) interest. I had appealed for cancellation of booking of the flat on **21.03.2020** by hand and via by email on 08.04.2020 sent to you and as per "Sale of Agreement" of the flat, the process should have been completed within 60 days of application/intimation. Now, by reverse interest charge process, we shall be refunded our legally paid amount after necessary deduction (as per rules of land) but with addition of cumulative rate of interest 12 per cent.

Further, HDFC Bank had sanctioned a loan amount of Rs. **2500,000.00** against the said property vide Loan Account No. 641793885 and disbursed an amount of Rs. **1113042.00** lacs (Rs. 559856.00 on 27.06.2019, Rs. 279928.00 on 01.11.2019 and 273258.00 on 01.01.2020 as per amortisation schedule of HDFC Bank) to the Promoter/Developer till now. We, the borrower also paid an amount of Rs. **294614.00** to the Promoter/Developer as

booking/agreement/instalment amount. Hence a total amount of **Rs.1407656.00 (Rs.1113042.00+Rs.294614.00)** had been paid to the Promoter/Developer till now and an amount of **Rs. 95224.00** was paid to HDFC Bank as EMIs of Loan disbursed as on 05.05.2020.

We are to state that according to HDFC Bank statement of the loan account **641793885** the outstanding balance of the account as on **02.07.2020** was **Rs.1099103.00** and we had paid you an amount of **Rs.1407656.00** in total. Hence, you are requested to pay the outstanding amount of the bank to Bank and rest of balance shall be deposited/credited to my SBI Account **33051568366** (or paid through bank cheque/draft etc.) along with 12 per cent interest (according to reverse interest calculation) immediately.

You are also requested that for further requirement of any document related to bank, you will directly contact/communicate to bank and for any other urgent matter you may contact us.

Regards,

Rajesh Kumar/Sushma Bharti

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Statements <statements@hdfc.com>
To: RAJESH KUMAR <rksbmaar@gmail.com>

Wed, Oct 21, 2020 at 12:27 PM

Dear Sir / Madam,

Thankyou for responding to the referred mail.
This mail box is un-attended and is an auto-mailer.

In case you have any queries/ responses, do write to us at customer.service@hdfc.com. Please quote your loan account number(s) while communicating with us to help us serve you better.
You may also visit any of our Offices.

Visit www.hdfc.com for other contact details.

Thanking you and assuring of our best services.

Sincerely,

HDFC Ltd

[Quoted text hidden]