



RAJESH KUMAR <rksbmaar@gmail.com>

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)

RAJESH KUMAR <rksbmaar@gmail.com>

Mon, Jan 4, 2021 at 2:38 PM

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

Cc: Soumita Nag <soumitan@hdfcsupport.co.in>, jayatig@hdfc.com, customercare@pioneerproperty.in, recohelplinecalc@hdfc.com

Reminder -5

Dear Sir,

All information required by you have already been provided to you regarding cancellation of the said flat.

As you had informed me that date regarding refund of outstanding dues to the bank and me would be informed after Deepawali but no information has been provided either to the Bank or me.

Moreover, you are not picking up the phone.

You are requested to refund the total amount disbursed by the HDFC bank and rest of the balance to be deposited/credited to my SBI account no. 33051568366 (or paid through bank cheque/draft) along with 12% interest (according to reverse interest calculator) immediately.

Bank is also requested to communicate with Jai Vinayak Group on its email i.e sales@jaivinayakgroup.com (Mr. Om Prakash Sharma, Mob. No. 9064365729 may be contacted) regarding refund due to the Bank. A copy of the same may please also be forwarded to me.

With regards

Rajesh kumar

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

From: RAJESH KUMAR <rksbmaar@gmail.com>

Date: Sat, Dec 5, 2020, 15:14

Subject: Fwd: [External]Fwd: [External] Fwd: [External] 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)

To: Om Prakash Sharma <sales@jaivinayakgroup.com>, Soumita Nag <soumitan@hdfcsupport.co.in>

Cc: <jayatig@hdfc.com>, <kaushikg@hdfc.com>, <legal@jaivinayakgroup.com>

Reminder -4

Dear Sir,

All information required by you have already been provided to you regarding cancellation of the said flat.

As you had informed me that date regarding refund of outstanding dues to the bank and me would be informed after Deepawali but no information has been provided either to the Bank or me.

Moreover, you are not picking up the phone.

You are requested to refund the total amount disbursed by the HDFC bank and rest of the balance to be deposited/credited to my SBI account no. 33051568366 (or paid through bank cheque/draft) along with 12% interest (according to reverse interest calculator) immediately.

Bank is also requested to communicate with Jai Vinayak Group on its email i.e sales@jaivinayakgroup.com (Mr. Om Prakash Sharma, Mob. No. 9064365729 may be contacted) regarding refund due to the Bank. A copy of the same may please also be forwarded to me.

With regards

Rajesh kumar

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

From: **Recovery HelpLine Calcutta** <recohelplinecalc@hdfc.com>

Date: Fri, Dec 4, 2020 at 3:29 PM

Subject: Re: [External]Fwd: [External] Fwd: [External] 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)

To: RAJESH KUMAR <rksbmaar@gmail.com>

Dear Customer,

This is a system-generated response to acknowledge receipt of your e-mail. Your feedback is important to us and we are committed to provide a satisfactory resolution. Our Customer Relations Executives will respond to your email at the earliest. In case your query requires further investigation and takes a longer time, we will keep you informed.

Please click on the attached url for details of nearest Branch location:

http://www.hdfc.com/others/hdfc_branch_locator.asp

Assuring you of our best of services.

Warm Regards,

HDFC Ltd.

In response to:

[External]Fwd: [External] Fwd: [External] 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)

RAJESH KUMAR

to:

Om Prakash Sharma, Soumita Nag, jayatig, kaushikg,
recohelplinecalc, legal

04/12/2020 03:27 PM

Show Details

Reminder -3

Dear Sir,

All information required by you have already been provided to you regarding cancellation of the said flat.

As you had informed me that date regarding refund of outstanding dues to the bank and me would be informed after Deepawali but no information has been provided either to the Bank nor me.

Moreover, you are not picking up the phone.

You are requested to refund the total amount disbursed by the HDFC bank and rest of the balance to be deposited/credited to my SBI account no.

33051568366 (or paid through bank cheque/draft) along with 12% interest

(according to reverse interest calculator) immediately.

Bank is also requested to communicate with Jai Vinayak Group on its email i.e sales@jaivinayakgroup.com (Mr. Om Prakash Sharma, Mob. No. 9064365729 may be contacted) regarding refund due to the Bank. A copy of the same may please also be forwarded to me

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

From: Recovery Helpline Calcutta <recohelplinecalc@hdfc.com>

Date: Mon, Nov 30, 2020 at 2:23 PM

Subject: Re: [External] Fwd: [External] 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)

To: RAJESH KUMAR <rksbmaar@gmail.com>

Dear Customer,

This is a system-generated response to acknowledge receipt of your e-mail. Your feedback is important to us and we are committed to provide a satisfactory resolution. Our Customer Relations Executives will respond to your email at the earliest. In case your query requires further investigation and takes a longer time, we will keep you informed.

Please click on the attached url for details of nearest Branch location:

http://www.hdfc.com/others/hdfc_branch_locator.asp

Assuring you of our best of services.

Warm Regards,

HDFC Ltd.

In response to:

[External] Fwd: [External] 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)

RAJESH KUMAR

to:

Om Prakash Sharma, Soumita Nag, jayatig,
kaushikg,
recohelplinecalc, legal

30/11/2020 02:21 PM

Show Details

Reminder - 2

Dear Sir,

All information required by you have already been provided to you regarding cancellation of the said flat. You are requested to refund the total amount disbursed by the HDFC bank and rest of the balance to be deposited/credited to my SBI account no. 33051568366 (or paid through bank cheque/draft) along with 12% interest (according to reverse interest calculator) immediately.

Bank is also requested to communicate with Jai Vinayak Group on its email i.e sales@jaivinayakgroup.com (Mr. Om Prakash Sharma, Mob. No. 9064365729 may be contacted) regarding refund due to the Bank.

With Regards

Rajesh Kumar

With regards

Rajesh Kumar

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

From: RAJESH KUMAR <rksbmaar@gmail.com>

Date: Fri, Nov 27, 2020 at 6:56 PM

Subject: Fwd: [External] 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)

To: Om Prakash Sharma <sales@jaivinayakgroup.com>, Soumita Nag <soumitan@hdfcsupport.co.in>

Cc: <jayatig@hdfc.com>, <kaushikg@hdfc.com>, <legal@jaivinayakgroup.com>, <recohelplinecalc@hdfc.com>

Reminder 1

Dear Sir,

All information required by you have already been provided to you regarding cancellation of the said flat. You are requested to refund the total amount disbursed by the HDFC bank and rest of the balance to be deposited/credited to my SBI account no. 33051568366 (or paid through bank cheque/draft) along with 12% interest (according to reverse interest calculator) immediately

With regards

Rajesh Kumar

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

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

Date: Tue, Oct 13, 2020 at 2:17 PM

Subject: Re: [External] 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)

To: RAJESH KUMAR <rksbmaar@gmail.com>

Cc: <jayatig@hdfc.com>, <kaushikg@hdfc.com>, <legal@jaivinayakgroup.com>, Om Prakash Sharma <sales@jaivinayakgroup.com>, Sanghamitra Das <sanghamitra.das@hdfc.com>, Soumita Nag <soumitan@hdfcsupport.co.in>

Dear Sir,

Already replied to you query on 07.10.2020 & a copy had also been marked to the builder too. Kindly go through mail once please. Again forwarding the same for your reference.

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

From: "RAJESH KUMAR" <rksbmaar@gmail.com>
To: "Soumita Nag" <soumitan@hdfcsupport.co.in>, jayatig@hdfc.com
Cc: kaushikg@hdfc.com, "Om Prakash Sharma" <sales@jaivinayakgroup.com>, legal@jaivinayakgroup.com
Date: 12/10/2020 23:11
Subject: [External] Fwd: [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

No reply has been received from Bank regarding reply of email forwarded by me on 24.09.2020 at 6.40 PM 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: Soumita Nag <soumitan@hdfcsupport.co.in>
Date: Thu, Sep 24, 2020 at 6:48 PM
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)
To: Jayati Ghosh <jayatig@hdfc.com>
Cc: Kaushik Gupta <kaushikg@hdfc.com>, Amit Roy <amitr@hdfc.com>, Suman Shyamsundar Chakraborty <sumanc@hdfc.com>, Ayon Majumdar <ayonm@hdfc.com>, Soumita Nag <soumitan@hdfcsupport.co.in>, Sanghamitra Das <sanghamitra.das@hdfc.com>, <rksbmaar@gmail.com>, <sales@jaivinayakgroup.com>
>

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, jayatig@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>, <jayatig@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: +91980063569 5
A:	

29/01/2021

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

PS Srijan |
Corporate |
Park, |
Block-GP, |
Sector V, |
Saltlake, |
Tower II, |
Room 202, |
Kolkata-700|
091 |

W:

www.jaivinayakg|
roup.com e: |
sales@jaivinaya|
kgroup.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: +91980063569|
5

A:

PS Srijan |
Corporate |
Park, |
Block-GP, |
Sector V, |
Saltlake, |
Tower II, |
Room 202, |
Kolkata-700|
091 |

|w: |
|www.jaivinayakg|
|roup.com e: |
|sales@jaivinaya|
|kgroup.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, 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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