

To,

11.06.2018

The Authorized Representative,
Adarsh Build estate Limited,

10th – Floor, Tower 9B,
DLF Cyber city Phase - III,
Gurgaon -122002, Haryana

Branch office at

"Elements Mall", Near DCM Market,
Ajmer Road, **Jaipur -303021 Rajasthan**

Sub : Delay in Possession of Flat B-109, Park Regency, Kamala Nehru Nagar, Ajmer Road, Jaipur
RERA registration No. **RAJ/P/2017/538.**

Sir,

With reference to above and my earlier letter dated 11.05.2017 sent by courier and mail on your authorized mail ID I Submit as under:-

1. I had undergone an agreement dated 08th September 2014 with you to purchase a flat in your project situated at Ajmer road, Jaipur named Park Regency having flat No. B – 109.
2. You have undertaken to given possession on committed date i.e. 36 months after the date of released of approved building plans by JDA.
3. As per my understanding you have to give possession in the year 2016. You had also committed to various banks to give possession in March 2016 when you have undergone a process to approve your plan with these banks, so that your flat purchasers can take home loan easily and as per this understanding banks decided that our EMI will started after one or two months from March 2016.
4. I had sanctioned a housing loan from State Bank of India, where your project had already been approved.
5. The Bank in their sanction letter give me starting date of EMI, which is May 2016 and bank also give me instruction in their sanction letter to deposited TITLE DEEDS OF ABOVE PROPERTY but I can't able to deposit the same as you had not handed over to me the possession of above property till date and no title deed is executed till date.
6. According to your commitment I am supposed to pay the installments after getting the possession and till that time I have to pay interest only, but due to delay from your part my installments start and I am paying the same without getting possession and also have to bear other house rent charges. This was double burden on me, which will be compensated by you as per agreement dated 08.09.2014.
7. The Bank is now forcing me to submit the same within 15 days otherwise charge higher rate of interest as per sanction terms. (Letter of Bank is enclosed for your kind perusal.)
8. **I had visited your office and project site many times but never receive proper response in regards to delivery or completion of project. Your executives are regularly changing, I have no faith on them, so I request the company to take this matter at higher level or at director level so matter may be sort out with discussion and also explain the actual situation and handle the issue with bank.**

Here I also want to mention that if due to delay in your project, any type of liability i.e. panel interest, taxes etc., if arises on me, It will be compensated by you.

Thanking You,

Yours Faithfully,



(Sanjay Gupta)

Gupta Farm, Opp. Varun Path,
New Sanganer Road, Mansarowar, Jaipur

Mobile 94142 73400



भारतीय स्टेट बैंक
State Bank of India
With you - all the way

STATE BANK OF INDIA,

RACPC-1

ADMN. OFFICE BLDG.,

NEHRU PALACE

JAIPUR 302015 (Raj)

PHONE #0141-2745901,2745340

E MAIL: SBI.10305@SBI.CO.IN

DT:08/05/2018

Shri.

SANJAY GUPTA

GUPTA FARM, OPP-VARUN PATH

NEW SANGANER RD, MANSAROVAR

JAIPUR

RACPC/2018-19/EM- 299

Dear Sir/Madam

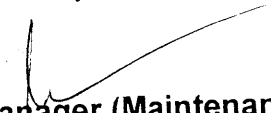
SUB.: HOUSING LOAN A/C NO. 34305571579 DOC--(37129)
ON SUBMISSION OF TITLE DEEDS

You have taken the captioned Housing Loan from our Bank. In terms of sanction reminders you have not submitted the **TITLE DEEDS OF YOUR PROPERTY** for which the housing loan was taken, for creation of equitable mortgage. So once again you are requested to submit the title deed of the said property at the earliest so that equitable mortgage can be created without any further delay.

It may be noted that this OMISSION constitutes a breach of housing loan norms as per the sanction terms and agreement executed by you while availing the loan. Further we would like to mention that in case these property papers are not submitted within 15 days of receipt of this letter we shall be forced to charge higher rate of interest as per sanction terms.

We would be glad to have your kind response in the matter at the earliest.

Yours Sincerely,


/Chief Manager (Maintenance)