



CHALLAN  
MTR Form Number-6

GRN	MH003267023201718E	BARCODE					Date	07/07/2017-13:44:06	Form ID	40(c)
Department	Inspector General Of Registration			Payer Details						
Type of Payment	Stamp Duty Registration Fee			TAX ID (If Any)						
Office Name	IGT_IGATPURI SUB REGISTRAR			PAN No.(If Applicable)	DOZPP9251L					
Location	NASHIK			Full Name	Dhondu Nivrutti Pawshe					
Year	2017-2018 One Time			Flat/Block No.	Gal no. 359					
Account Head Details		Amount In Rs.		Premises/Building						
0030046401	Stamp Duty	1300.00		Road/Street	Sakur					
0030063301	Registration Fee	5000.00		Area/Locality	Sakur Tal Igatpuri					
				Town/City/District						
				PIN	4 2 2 4 0 3					
				Remarks (if Any)	SecondPartyName=Union Bank of India Br Dhamangaon-CA=500000					
				Amount In	Six Thousand Three Hundred Rupees Only					
Total			6,300.00	Words						
Payment Details			STATE BANK OF INDIA			FOR USE IN RECEIVING BANK				
Cheque-DD Details			Bank CIN	Ref No	00040572017070758484	IK00FUZGM2				
Cheque/DD No.			Date	07/07/2017-13:45:10						
Name of Bank			Bank-Branch	STATE BANK OF INDIA						
Name of Branch			Scroll No. , Date	Not Verified with Scroll						

NOTE:- This challan is valid for document to be registered in Sub Registrar office only. Not valid for unregistered document. Mobile No. : Not Available  
सदर चलन केवल दुय्यम निबंधक कार्यालयात नोंदणी करावयाच्या दस्त्यासाठी लागू आहे. नोंदणी न करावयाच्या दस्त्यासाठी सदर चलन लागू नाही.



सदर
क्रमांक ( 9479 / 2090 )
9 / 90



सदर  
क्र. ( 9429 / 2090 )  
2 / 90

CHALLAN  
MTR Form Number-6

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#### Challan Defaced Details

Sr. No.	Remarks	Defacement No.	Defacement Date	Userid	Defacement Amount
1	(IS)-110-1581	0001792587201718	07/07/2017-14:12:27	IGR324	1300.00
2	(IS)-110-1581	0001792587201718	07/07/2017-14:12:27	IGR324	5000.00
Total Defacement Amount					6,300.00



**SIMPLE MORTGAGE DEED (SD-14)**  
(By Borrower)

THIS DEED of mortgage made on the 25<sup>th</sup> day of April  
2017 (Two thousand and Seventeen)

BETWEEN

Shri. Dhondy Nirvutti Pawsha Indian inhabitant,  
aged about 51 years residing at  
Vill/Po- Sakur, Tal- Igatpuri, Dist. Nashik.

(hereinafter called 'the Mortgagor' which expression include his heirs, executors, administrators, successors and assigns) of the One Part and **UNION BANK OF INDIA**, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act No. V of 1970 having its Head Office at 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400 021 in the state of Maharashtra and its Branch Office inter-alia at Dhamangaon (hereinafter called 'the Mortgagees' which expression shall include their successors and assigns) of the Other Part.

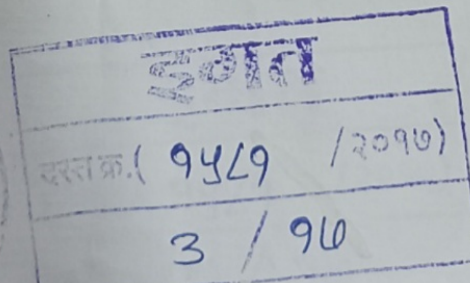
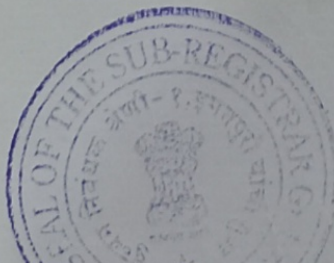
WHEREAS the Mortgagor has applied to the Mortgagees for the grant of Loan / Credit facilities to the extent of Rs. 500000/- for the purpose of Construction of Home

AND WHEREAS the Mortgagees have agreed to grant Loan / Credit facilities upto Rs. \_\_\_\_\_ from time to time to the Mortgagor on the Mortgagor agreeing to utilise the amounts so advanced for purposes applied for and on such terms and conditions as the Mortgagees may stipulate from time to time and on the Mortgagor securing the same by executing a Mortgage of his property situated at Plot No- 359, Sakur Shivra, Sakur Phatta, Vill/Po- Sakur, Tal- Igatpuri, Dist- Nashik

NOW THIS INDENTURE WITNESSETH AND IT IS HEREBY MUTUALLY AGREED BY AND BETWEEN THE PARTIES HERETO as follows:

*[Signature]*

*[Signature]*





are paid up to date, and there is no attachment or revenue recovery proceedings pending in respect of the said premises.

3. THE MORTGAGOR HEREBY COVENANTS WITH THE MORTGAGEES AS FOLLOWS:

- (a) that the Mortgagor will so long as the Mortgage debt is outstanding and not paid, encumber or charge the said premises or any part thereof without the consent in writing of the Mortgagees, which the Mortgagees shall be entitled to refuse to grant without assigning any reason thereof.
- (b) the Mortgagor shall repay the principal amount together with interest thereon as aforesaid in such instalments as prescribed by the Mortgagees and in accordance with the terms and conditions stipulated by the Mortgagees from time to time and that in the event of default of any two instalments, the entire amount remaining unpaid shall become due and payable at once.
- (c) that the Mortgagor shall pay the interest by monthly / quarterly / half-yearly payments as may be stipulated by the Mortgagee from time to time in addition to the instalments prescribed by the Mortgagees.
- (d) that the Mortgagor shall pay regularly all taxes, rents and dues payable to the government or local authorities levied on the said premises.
- (e) that the Mortgagor will be personally liable for repayment of the Mortgage debt in spite of the security given by this deed.
- (f) that this mortgage shall be a continuing security for the ultimate sum of money not exceeding Rs. 500000/- at any one time and interest thereon as also the costs, charges and expenses that may become payable by the Mortgagor to the Mortgagees upon any account / accounts opened or to be opened in or credit facilities granted the name of the Mortgagor from time to time for granting credit or other financial facilities to the mortgagor and such account/s is / are not to be considered to be closed for the purpose of this security and this security shall not be considered as exhausted or discharged or released merely by reason of the said account/s being brought to credit at any time or from time to time.

*[Signature]*

*[Signature]*



5011	
94/9	/2090
4	/01



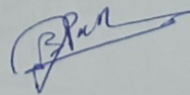
1. In pursuance of the above representations and agreements and in consideration of the Mortgagees having granted or agreed to grant Loan / Credit facilities from time to time upto Rs. \_\_\_\_\_ to the Mortgagee on such terms and conditions as may be stipulated by the Mortgagees from time to time, the Mortgagee as beneficial owner hereby transfers to the Mortgagees by way of mortgage ALL those pieces of land bearing Survey Nos. Govt No. 359 Sakuramin together with all buildings and structures thereon situated at Sakur and

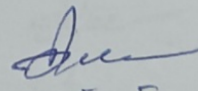
more particularly described in the Schedule hereunder written (hereinafter called 'the said premises') as a security for repayment of the amounts so advanced with interest at the rate of 8.60% percentage per annum with Monthly rests or at such other rate/s as may be prescribed by the Bank from time to time depending on the changes in the Prime Lending Rate /Prime Term Lending Rate of the Bank or the directives of the Reserve Bank of India from time to time or the policy of the Bank on advances, as also for the costs, charges and expenses, such interest to be payable, whether actually debited to the account or not, and till so paid shall form part of the advance/s granted by the Bank to the Borrower and the Borrower agrees to execute necessary Promissory notes or debit balance confirmations accordingly from time to time.

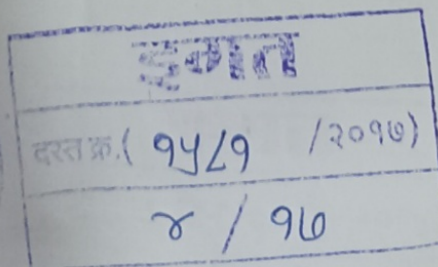
(b) In the event of any revision in the rate of interest, the Borrower shall be deemed to have notice of revision in the rate of interest whenever such revision in the Prime Lending Rate is displayed or notified by the Bank on the notice board in the branch premises where the advance/s are availed by the Borrower/s or published in the Newspaper/s, or made known through entry of interest charged in the statement of account given to the Borrower.

(c) Provided further, without prejudice to the Bank's other rights and remedies, the Bank shall be entitled to charge, penal/enhanced rate of interest at the rate of 2% per annum or such other reasonable enhanced rate in default or irregularity in observing the terms and conditions of this agreement by the Borrower/s which in the opinion of the Bank warrants revision of such interest or charging penal interest for such period as the Bank may deem fit.

2. THE MORTGAGOR hereby declares that the Mortgagee is the sole and absolute owner of the said premises and there is no encumbrance or charge of any nature existing over the said premises and he has powers to mortgage the said premises and that all taxes, rents and dues payable on the said premises









4. THE MORTGAGEES WILL BE ENTITLED TO CAUSE THE SAID PREMISES TO BE SOLD IF:

- (a) the Mortgagor fails to pay interest on the respective due dates
- (b) the Mortgagor fails to pay any two instalments of the principal amount; or
- (c) the Mortgagor fails to pay the Mortgage debt or any part thereof when it becomes due and payable.
- (d) The Mortgagor commits breach or default in the observance and performance of any of the terms and conditions on which the credit facility / advance is granted to him.

5. All costs charges and expenses (including the costs as between Attorneys and Client) incurred by the Mortgagees for realisation and recovery of the mortgage debt and / or interest shall be paid by the Mortgagor and be added to and shall form part of the mortgage debt.

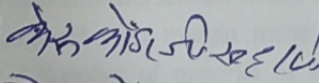
6. All payments made by the Mortgagor to the Mortgagees will be appropriated towards the interest that may be then due, costs charges and expenses, if any, incurred and the balance towards the principal sum.

IN WITNESS WHEREOF the Mortgagor has put his signature to this Deed after it was read over and explained to him in his vernacular language on the day and year hereinabove first written.

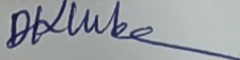
**THE SCHEDULE OF PROPERTY**

SIGNED AND DELIVERED BY THE WITHINNAMED Mortgagor in the presence of

Gat No - 359,  
Sakur shivar.  
Tal - Jaitpur  
Dist - Nashik.

Signature   
Name केरु कोंडाजी सहाणे

Address साकुर ता, इगतपुरी

Signature   
Name दिपीप कादिनाथ वायसी

Address साकुर



इकात
दस्तक्र. ( 9429 / 2019 )
३ / १०





UNION BANK OF INDIA

DHAMANGAON Branch

SMBT COLLEGE OF PHRMCY, NANDI HILL, NASIK, DHAMANGAON, MAHARASHTRA- 422403 .

Tel No : 8308837698

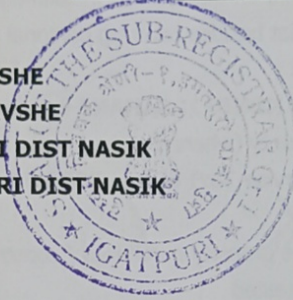
Ref.No. : 5749610000121

Sanction Date: 25/04/2017

**LETTER OF SANCTION**

To:

MR DHONDU NIVRUTTI PAWSHE  
MR. BHAUSAHEB DHONDU PAVSHE  
AT POST SAKUR TAL IGATPURI DIST NASIK  
TAP POST SAKUR TAL IGATPURI DIST NASIK  
NASIK -422403  
MAHARASHTRA



सं. ( 9479 / 2017 )
0 / 90

Dear Sir / Madam,

**SUB: UNION HOME SCHEME**

Conveying of sanction Terms and conditions

With reference to your loan application dated **25/04/2017** we are pleased to inform you that a Term Loan of Rs. **500000.00** (Rupees **Five Lakhs only**) is sanctioned to you for the purpose of **construction of new house** under Union Home Scheme on the following terms and conditions:

- 1) The rate of interest will be linked to 1-year MCLR. The applicable spread over MCLR is **.10**. MCLR as on date of first disbursement will be applicable. This MCLR is subject to annual reset.
- 2) The loan amount with margin money will be released directly in the name of the Builder Contractor / Supplier of material by way of a Demand Draft / Pay Order depending on the progress of work / construction. In case of Outright Purchase the amount will be paid directly to the seller by DO/PO after execution of the Sale Deed.
- 3) The following security documents are to be executed at the time of disbursement of loan:

- 1) AD-09 LETTER OF CONTINUITY (MODIFIED AD-09 AS PER MCLR)
- 2) SD-21G(REVISED) DP NOTE REVISED SD-21G LINKED TO MCLR
- 3) SD-23A NEW DEBIT BALANCE CONFIRMATION AND ACKNOWLEDGEMENT (REVISED RATE OF INTEREST)-LINKED TO MCLR
- 4) SD-24 AGREEMENT ON RATE OF INTEREST LINKED TO MCLR-ANNEXURE2
- 5) SD-01 - LETTER OF GUARANTÉE

<http://172.31.14.246/laps/action/sanction.jsp?hidBeanId=documentresults&hidBeanGetMethod=getData&appn...> 4/25/2017



Sanction Letter for Union Home scheme

- 6) **SD-11 - HOUSING LOAN AGREEMENT**
- 7) **SD-14 - SIMPLE MORTGAGE DEED (BY BORROWER)**
- 8) **UNDERTAKING TO CIBIL BY HOME LOAN BORROWER**
- 9) **UNDERTAKING TO CIBIL BY HOME LOAN GUARANTOR**  
The Loan is repayable in **117** Equated **Monthly** installments of **Rs. 6327.00** commencing from **August 2017** month (after moratorium period if any given) (The total repayment period includes the period of moratorium)
- 5) A moratorium period of **3** months is allowed.
- 6) A penal interest @ 2% will be levied on the overdue installment if any.
- 7) Insurance of the building/house/flat besides covering personal accident benefit is to be provided .
- 8) Personal guarantee of **MR. KERU KONDAJI SAHANE** with means of **Rs.11.00 Lacs** is to be provided in lieu of the interim security (wherever stipulated)
- 9) Processing charges (Including service Tax) of **Rs. 2875.00** is to be paid before availment of loan.
- 10) Equitable / Simple Mortgage of the property purchased / constructed with Bank finance along with notarized declaration to be created
- 11) Interest charged during moratorium to be serviced every month. In case of failure to service the interest regularly every month, the interest accrued during the moratorium will be added to the principal amount and EMI will be re-fixed accordingly.
- 12) All other terms and conditions as applicable to the scheme from time to time.

- 1) **BANK'S LIEN TO BE RECORDED IN HOUSING CO-OPERATIVE SOCIETY RECORD.**
- 2) **THE HOUSE PLAN MUST BE APPROVED BY THE COMPETENT AUTHORITIES.**
- 3) **LEGAL OPINION / VALUATION CERTIFICATE, ETC. APPROVED ENGINEER / ARCHITECT MUST BE OBTAINED BEFORE DISBURSEMENT OF LOAN.**
- 4) **POST DISBURSEMENT INSPECTION TO BE DONE AND REPORT HELD ON RECORD.**

13) We now request you to convey your acceptance (or) otherwise of the above terms and conditions and call on us any working day to enable us to disburse the loan after proper documentation.

**12) Special Terms and Conditions:**

For Union Bank of India

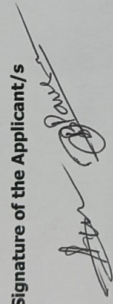


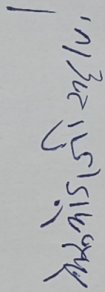
Sanction Letter for Union Home scheme

2 of 3

CHIEF / BRANCH MANAGER

Acknowledge the receipt of above sanction letter and accept the terms and conditions mentioned therein

**Signature of the Applicant/s**  
  
 Date: 25/04/17

**Signature of Guarantors**  
  
 Date:

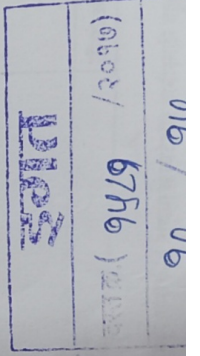
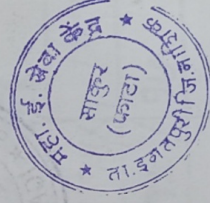


सं. 3, अणुपु. वि. सं. 1, नया दिल्ली
9479 / 20910
e / 90



गाव नमुना आठ-अ		6/19/2017	
धारण जमिनीची नोंदवही (आसामीवार खतावणी -- जमाबंदी पत्रक)		जिल्हा: नाशिक	
गाव: साकुर	तालुका: इंगतपुरी		
गाव नमुना सहा मधील नोंद	भूमापन क्रमांक व उपविभाग क्रमांक	क्षेत्र	वसुलीसाठी एकूण
		आकारणी किंवा जुडी	दुमाला जमिनीवरील स्थानिक उपकर नुकसान
(१)	भू(२)भिलेख निर्ण (३)	(४)	जि.प. (६अ) (६ब) (६)
खाते क्र.367	धोंडू निवृत्ती पावसे.		
व्यक्तिगत	289	0.66.00	1.48 10.36 1.48 13.32
खातेदार	359	0.37.90	0.47 0 3.29 0.47 4.23
एकूण		1.03.90	1.95 0 13.65 1.95 17.55

सुचना : या संकेतस्थळावर दर्शविलेली माहिती ही कोणत्याही शासकीय अथवा कायदेशीर बाबींसाठी वापरता येणार नाही.





गाव नमुना सात

अधिकार अभिलेख पत्रक

(महाराष्ट्र जमीन महसूल अधिकार अभिलेख आणि नोंदवहया (तयार करणे व सुस्थितीत ठेवणे) नियम,

१९८१ यातील नियम ३, ५, ६ आणि ७)

गाव : साकुर तालुका :- इगतपुरी जिल्हा :- नाशिक अहवाल दिनांक:- 19-06-2017

शेतीचे स्थानिक नाव घोळ्या माळे.	क्षेत्र आकारआणें पें पो.ख. फे.फा	खाले क्रमांक
नाट क्रमांक व भुधारणा पद्धती उपविभाग 359 भोगवटदार वर्ग -1	क्षेत्र निवृत्ती पावसे 0.37.90.0.47	367 कुळाचे नाव इतर अधिकार बोला - राष्ट्रीयकृत बँक गहाण (2544) युनियन बँक ऑफ इंडिया शाखा धामणगाव यास तारण र.रू.500000/-27/5/2016 (2544)
जिरायत 0.34.00		
बागायत -		
तरी 0.03.90		
वरकस -		
इतर -		
एकुण क्षेत्र 0.37.90		
पोखराब (लगवडीस अयोग्य)		
वर्ग (अ) 0.01.00		
वर्ग (ब) -		
एकुण पो 0.01.00		
ख		
आकारणी 0.47		
जुडी किंवा विशेष आकारणी		
(1),(439),(1738),(2294),(2533)		सीमा आणि भुमापन चिन्हे



इतर
सं. ( 9429 / 2016 )
92 / 910

मुचना : या संकेतस्थळावर दर्शविलेली माहिती ही कोणत्याही शासकीय अथवा कायदेशीर बाबींसाठी वापरण्यायोग्य ठेवली जाणार नाही असा अटीतटीचा इतर कोणताही अर्थ न घ्यावा असे स्पष्टपणे नोंदविलेले आहे.

साकुर (फाटा)

ता. इगतपुरी



अहवाल दिनांक: 19-06-2017

सूचना

गाव नमुना बारा

अधिकार अभिलेख पत्रक

(महाराष्ट्र जमीन महसूल अधिकार अभिलेख आणि नोंदवह्या (करण व सुस्थितीत ठेवणे) नियम, १९७१ यातील नियम २९)

जिल्हा: नाशिक

तालुका: इगतपुरी

गाव: साकुर

वर्ष	हंगाम	पिकाखालील क्षेत्र				निर्मळ पिकाखालील क्षेत्र				निर्मळ पिकाखालील लागवडीसाठी उपलब्ध नसलेली जमीन		शेरा
		क्रमांक		चटक पिके व प्रत्येकाखालील क्षेत्र		पिकाचे नाव		जल सिंचित		स्वरूप	क्षेत्र	
		जल सिंचित	अजल सिंचित	पिकाचे नाव	अजल सिंचित	पिकाचे नाव	जल सिंचित	अजल सिंचित				
2002-03	खरीप					भात	0.1790					
2003-04	खरीप					गवत	0.2000					
2004-05	खरीप					भात	0.1790					
2005-06	खरीप					गवत	0.2000					
2006-07	खरीप					भात	0.1790					
2007-08	खरीप					गवत	0.2000					
2008-09	खरीप					भात	0.1790					
2009-10	खरीप					गवत	0.2000					
2010-11	खरीप					भात	0.1790					
2011-12	खरीप					गवत	0.2000					
2012-13	खरीप					भात	0.1790					
2013-14	खरीप					गवत	0.2000					
2014-15	खरीप					भात	0.1790					
2015-16	खरीप					गवत	0.2000					



93  
04/09/2000 / 2093





आधार - सामान्य माणसाचा अधिकार



भारत सरकार  
Government of India



दिलीप काशिनाथ गावडे  
Dilip Kashinath Gavande  
जन्म तारीख / DOB: 22/11/1971  
पुरुष / Male



7878 4380 0135

आधार - सामान्य माणसाचा अधिकार

*Dkluk*



भारत सरकार  
GOVERNMENT OF INDIA



धोंडू निरवुत्ती पावशे  
Dhondu Nirvutti Pawshe  
जन्म वर्ष / Year of Birth: 1966  
पुरुष / Male



7284 5675 1500

आधार - सामान्य माणसाचा अधिकार

*Ker*



भारत सरकार  
GOVERNMENT OF INDIA



केरु कोंडाजी सहाणे  
Keru Kondaji Sahane  
जन्म वर्ष / Year of Birth: 1957  
पुरुष / Male



4155 8666 4944

आधार - सामान्य माणसाचा अधिकार

*केरु कोंडाजी सहाणे*



भारतीय विशिष्ट ओळख प्राधिकरण  
Unique Identification Authority of India

पत्ता: S/O काशिनाथ गावडे साकुर  
साकुर, साकुर, नाशिक  
महाराष्ट्र, 422403  
Address: S/O Kashinath Gavande Sakur  
Sakur, Sakur, Nashik, Igatpur,  
Maharashtra, 422403

7878 4380 0135

1947  
1800 300 1947

help@uidai.gov.in

www.uidai.gov.in



भारतीय विशिष्ट ओळख प्राधिकरण  
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पत्ता: ए.पी. साकुर ता. इगतपुरी, साकुर  
नाशिक, महाराष्ट्र, 422403  
Address: A1 PO SAKUR TA  
IGATPURI, Sakur, Nashik, Sakur,  
Maharashtra, 422403

1947  
1800 180 1947

help@uidai.gov.in

www.uidai.gov.in

P.O. Box No. 1947  
Bengaluru-560 001



भारतीय विशिष्ट ओळख प्राधिकरण  
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

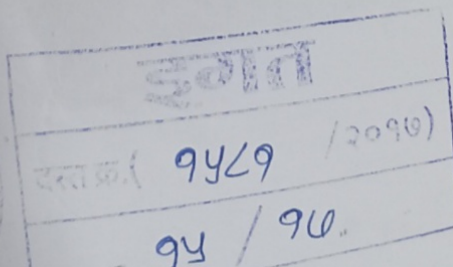
पत्ता: मु.पो. साकुर ता. इगतपुरी, साकुर,  
नाशिक, महाराष्ट्र, 422403  
Address: MU PO - SAKUR  
TAL-IGATPURI, Sakur, Nashik,  
Sakur, Maharashtra, 422403

1947  
1300 180 1947

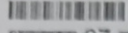
help@uidai.gov.in

www.uidai.gov.in

P.O. Box No. 1947  
Bengaluru-560 001



Summary I (GoshwaraBhag-1)



शुक्रवार, 07 जुलै 2017 2:13 म.नं.

दस्त गोषवारा भाग-1

इगत

१६ / १०

दस्त क्रमांक: 1581/2017

दस्त क्रमांक: इगत /1581/2017

बाजार मुल्य: रु. 01/-

मोबदला: रु. 5,00,000/-

भरलेले मुद्रांक शुल्क: रु. 1,300/-

दु. नि. सह. दु. नि. इगत यांचे कार्यालयात

अ. क्रं. 1581 वर दि.07-07-2017

रोजी 2:08 म.नं. वा. हजर केला.

पावती:2437

पावती दिनांक: 07/07/2017

सादरकरणाराचे नाव: धोंडु निवृत्ती पावसे

नोंदणी फी

रु. 5000.00

दस्त हाताळणी फी

रु. 320.00

पृष्ठांची संख्या: 16

एकुण: 5320.00

दस्त हजर करणाऱ्याची सही:

दुय्यम निवृत्ती पावसे - ?  
इगतपुरी

दुय्यम निवृत्ती पावसे - ?  
Sub Registrar Igatpuri - ?  
इगतपुरी

दस्ताचा प्रकार: मॉरगेज डीड

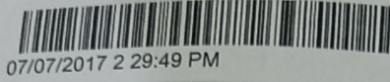
मुद्रांक शुल्क: (ड-2) एक लाख पेक्षा जास्त आणि दहा लाख पेक्षा कमी

शिक्षा क्रं. 1 07 / 07 / 2017 02 : 08 : 58 PM ची वेळ: (सादरीकरण)

शिक्षा क्रं. 2 07 / 07 / 2017 02 : 09 : 21 PM ची वेळ: (फी)







दस्त गोपवारा भाग-2

इगत 90 / 90  
दस्त क्रमांक: 1581/2017

दस्त क्रमांक : इगत/1581/2017  
दस्ताचा प्रकार :-मॉरगेज डीड

अनु क्र.	पक्षकाराचे नाव व पत्ता	पक्षकाराचा प्रकार	छायाचित्र	अंगठ्याचा ठसा
1	नाव:धोंडू निवृत्ती पावसे पत्ता:प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: - , रोड नं: साकुर, ता. इगतपुरी, जि. नाशिक, महाराष्ट्र, णास:ईक्र. पॅन नंबर:	कर्ज घेणार - पार्टी वय :-51 स्वाक्षरी:-		
2	नाव:युनियन बँक ऑफ इंडिया शाखा धामणगाव - - पत्ता:प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: - , रोड नं: धामणगाव, ता. इगतपुरी, जि. नाशिक, महाराष्ट्र, णास:ईक्र. पॅन नंबर:	कर्ज देणार - बँक वय :-21 स्वाक्षरी:-		

वरील दस्तऐवज करून देणार तथाकथीत मॉरगेज डीड चा दस्त ऐवज करून दिल्याचे कवुल करतात.  
शिक्रा क्र.3 ची वेळ: 07 / 07 / 2017 02 : 10 : 55 PM

ओळख:-

खालील इसम असे निवेदीत करतात की ते दस्तऐवज करून देणा-यानां व्यक्तीश: ओळखतात, व त्यांची ओळख पटवितात

अनु क्र.	पक्षकाराचे नाव व पत्ता	स्वाक्षरी	छायाचित्र	अंगठ्याचा ठसा
1	नाव:दिलीप काशिनाथ गावंडे वय:40 पत्ता:साकुर, ता. इगतपुरी, जि. नाशिक पिन कोड:422403			
2	नाव:केरू कोंडाजी सहाणे वय:60 पत्ता:साकुर, ता. इगतपुरी, जि. नाशिक पिन कोड:422403			

खालील पक्षकाराची कबुली उपलब्ध आहे .

अनु क्र.	पक्षकाराचे नाव व पत्ता
1	युनियन बँक ऑफ इंडिया शाखा धामणगाव - :- प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: धामणगाव, ता. इगतपुरी, जि. नाशिक, महाराष्ट्र, णास:ईक्र.

शिक्रा क्र.4 ची वेळ: 07 / 07 / 2017 02 : 11 : 50 PM

शिक्रा क्र.5 ची वेळ: 07 / 07 / 2017 02 : 11 : 58 PM नोंदणी पुस्तक 1 मध्ये

दुय्यम निबंधक श्रेणी - 9  
Sub Registrar Galpur

EPayment Details

sr.	Epayment Number
1	MH003267023201718E



Defacement Number  
0001792587201718

प्रमाणित करण्यात येते की, या सदर  
दस्तामध्ये 90 पाने आहेत.  
पुस्तक क्रमांक 9, क्रमांक.....  
9429 वर नोंदला.  
दि. 0 माहे 06 / 2017

दुय्यम निबंधक श्रेणी - 9  
इगतपुरी

1581 / 2017



Interest Agreement  
(For MCLR loans)

Date:  
25/04/17

To  
Union Bank of India  
Dhamangaon

In consideration of your Bank sanctioning loans/credit facilities from time to time or for such other sufficient consideration, I/We hereby agree as under:

1. This agreement shall form part and parcel of the security documents, formats, auxiliary documents (together called Finance documents) and should be read into them as if the contents hereof are expressly incorporated therein.
2. I/We agree that this agreement will supersede the clause/paragraph pertaining to rate of interest, the manner of charging/applying interest and the periodicity of interest contained in the said Finance documents.
3. Loans/credit facilities sanctioned to me/us are as per Tables in the schedule to this agreement and the applicable rate of interest to them is as mentioned in the relevant column under this agreement.
4. I/We agree that by virtue of this agreement Bank has every right to recover interest due and payable at the applicable rates herein separately even though any payments received were adjusted against principal amounts.
5. I/We agree that upon execution of this agreement any reference to the rate of interest in any Finance Documents will mean MCLR plus spread and the interest amounts will be charged to me/us with monthly rests.
6. Any change in the MCLR will be given effect to from the date of publication of change in the MCLR and will be effective only prospectively
7. I/We agree that only MCLR of a particular maturity that is mentioned under this agreement will be applied to the loans/credit facilities sanctioned to me/us and the MCLR of any other maturity stands excluded.
8. I/We understand and agree that MCLR shall mean Marginal Cost of funds of Lending Rate (minimum rate of interest below which banks cannot lend money) declared by the Bank monthly as per the RBI guidelines.



C. Documents/Agreement executed for A&B above along with this Agreement or before this Agreement

Sl.No	Nature of credit limits	List of documents and date	
		Description	Date of execution
1	2 H.L.	3 SD-01, SD-11, AD-09, SD-24, SD-25(CQ)	4 25/04/17

D. Details of security interest created/to be created to secure the credit limits above

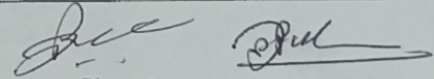
Sl.No	Nature of credit limits	Description of Security Interest (Mortgage, charge, Pledge, Hypo, Lien etc)
		3
1	2 H.L.	Simple mort. of land

Declaration:

I/We hereby declare that the details given under are true and correct and I/we solemnly affirm and state that I/We am/are duly authorized to enter into this agreement.

**BORROWER DETAILS**

Name of the borrower	Mr. Dhondu Nivrentti Pawse, Mr. Bhurankab
Business Address/ Registered office	Village Sakur, Igatpuri, Nashik Dhondu Pawse
Name of the authorized signatory	
Number and date of Board Resolution in the case of company/LLP	
Partner details such name and address in the case of partnership firm	



Signature

(Name of the person signing)

(Address of the person signing)

9. I/We understand and acknowledge that Spread means the rate charged over and above MCLR by the bank to cover its business risk and credit risk on extending such loans/credit facilities to me/us

10. I/We understand and agree that rate of interest applicable to any loan or credit facility sanctioned to me/us will be calculated as sum of MCLR of appropriate tenor plus Spread with monthly rests.

11. I/We unconditionally agree that the Bank has full absolute discretion to revise the MCLR linked rate of interest every year till the entire loan is repaid by me/us. This annual change/revision in the rate of interest is called 'Interest rate reset'.

12. I/We agree that upon such interest rate reset, rate of interest as reset will be applicable to loans/credit facilities outstanding or availed by me.

13. I/We agree that rate of interest applicable to my/our loans/credit facilities are based on my/our credit rating. Hence, if my/our credit rating changes then Bank in its absolute discretion shall revise the rate of interest without regard to interest rate reset provisions herein.

14. I/We agree that all reference to Base Rate or Union Bank Prime Lending rate in any document, formats, applications, letters signed by me/us or addressed to me/us at any time before or along with the signing of this Agreement by me/us shall be deemed to be reference to MCLR.

15. I/We agree that interest amounts found due and payable by us in terms of statement of accounts pertaining to the loans/credit facilities sanctioned to me/us by application of MCLR linked rate of interest shall be conclusive and binding on me/us.

Schedule

A. Fund based limits

Sl.No	Nature of credit limits	Limit (Rs)	Outstanding as of	Applicable Rate of Interest (MCLR plus Spread)
1	2	3	4	5
	A.L.	500000/-		MCLR + 0.10

B. Non Fund Based Limits

Sl.No	Nature of credit limits	Limit (Rs)	Outstanding as of	Applicable Commission	
				Existing	Revised
1	2	3	4	5	6

*[Handwritten Signature]*