



13/10/2017

सूची क्र.2

दुय्यम निबंधक : सह दु.नि. नाशिक 3

दस्त क्रमांक : 6890/2017

नोंदणी :

Regn:63m

गावाचे नाव : 1) देवळाली

(1) विलेखाचा प्रकार	मॉरगेज डीड
(2) मोबदला	4000000
(3) बाजारभाव(भाडेपट्ट्याच्या वाढितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	0
(4) भू-मापन, पोटहिस्सा व घरक्रमांक (असल्यास)	1) पालिकेचे नाव: नाशिक म.न.पा. इतर वर्णन : , इतर माहिती: , इतर माहिती: मौजे देवळाली स नं 28/2+4+6+7+9 आणि 28/6/1/2 यांसी प्लॉट नं 1 यावरील श्री यमुना कॉ ऑप हीसिंग सोसायटी ली मधील दुसऱ्या मजल्यावरील सदनिका नं 6 यांसी क्षेत्र 97.67 चौ मी ((Survey Number : 28/2+4+6+7+9 आणि 28/6/1/2 ; Plot Number : 1 ;))
(5) क्षेत्रफळ	1) 97.67 चौ.मीटर
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.	1): नाव:-में जयथी पंकेजिंग प्रा. लि. तर्फे डायरेक्टर श्री. विनीत विनोद गौतम -- वय:-46; पत्ता:-, -, रा. यमुना कॉ ऑप हीसिंग सोसायटी, घाडगे नगर, नाशिक रोड, नाशिक, -, -, ईश्याऑण देवलाली, MAHARASHTRA, NASHIK, Non-Government. पिन कोड:-422101 पॅन नं:-ABWPG9717F 2): नाव:-सौ. ममता विनीत गौतम -- वय:-45; पत्ता:-, -, रा. यमुना कॉ ऑप हीसिंग सोसायटी, घाडगे नगर, नाशिक रोड, नाशिक, -, -, ईश्याऑण देवलाली, MAHARASHTRA, NASHIK, Non-Government. पिन कोड:-422101 पॅन नं:-ADSPG2148L 3): नाव:-श्री. विनीत विनोद गौतम -- वय:-46; पत्ता:-, -, रा. यमुना कॉ ऑप हीसिंग सोसायटी, घाडगे नगर, नाशिक रोड, नाशिक, -, -, ईश्याऑण देवलाली, MAHARASHTRA, NASHIK, Non-Government. पिन कोड:-422101 पॅन नं:-ABWPG9717F
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव:-वैक ऑफ बडोदा -- वय:-0; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: रा. शाखा नाशिक रोड, नाशिक., ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, नासू:ईक. पिन कोड:-422101 पॅन नं:-
(9) दस्तऐवज करून दिल्याचा दिनांक	13/10/2017
(10) दस्त नोंदणी केल्याचा दिनांक	13/10/2017
(11) अनुक्रमांक, खंड व पृष्ठ	6890/2017
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	20000
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14) शेरा	

सूची क्र. II

नोंदणी नंतरची प्रथम प्रत

अरसल बरहुकुम नवकल

सह दुय्यम निबंधक वर्ग-२

नाशिक-३.

मुल्यांकनासाठी विचारात घेतलेला तपशील:-

मुल्यांकनाची आवश्यकता नाही कारण दस्तप्रकारानुसार आवश्यक नाही कारणाचा तपशील दस्तप्रकारानुसार आवश्यक नाही

मुद्रांक शुल्क आकारताना निवडलेला अनुव्हेद :-

b) When possession is not given



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दस्तावेज क्र. (६८९० / २०१७)

Mortgage of Rs. 40,00,000/- 2 — 28

Stamp of Rs. 20,000/-

Reg. Fee Rs. 30,000/-

SIMPLE MORTGAGE DEED

THIS DEED of Mortgage made on the 13 day of Oct 2017 (Two thousand and Seventeen) at Nashk....

BETWEEN

M/S. JAYASHREE PACKAGING PVT. LTD.

THROUGH DIRECTOR –

MR. VINEET VINOD GAUTAM,

Age – 46 years, Occ. – Business,

Pan No. ABWPG 9717 F

Both R/o. 06, Yamuna Co. Op. Hsg. Society,

Ghadge Nagar, Nashik Road, Nashik.

.... **BORROWER/S**

Hereinafter called "THE BORROWERS" or (which expression shall, unless it be repugnant to the subject or context thereof, mean and include, her legal heirs, executors, administrators and assigns) of the One Part.

AND

1. MRS. MAMATA VINEET GAUTAM,

Age – 45 years, Occ. – Business,

Pan No. ADSPG 2148 L

Both R/o. 06, Yamuna Co. Op. Hsg. Society,

Ghadge Nagar, Nashik Road, Nashik.

2. MR. VINEET VINOD GAUTAM

Age – 46 years, Occ. – Business,

Pan No. ABWPG 9717 F

Both R/o. 06, Yamuna Co. Op. Hsg. Society,

Ghadge Nagar, Nashik Road, Nashik.



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...MORTGAGOR/S/GAURATOR/S

Hereinafter called "THE MORTGAGOR/S/GAURATOR/S" (which expression shall, unless it be repugnant to the subject or context thereof, mean and include its successors and assigns) of the Second Part.

AND

BANK OF BARODA,

a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertaking) Act 1970, with its Head Office at BARODA, District of GUJARATH state, & its Branch Office inter alia at **Nashik Road Branch, Tal. & Dist. Nashik.**

(Hereinafter called "THE MORTGAGEE" which expression shall include their successors and assigns) of the Other Part. MORTGAGEE

WHEREAS the Mortgagor/s/Borrower/s has/have applied to the Mortgagee for the grant of Fund Base - Cash Credit (Hypothecation of Stock and Book Debts up to 90 Days) of Rs. 40,00,000/- (Rs. Forty Lacs Only).

AND WHEREAS the Mortgagee has agreed to grant Fund Base - Cash Credit (Hypothecation of Stock and Book Debts up to 90 Days) of Rs. 40,00,000/- (Rs. Forty Lacs Only) from time to time to the Mortgagor on the Mortgagor/s/Borrower/s agreeing to utilise the amount so advanced for purpose applied for and on such terms and conditions as the Mortgagor/s/Borrower/s securing the same by executing a Mortgage of their property /ies i.e. Flat No. 06, area admeasuring 1051.00 Sq. ft. i.e. 97.67 Sq. Mtrs., on Second Floor, of the building 'Shree Yamuna Co. Op. Housing Society Ltd.' constructed on Plot No. 01 out of Survey No. 28/2+4+6+7+9 & 28/6/1/2, area admeasuring 464.00 Sq. Mtrs., of the property situated at Mauje - Deolali, Tal. & Dist. Nashik.

AND WHEREAS the Mortgagors /Guarantors are the owners of the Flat No. 06, area admeasuring 1051.00 Sq. ft. i.e. 97.67 Sq. Mtrs., on Second Floor, of the building 'Shree Yamuna Co. Op. Housing Society Ltd.' constructed on Plot No. 01 out of Survey No. 28/2+4+6+7+9 & 28/6/1/2, area admeasuring 464.00 Sq. Mtrs., of the property situated at Mauje - Deolali, Tal. & Dist. Nashik. And therefore the Mortgagors /Guarantors acquired absolute ownership rights pertaining to the said Flat/Unit. The Mortgagors /Guarantors agreed to

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Mortgaged the said Flat/Unit in favour of Mortgagee Bank as secure of the credit facility sanctioned /granted by Mortgagee Bank to the Mortgagor /Borrowers.

The Borrower / Mortgagor undertakes that they have not created any third party interest, charge in respect of the said Flat / Unit and not executed any oral or written agreement in respect of the said Flat / Unit and the said Flat/ Unit are free from all encumbrances.

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

1. In pursuance of the above representation and agreements and in consideration of the Mortgagees having granted or agreed to grant Loan Credit facilities from time to time up to Fund Base - Cash Credit (Hypothecation of Stock and Book Debts up to 90 Days) of Rs. 40,00,000/- (Rs. Forty Lacs Only) & to the Mortgagor/s/Borrower/s on such terms and conditions as may be stipulated by the Mortgagee from time to time, the Mortgagor/s/Borrower/s as beneficial owners hereby transfers to the Mortgagee by way of mortgage, all those pieces of property/ies bearing Flat No. 06, area admeasuring 1051.00 Sq. ft. i.e. 97.67 Sq. Mtrs., on Second Floor, of the building 'Shree Yamuna Co. Op. Housing Society Ltd.' constructed on Plot No. 01 out of Survey No. 28/2+4+6+7+9 & 28/6/1/2, area admeasuring 464.00 Sq. Mtrs., of the property situated at Mauje - Deolali, Tal. & Dist. Nashik, and more particularly described in the Schedule written (hereinafter called "the said premises/flat") as a security for repayment of the amounts so advanced with a floating interest at the rate of ^{1.70}0.85% above MCLR + Strategic Premium @ 0.25% i.e. ^{10.25}9.40% p.a. (Present MCLR 8.30%) 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 Borrowers and the Borrowers agrees to execute necessary Promissory notes or debit balance confirmations accordingly from time to time. The Mortgagor



Handwritten signature/initials

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further agrees to pay interest tax whenever becomes applicable and charged by the Mortgagee.

- a) In the event of any revision in the rate of interest, the Borrower/s 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 Borrowers.
- b) Provide further, without prejudice to the Bank's other rights and remedies, the Bank shall be entitled to charge, penal/enhanced rate of Penal interest at the rate of 1.00% - 2.00 % 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.
- c) The amount due under Baroda Cash Credit is subject to annual review and considering the satisfactory conduct, and review, the Mortgagee Bank may renew or recall the same, and the security as held hereto shall continue to be subsisting and the conditions as to terms as to Baroda Cash Credit against the property loans therein shall apply to the said loan subject to such changes as may be stipulated by the Bank.
- 2) THE MORTGAGOR/S and the guarantor/s in pursuance of the agreement hereby declared that the Mortgagors and the Grantors are the sole and absolute owners of the said premises as mentioned in the Schedule of the Property mentioned hereunder and there in no encumbrance or charge of any nature existing over the said premises and they have powers to mortgage the said premises and that all taxes, rents and dues payable on the said premises are paid up to date and their no attachment or revenue recovery or any other proceeding pending in the respect of the said premises. Mortgagors and Guarantors shall protect the property in every respect and keep the Mortgagee's interest full secured at all times. By the

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present agreement between the Mortgagors, Guarantors and the Mortgagee Bank, and inconsideration, the Mortgagors and Guarantors hereby Grants and Transfers unto the Bank by way of Simple Mortgage as security for the loan all their rights, and interest, and interest in the property as mentioned hereunder in the Schedule of the Property, together with all erections, structures, fixtures, fittings, equipments, standing on or attached to or affixed to the land or any part thereof including all rights liberties, and easements in respect thereof and all the estate, right, title, interest claim and demand whatsoever of the Mortgagors and the Grantors up to and upon the property and/or the said land i.e. property as mentioned hereunder in the Schedule of the property which are hereunder referred as "Mortgaged Property".

3. THE MORTGAGOR HEREBY COVENANTS WITH THE MORTGAGEE AS FOLLOWS :-

- a. That the Mortgagor will not 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 Mortgagee, which the Mortgagee shall be entitled to refuse to grant without assigning any reason thereof.
- b. That the Mortgagor shall pay the interest by Monthly payments as may be stipulated by the Mortgagee from time to time in addition to the instalments.
- c. That the Mortgagor will be personally liable for repayment of the Mortgage debt in spite of the security given by this deed.
- d. That this mortgage shall be a continuing security for the ultimate sum of money not exceeding Rs. Rs. 40,00, 000/- at any one time and interest thereon as also.
- e. The costs charges and expenses that may become payable by the Mortgagor to the Mortgagee upon any account / accounts open or to be opened in or credit.



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Facilities granted the name of the Mortgagor from time to time for granting credit or other financial facilities to the Mortgagor and such accounts 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 being brought to credit at any time or from time to time.

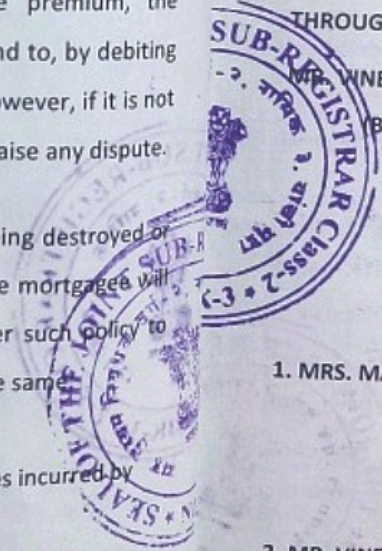
- g. That the Mortgagor during the continuance of this mortgage use the mortgaged property in good and profitable manner and the mortgagee is entitled to have charged over the Plot, machinery furniture & building rise in the mortgaged property.
- h. That the pendency of the security hereby created and until repayment of the mortgage amount, the Mortgagor will get insured and keep insured the said premises with approved Insurance Company with Bank clause and pay all premium on the Insurance Policy as and when it becomes due. And in the event of the Mortgagor failing to do so or pay the premium, the Mortgagee will be entitled to do so but not bound to, by debiting the said premium to Mortgagor's account and however, if it is not done by the mortgagee the Mortgagor shall not raise any dispute.

That in the event of the said premises being destroyed or damaged by fire, earthquake or any accident, the mortgagee will be entitled to receive the Insurance Claim under such policy to exclusion of the Mortgagor and to appropriate the same

- Firstly: towards the reimbursement of the cost / expenses incurred by the Bank.
- Secondly: towards interest in arrears, whether debited and not.
- Lastly: towards the principal.

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

- a. The Mortgagor fails to pay interest on the respective due dates.



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in the presence of

M/S. JAYASHREE

THROUGH DIRECT

VINEET VINO

BORROW

1. MRS. MAMATA V

2. MR. VINEET VINO

(MORTGATOR/S / GU

Witness:-

1.

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C - 2E

Plot No. 01 out of Survey No. 28/2+4+6+7+9 & 28/6/1/2, area admeasuring 464.00 Sq. Mtrs., of the property situated at Mauje - Deolali, Tal. & Dist. Nashik within the local limits of Nashik Municipal Corporation and the said Flat bounded as follows:-

- On or towards East : By Open Space.
- On or towards West : By Open Space.
- On or towards South : By Open Space.
- On or towards North : By Flat No.04 & 05.

IN WITNESS WHEREOF THE PARTIES HEREIN SET THEIR HANDS ON THE DATE MENTIONED HEREINABOVE.

SIGNED AND DELIVERED BY THE

WITHIN NAMED Mortgagor/s/Borrower/s

in the presence of

M/S. JAYASHREE PACKAGING PVT. LTD.

THROUGH DIRECTOR -

VINEET VINOD GAUTAM

(BORROWER)



Vineet Gautam
(Signature)



M. Mamata
(Signature)

(Signature)



1. MRS. MAMATA VINEET GAUTAM



Vineet Gautam
(Signature)

(Signature)



2. MR. VINEET VINOD GAUTAM

(MORTGAGOR/S / GUARANTOR/S)

Witness:-

1. *[Signature]*
2. *[Signature]*

2. *[Signature]*



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- 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 them.
5. All costs charges and expenses (including the costs as between Attorneys and Client) incurred by the Mortgagee for realisation and recovery of the mortgage debt and/or interest shall be paid by the Mortgagor/s/Borrower/s and be added to and shall form part of the mortgage debt.
6. All Payments made by the Mortgagor/s/Borrower/s to the Mortgagee 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.
7. Provided that the provisions of Sections 61, 65A, and 67A respectively of the Transfer of Property Act 1982, shall not apply to this presents or to Mortgagor or the Bank as Mortgagee, inter se and this shall be deemed contract to the contrary for the purpose of these sections.
8. All terms and conditions as pacified in the Bank's sanction Letter dated 12/10/2017 shall be applicable.
9. IN WITNESS WHEREOF the Mortgagor/s/Borrower/s has/have put their his/her/their signature/s to this Deed after it was read over and explained to him/her/their in his/her/their vernacular language on the day and year hereinabove first written.

THE SCHEDULE OF PROPERTY

All that piece and parcel of the property/ies bearing Flat No. 06, area admeasuring 1051.00 Sq. ft. i.e. 97.67 Sq. Mtrs., on Second Floor, of the building 'Shree Yamuna Co. Op. Housing Society Ltd.' constructed on



NSKR/ADV/SANC

To,
Mr. Vineet V Gautam
M/s JAYASHREE P
06, Shree Yamuna C
Behind BYTCO Coll
Nashik - 422101

Dear Sir,

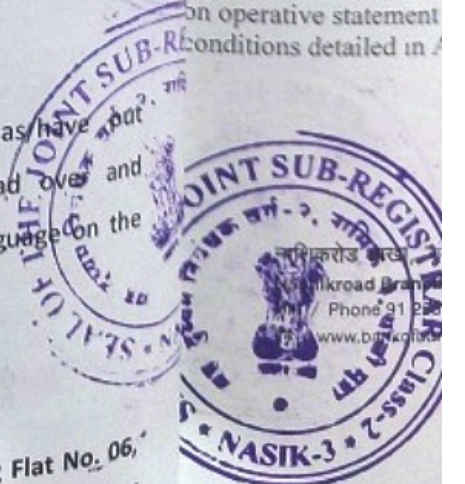
Re: Sanction Letter

We are please to info
of -12- months subj
attached and conditio

Fund Based
Term Loan (Under (For Construction Purchase of Machine
Cash Credit (Hypothecation of S Days)
FB - Total
Non Fund Based
LC/ BG
NFB - Total
TOTAL

Please note that the
repayable on demand
the bank and are subje

The Credit facility sanc
on operative statement
conditions detailed in /





बैंक ऑफ बड़ौदा Bank of Baroda

NSKR/ADV/SANCTION/17-18/

Date: 12.10.2017

To,
Mr. Vineet V Gautam [Directors]
M/s JAYASHREE PACKAGING PVT LTD,
06, Shree Yamuna CHS, Ghadge Nagar,
Behind BYTCO College, Nashik Road,
Nashik - 422101

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दस्तावेज (६८९० / १०१६)
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Dear Sir,

Re: Sanction Letter

We are please to inform you that you have been sanctioned following credit facilities for a period of -12- months subject to annual review on the terms and conditions detailed in Annexure attached and conditions mentioned hereunder:-

Limits	[Rs In Laacs]	
	Existing	Proposed
Fund Based	--	
Term Loan (Under CLCSS) (For Construction of Factory Building and Purchase of Machines/Equipments)	--	NIL
Cash Credit (Hypothecation of Stock & Book Debts upto 90 Days)	--	40.00
FB - Total	--	40.00
Non Fund Based	--	--
LC/ BG	--	--
NFB - Total	--	--
TOTAL	--	40.00

Please note that the advance made available to you under the above mentioned facility is repayable on demand and on terms & conditions of the facility granted to you at the discretion of the bank and are subject to change without any prior notice.

The Credit facility sanctioned to you is subject to periodical review at the Banks discretion based on operative statement to be submitted by you and also subject to compliance of various terms & conditions detailed in Annexure and submission of information / documents as detailed therein.

[Continued.....]



बिडको पॉइंट, नाशिकरोड, नाशिक 422 101, इंडिया
Bytkroad Branch, 'Prushna', Bytco Point, Nashikroad, Nashik - 422 101, India.
/ Phone: 91 253 2465279, 2463482 फॅक्स / Fax : 91 253 2455294
www.bankofbaroda.com



ANNEXURE-D

Terms and Conditions: Advance Account: M/S JAYSHREE PACKAGING PVT. LTD.

Nature of Facility	: Cash Credit (Hypo. of Stocks / Book Debts)
Limit	: Existing Proposed Rs. NIL Rs. 40.00 Lacs
Purpose	: For pre-sale & post sale working capital requirement of the company.
Margin	: 25.00% for RM, SIP, FG, Stores & Spares and Packing Materials 25.00% for Book-debts up to 90 days
Rate of Interest (for CR-3 rated Small Enterprise)	: 1.70% 0.85% above MCLR + Strategic Premium @ 0.25% to 0.40% per annum with monthly resets subject to changes as per bank's guidelines and credit rating नसम-३ 10.25% The rate of interest is subject to change as per bank's guidelines, change in MCLR and credit rating of the account. [Present MCLR 8.30%] 92-28
Unified Processing & upfront Documentation Charges	: @ 0.35% of the Limit sanctioned i.e. Rs. 40/- per lac or part thereof plus Service Tax
Period	: -12- months
Security / Documents	: <ul style="list-style-type: none"> • D. F. Note executed by Company and its directors. • Letter of Continuing Security. • Letter of Undertaking (Book Debts) • Irrevocable Power of Attorney in respect of book debts duly notarized • Hypothecation of Goods (Stock)
Proviso	: <ol style="list-style-type: none"> 1) The Company is to submit monthly Stock & Book-debt statements before 10th of the next month in Bank's prescribed format. 2) Although all Stocks and Book Debts are to be hypothecated to Bank, the drawings on the account are to be allowed on the basis of value of paid stocks only (cost or market price whichever is lower) and Book Debts not older than 90 days and book-debts other than those of its associates. 3) The company is to store the goods received under job work separately from the owned stocks and no finance will be made available against goods received under job work. Such stock should be stored separately, tagged for identification, shown separately in the goods register. 4) The advance payments received from the customers are also to be shown separately and to be subtracted while calculating the drawing power. 5) The Book-debts for which bills are purchased / discounted are to be subtracted while calculating the drawing power.



Baroda Branch



Disbursement : C.C. limit is to be released strictly based on:

- Availability of the Drawing Power.
- Matching with the estimated/projected sales performance.
- Submission of Stock Statement.

Security Documents for Cash Credit

- Board Resolution
- Letter of Undertaking (LDOC 64)
- Declaration Cum Undertaking Cum Authority
- General Form of Guarantee (LDOC 33)

Collateral Security

नसम-३
९३ - २६

The above mentioned funded CC is to be secured by:

Exclusive 1st charge by way of **Registered Mortgage** of Flat No. 06, admeasuring 97.67 Sq Mtr. Situated at Survey No. 28/2+4+6+7-9 and 28/9/1/2 on Second Floor of Building known as Shree Yamuna Co. Housing Society Ltd, Tal Deolai, Dist. Nashik owned by the Mrs. Mamata Vinit Gautam & Mr. Vinit Vinod Gautam. The NOC Of the Society submitted by the Owners before creation of Mortgage.

Primary Security:

- Hypothecation of entire Plant & Machineries, Electrical Installations, Furniture & Fix Office Equipments and other Movable Fixed Assets of the Company, situated at the place both present & future.
- Exclusive 1st charge by way of Hypothecation of entire raw materials, stock-in-process, stores & spares, packing materials, finished goods, Book-debts & other chargeable assets of the firm, both present & future.

Additional Conditions:

- 1) The Directors of the Company to provide the Recurring Deposit of Rs. 1000/- each [In Individual Name of both Directors of Rs. 7500/- each]
- 2) The Company to make the Group Critical Care Policy in the name of Director- Mr. Vinit Vinod Gautam. [Max Sum Rs. 100000/-]

Terms & Conditions to be complied with before disbursement of the fresh facilities

1. The Company, its Directors and guarantors are to accept all terms & conditions of sanction i.e. unconditional acceptance.

M/s Jayashree Packaging Pvt. Ltd.

Nasik Road Branch



2. To get all documents signed by the advocate. If any discrepancy is found more than the advocate's signature, the documents to be rectified.
3. The Company to submit all necessary documents for the completion of the loan.
4. All disbursement facilities are subject to the availability of the drawing power.
5. The Company to maintain the accounts and records in the prescribed manner.

- Other Terms & Conditions**
1. The Company to maintain the accounts and records in the prescribed manner.
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 10. The Company to maintain the accounts and records in the prescribed manner.

- To get all security documents executed in consultation with the Bank's approved advocate. The executed documents are to be got verified from Approved Advocate other than the advocate who is given the Title Clearance Report. Discrepancies, if any, are to be rectified.
- The Company to pay all stipulated charges i.e. Up-front fees, Processing charges, Documentation charges, etc.
- All disbursement conditions specifically stipulated under the respective facilities are to be meticulously complied with.
- The Company to provide compliance of KYC guidelines of the Bank.

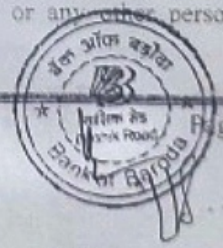
नमून-३
 क्रमांक ६८० (२०१९)
 १४ - २६

Other Terms & Conditions:

- The Company and its directors are to undertake that during the currency of our advance, they will:
 - Deal exclusively with us, route all their transactions through their Cash Credit account, will not open any Current Account with other Bank/s without permission of the Bank in writing and close the Current Account/s maintained with other bank/s & furnish account closure certificate/s to the Branch.
 - Increase Authorize & Paid-up Capital as estimated/ projected.
 - Retain entire Net Profit after Tax, as estimated/projected.
 - Bring additional long term funds to meet with the cost overrun/time over run, if any.
 - Bring additional long term funds to meet with the repayment obligations of the Bank in time, if there is negative cash profit or positive cash profit is not adequate to service repayment obligations of the Bank.
 - Bring additional long term funds to meet with estimated/projected Net Working Capital, in case estimated/projected net profit is not achieved.
 - Maintain Current Ratio, as estimated/ projected.
 - Maintain Debt Equity Ratio (TOL/TNW), as estimated/projected.

The Company and its directors are to undertake that during the currency of our advance, they will not, without the permission of the Bank in writing:

- Implement any scheme of Expansion / Modernization / Diversification, except which are approved by our Bank.
- Formulate any scheme of Merger / Acquisition / Amalgamation / Reconstitution.
- Any Change in the management set-up / capital structure of the firm.
- Enter in to borrowing either secured or unsecured with any other Bank / Financial institution / corporate body.
- Invest / deposit / lend funds to group firm & companies / directors / family members / other corporate bodies / firms / persons.
- Create any further charge, lien or encumbrances over the assets charged to the Bank in favour of any other Bank, Financial institution, NBFC, firm, company or person or otherwise dispose off any of the fixed assets.
- Undertake guarantee obligation on behalf of any other borrower, Group firms / Companies.
- Pay commission / brokerage / fees etc to Guarantor / or any other person for guaranteeing the facilities sanctioned to the firm.



JAYASHREE PACKAGING PRIVATE LIMITED

Off Add.: V-3, Dream Mini Market, Opp. St. Philomena School, Jail-Road, Nashik-Road, Nashik-422101
 Reg. Address.: 06, Shreeyamuna CHS, Ghadge Nagar, Bh, Bycoo College, Nashik-Road, Nashik-422101
 Works Add.: A-45, Malegaon MIDC, Tal.: Sinnar, Dist.: Nashik.

+919422227625
 +918390121970

Ref. No.-17-18/10

Board Resolution

Date: 12/10/2017

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED BY THE BOARD OF DIRECTORS OF M/s JAYASHREE PACKAGING PVT LTD AT THE BOARD MEETING HELD ON 12/10/2017

The Director informed the Board that the Company had approached Bank of Baroda Nashik Road Branch for availing financial assistance by way of Cash Credit limit. The Director further informed that the Bank had agreed to sanction the financial assistance vide its sanction letter no. **BOB/NASIKR/2017-18** dated **12/10/2017**. The Director placed before the Board the said sanction letter. After discussions, the Board then passed the following resolution -

नमून-३
सुनील ए. ए. ए. (२०१७)
20 - 28

RESOLVED THAT the approval of the Board be and is hereby given to the Company to avail financial assistance from Bank of Baroda, Nashik Road Branch for the amount not exceeding in the aggregate, **Rupees 40/- Lakhs [In Words Rupees Forty Lacs Only]**, in terms of the Bank's sanction letter no. **BOB/NASIKR/2017-18** dated **12/10/2017**, as placed before the Board."

RESOLVED THAT the said financial facility be and is hereby availed in the form and manner as detailed hereunder:

- 1) Cash Credit facility of Rs 40.00 Lacs

"FURTHER RESOLVED THAT the approval of the Board be and is hereby given to provide/turnish such security to the Bank for availing the said facility as may be required by the Bank on all the movable and immovable properties of the Company. The Directors have also agreed to Mortgage their personal Immovable Property for securing the Loan to the Bank and the Company hereby gives its consent for the said mortgage;

"FURTHER RESOLVED THAT MR. VINEET V GAUTAM AND MRS MAMTA V GAUTAM Director be and are hereby jointly and severally authorised to sign, execute and deliver all the documents as may be necessary for the proper availing of the said facility and as may be required by the Bank and further to furnish, sign, execute and deliver such indemnities and/or declarations and/or affidavits on behalf of the Company in favour of the Bank as may be required by the Bank in any matter related hereto and generally to do all such acts and deeds as may be necessary for the availing the said financial facility and for all matters connected therewith and/or incidental thereto, including delegating the powers to execute documents by way of a Power of Attorney, if necessary."

"FURTHER RESOLVED THAT the approval of the Board be and is hereby given to affix the common seal of the Company on any or all documents in terms of the Articles of Association of the Company, as may be required by the Bank."



वर्तमान अकाउंट नंबर (PERMANENT ACCOUNT NUMBER)	ABWPG97WF
नाम (NAME)	VINEET VINOD GAUTAM
पिता का नाम (FATHER'S NAME)	VINOD NIRANJANLAL SHARMA
जन्म तिथि (DATE OF BIRTH)	08-05-1971
हस्ताक्षर (SIGNATURE)	<i>Vineet Gautam</i>
आयकर अधिकारी, नाशिक (COMMISSIONER OF INCOME-TAX, NASHIK)	<i>R. D. Kulkarni</i>

नाशिक महानगरपालिका, नाशिक

नाशिक महानगरपालिका नाशिक
जाचक नंबर / नगरधना / १८५८
दिनांक २०/०५/२००३

No. 1868

इमारत बांधकामाचा वापर करणे बाबतचा दाखला (पुर्ण / भागशः)

वे. श्री यमुना को. ऑ. श्री. हो.
द्वारा एम. आर. भगत आर्की.

संदर्भ : तुमचा दिनांक २१.०५.२००३ चा अर्ज क्र. ८५

महाशय,

दाखला देण्यात येतो की, देवळाळी शिवारातील सि. स. नं. - स. नं. २८/२+४+५+७+९+२८/२/२/२ प्लॉट नं. १ मधील इमारतीच्या तळ+दोन मजल्याचे इकडील बांधकाम परवानगी नं. बी. पी. / ४०९ दिनांक १०/१२/२००२ अन्वये दिल्याप्रमाणे सर्व्हेरक (आर्कीटेक्ट) श्री. एम. आर. भगत आर्की. यांचे निरीक्षणाखाली पुर्ण झाली असून निवासी / निवाहेत/शैक्षणिक कारणासाठी खालील शर्तीस अधिन राहून इमारतीचा वापर करणेस परवानगी देण्यात येत आहे. त्यांचे एकूण बांधकाम क्षेत्र ५१२.८९ चौ. मीटर व चर्टड क्षेत्र (कारपेट एरिया) ४८१.५२ चौ. मीटर.

- १) सदर इमारतीचा वापर निवासी / निवाहेत/शैक्षणिक कारणाकरिताच करता येईल त्या वापरात बदल करता येणार नाही. वापरात बदल करावयाचा झाल्यास इकडील कार्यालयाची पुर्व परवानगी घ्यावी लागेल.
- २) घरपट्टी आकारणीसाठी अलाटिदा प्रत मा. कर अधिकक घरपट्टी विभाग यांचेकडे पाठविण्यात आली आहे. तरी संबंधीत विभागाकडे संपर्क साधावा.
- ३) सिंगल फेज विज पुरवठा करणेस हरकत नाही.
- ४) सदरच्या-पुर्ण केलेल्या इमारतीत म. न. पा. च्या पुर्व परवानगी शिवाय वापरामध्ये व बांधकामामध्ये बदल करू नये
- ५) बाल्कनी बंद केले पोटी दंड $१७ \times ५०० = ८५००/-$ रुक नं. १०/२२६ दि. १८/०९/२००३ अन्वये भरले आहे. अंतर्गत बदलापोटी $१/४$ तपासणी फी १७०/- रुक नं. ११/२२६ दि. १८/०९/२००३ अन्वये भरले आहे. विनापरवाना वापरापोटी दंड २०००/- रुक नं. १०/२२६ दि. १८/०९/२००३ अन्वये भरले. वाढीव बांधकाम पोटी विकास शुल्क १०३०/- रुक नं. २३/२२३ दि. १८/०९/२००३ अन्वये भरले.



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कार्यकारी अभियंता नगरधना
नाशिक महानगरपालिका, नाशिक

नाशिक नगरधना
२०/०५/२००३
२५/०५/२००३
२५/०५/२००३

२४/०५/२००३
महासंचालक अधीन (रेकॉर्ड),
नाशिक नगरपालिका कार्यालय

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नकाशे तयार करणार
महोदय
महोदय