

भारतीय स्टेट बैंक
State Bank Of India

(11694) - CHARKOP KANDIVALI WEST
KRISHNA PALACE SECTOR-1 CHARKOP MARKET, NEXT TO HDFC BANK
KANDIVALI WEST MUMBAI 400067
Tel: 22-28684454 IFS Code : SBIN0011694

केवल 3 महीने के लिए वैध / VALID FOR 3 MONTHS ONLY

0	2	0	9	2	0	2	5
D	D	M	M	Y	Y	Y	Y

STATE BANK OF INDIA

3PPEIA
या धारक को OR BEARER

PEES TWO THOUSAND NINE HUNDRED AND FIFTY ONLY-

अदा करें ₹ 2,950/-

42088368390

VALID UPTO ₹ 10 LACS AT NON-HOME BRANCH FOR NON-CASH TRANSACTION ONLY

09386388024

SB ACCOUNT

PREFIX:
0438200198

Mr. Vaibhav Ravikumar Gajbiye MR. RAVIKUMAR TUKARAM
GAJBIYE

Please sign above

CITY CHEQUE Payable at Par at All Branches of SBI

⑈ 785183 ⑈ 400002191 ⑈ 019849 ⑈ 31

FORWARDING LETTER

STATE BANK OF INDIA
Branch/MPST
Education Loan - SBI GLOBAL ED-VANTAGE SCHEME

To
Asst. General Manager,
State Bank of India,
ANDHERI RACPC

Workflow No: _____
LOS Application No: 25718514

Dear Sir/Madam,

With reference to above, we forward herewith the education loan proposal file of Shri./Smt. Mr. Vaibhav Ravikumar Gajbiye S/O D/O W/O Mr. Ravikumar Gajbiye and Mr. RAVIKUMAR TUKARAM GAJBIYE S/O D/O W/O Mr. TUKARAM. We further state that we have made preliminary scrutiny of the papers / documents and have issued in principle sanction letter which is valid for 3 months, on the following terms and conditions. The In Principle Eligibility Letter has been issued based on calculation as - At the margin of _____ percent of total cost of education at ₹ _____ or loan applied i.e. ₹ 35,00,000.00 OR ₹ _____ (maximum loan eligibility under the scheme) whichever is less. The CIF Number of the applicant is (if he is an existing customer) _____.

2. We have verified the signature of the applicants on the application and We further certify that all the KYC formalities have been complied at the branch.

Loan amount : ₹ 35,00,000.00 (including SBI Life Premium)(The actual amount of loan, if sanctioned may vary depending on applicant's eligibility for loan, income and repayment capacity, etc.)

Rate of interest : _____% above MCLR i.e. the effective rate will be _____% per annum with monthly rests.

Repayment : In _____ EMI of ₹ _____/- This EMI is stipulated if the entire interest during moratorium is paid. If this not be the case, the entire accrued interest during the moratorium period will be added to the principle and repayment in EMI re-fixed accordingly.
Repayment holiday / Moratorium : Course Period + 1 Year, or 6 months after getting a job, whichever is earlier.

Additional Tangible Collateral Security _____ and Third Party Guarantee _____

Special Conditions:

- Securities, whether Primary / Additional / Collateral will not be released during the currency of the loan.
- Disbursement will be subject to Verification of Employment / receipt of satisfactory Banker's Opinion Report(as may be applicable).
- Creation of a valid equitable / registered mortgage of the flat/property of adequate value being financed.

D. Creation of a valid hypothecation charge over the vehicle / assets of adequate value being financed.

Processing Charges : No Processing Charges. A deposit of ₹ 5000/- will be taken from applicant **if he applies to study abroad** and will be adjusted as per the scheme.

3. THE PROPOSAL HAS BEEN ENTERED IN THE RACPC WORKFLOW . You are requested to process the proposal at your end and send the sanction at the earliest. **You may advise us for any other information / papers you need from the branch.**

Yours faithfully,


BRANCH MANAGER/MPST



Encl - file as above.

The file containing following documents marked with tick is enclosed.

1. Application form, duly completed.
2. Passport size photographs.
3. Proof of identity : Voter ID / Pass Port/Driving Licence/PAN Card.
4. Proof of residence : Recent telephone bill/Electricity Bill/Property Tax receipt.
5. Proof of business address for non salaried individuals.
6. Statement of Bank account/Pass Book for last 6 months.

FOR SELF EMPLOYED / OTHER I.T. ASSESSEES:

- a. I.T>Returns / Form 16 for the last 2 financial years for salaried employees and 3 financial years in respect of professional / self-employed / businessmen duly accepted by the ITO
- b. Photocopies of Challans of advance tax paid.
- c. Last 3 years' Balance Sheet and Profit & Loss account.
- d. Banker's opinion, particularly on IRAC Status if the Balance Sheet indicates Loan account.

FOR STUDENT:

- a. Proof of admission /Offer letter for the course and brochure of the Institute.
- b. Mark sheet of 10th Standard onward examinations.
- c. Schedule of payment to the Institue along with total course fee.
- d. Form I-20 in case of studies abroad.

BRANCH MANAGER/MPST

CE ADDRESS NO., ROAD NAME, TY, CITY, PIN CODE, CT, STATE)	PARADIGM, MALAD CHINCHOLI BUNDER, NEAR JODHA SILOWAN 400064	EB 3086, LEVEL 2, AIR INDIA, LD, CSMI AIRPORT, TERMINAL 2, SAHAR, ANDHERI(W), MUMBAI. 400099.
PERMANENT ADDRESS HOUSE NO., ROAD NAME, LOCALITY, CITY, PIN CODE, DISTRICT, STATE)	B-601, OM SIDDHI, PLOT-4, SECTOR-8, CHARKOP, KANDIVALI (W), MUM - 400067	B-601, OM SIDDHI, PLOT NO 9, SECTOR 8, CHARKOP, KANDIVALI(W), MUMBAI. 400067.
CONTACT NO.	9967654744	9892160264
E-MAIL ID	vaibhavgybiy@egm.com	7738777965. xavi@azebo@xiffmail.com
ADDRESS FOR CORRESPONDENCE [TICK (V) OPTIONS AS APPLICABLE]	RESIDENTIAL ADDRESS / OFFICE ADDRESS / PERMANENT ADDRESS	

(II) PRESENT BANKER DETAILS			
PARTICULARS	STUDENT	PARENT / HUSBAND	CO-BORROWER / GUARANTOR
1. NAME OF THE BANK	HDFC	STATE BANK OF INDIA.	
2. BANK BRANCH	MAHAVIK NAGAR	CHARKOP BRANCH. (HINDUSAN NAGAR)	
3. SB / OD ACCOUNT NO.	50100360983390	349-222-30344.	
4. DIRECT / INDIRECT LIABILITY DETAILS	NIL	NIL	NIL
5. WHETHER RELATED TO CHAIRMAN / DIRECTORS / EMPLOYEE OF OUR BANK OR ANY OTHER BANKS. IF YES, DETAILS OF RELATIONSHIP	NIL	NO	NO

(III) DETAILS OF THE COURSE / STUDY [TICK (V) OPTIONS WHEREVER APPLICABLE]	
1. WHETHER UNDER MERIT / MANAGEMENT QUOTA	MERIT / MANAGEMENT QUOTA
2. NAME OF THE COURSE	COMMERCIAL PILOT LICENSE, FAA PART 141
3. COURSE CATEGORY	DIPLOMA / GRADUATION / POST-GRADUATION DEGREE / POST-GRADUATION DIPLOMA / PROFESSIONAL COURSE
4. NAME OF THE INSTITUTION & UNIVERSITY	PILOT TRAINING CENTRE, MIAMI, FLORIDA, USA.
5. WHETHER THE COURSE IS FOR STUDIES ABROAD	✓ YES / NO
6. ADDRESS OF THE INSTITUTION (CITY, PIN, DISTRICT, STATE, COUNTRY)	MIAMI EXECUTIVE AIRPORT, 14300 SW, 129 th ST., SUITE 204, MIAMI, FLORIDA 33186, USA.
7. RANKING OF THE INSTITUTION OR COURSE	N/A
8. DURATION OF COURSE	one year
9. DATE OF COMMENCEMENT OF COURSE	01 Oct 2023
10. DATE OF COMPLETION OF COURSE	01 Oct 2024

(IV) COST OF COURSE / SOURCE OF FINANCE: (ALL AMOUNTS IN Rs.)						
PARTICULARS	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	TOTAL
1. TUITION FEES						\$ 45000
2. EXAMINATION FEES						
3. BOOKS/STATIONERY						
4. EQUIPMENT / COMPUTER						
5. HOSTEL EXPENSES						\$ 9000
6. SUNDRIES / TRAVEL						
7. TOTAL						
8. OWN SOURCE / SCHOLARSHIP						
9. INSURANCE PREMIA FOR THE DURATION OF LOAN AND START UP PERIOD						
10. LOAN REQUIRED						\$ 54000

CHARKOP OM SIDDHI CO-OPERATIVE HOUSING SOCIETY LTD.

Regn. No. BOM. (Mumbai Mandal) HSG (TC) 9362/1996-97

Regd. Office - Plot No. 9, RSC 25, Sector 8, Charkop, Kandivali (W), Mumbai - 400 067.

Dated: 19.07.2023

To,
The Assistant General Manager,
State Bank Of India, RACIN,
Thru: Manager, SBI Charkop Branch,
Kandivali West,
Mumbai - 400 067

We, Charkop Om Siddhi Co-operative Housing Society Ltd., hereby certify that:

1. Flat No. B-601, in Charkop Om Siddhi Co-operative Housing Society Ltd., situated at Plot No. 9, Sector No. 8, RSC 25, Charkop, Kandivali West, Mumbai 400 067 bearing Survey no. _____ has been allotted to Shri. Ravikumar Tukaram Gajbiye.
2. That title to the said land and building thereon is clear, marketable and free from all encumbrances and doubts.
3. We confirm that, we have no objection whatsoever to **Shri. Ravikumar Tukaram Gajbiye** mortgaging the flat to State Bank Of India as security for the amount advanced by the Bank.
4. We have not borrowed from any financial institution for purchase of land or construction of building and have not created and will not create any encumbrances on the flat allotted to them during the currency of the loan sanctioned by the Bank to them.
5. We are agreeable to accept State Bank Of India as nominee for the flat allotted to Shri. Ravikumar Tukaram Gajbiye, and once the nominations favouring the Bank has been registered and advice send to the Bank of having done so, we note not to change the same without the written consent of the Bank.
6. ~~We undertake to inform the Society about the Bank's charge on the said flat as and when the Society formed.~~
7. This NOC will be valid only after the previous loan if any is fully paid.

For CHARKOP OM SIDDHI CO-OP. HSG. SOC. LTD.

CHAIRMAN

SECRETARY

TREASURER



30 JUN 2008

To,

Charkop Om-Siddhi Co-op. Hsg. Soc. Ltd.
Owner

Office of the
En. Eng. Bldg. Prop. (W/S/P & R. Work)
Dr. Balasaheb Ambedkar Market Bldg.
Kandivli (West), Mumbai - 400 032

Sub:- Permission to occupy the completed building
on plot No. 9, R.S.C.- 25, Sector-8, S.No.41
(pt.), MHADA Layout, Village-Charkop,
Kandivli (West).

Ref:- Your Architect's letter dated 22/06/06.

Sir,

The development work of building comprising of Wing-A & C,
(pt.)Ground + (pt.)Stilt + 6 upper floors and Wing-B, (pt.)Ground +
(pt.)Stilt + 7 upper floors on plot No. 9, R.S.C. - 25, S. No. 41(pt.),
MHADA lay out, Village-charkop, Kandivli (West) completed under
the supervision of Shri. A.R. Mehta, Lic. Architect having Lic. No.
CA/80/5956, Shri. D.D. Gupte Lic. structural Engineer, having lic.
No.STR-G/36 and Site Supervisor, Shri. Amit P. Kambh having lic.
No.K/328/SS-I may be occupied on the following conditions:-

- 1) That the certificates U/s 270-A of B.M.C. Act shall be obtained
from A.E.W. W. (R/C) and a certified copy of the same shall be
submitted to this office.
- 2) That all the deposit shall be claimed within 6 years from the
date of payment or within a year from the date of B.C.C.
whichever is earlier, failing which the same shall be forfeited.
- 3) That the out come of W.P. 3246 of 2004 by Hon'ble High court
Mumbai shall be binding on the society and its members and
their successors and legal heirs.

W.S. 'R' - Ward

4) That the P.R. Card & C.T.S. plan in original shall be submitted before B.C.C. before the completion of the work. A set of certified completion plan is returned herewith.

Yours faithfully,

Your Architect's letter dated 22/05/08

Exec. Eng. (Bldg. Prop.) W.S. 'R' - Ward

The development work of building comprising of Wing A & C... The development work of building comprising of Wing A & C... The development work of building comprising of Wing A & C...

Under the provisions of the Act shall be obtained... Under the provisions of the Act shall be obtained... Under the provisions of the Act shall be obtained...

Within the period of six months from the date of... Within the period of six months from the date of... Within the period of six months from the date of...

That the out come of W.P. 5246 of 2004 by Hon'ble High Court... That the out come of W.P. 5246 of 2004 by Hon'ble High Court... That the out come of W.P. 5246 of 2004 by Hon'ble High Court...

Meebi
P.A. Zouvi

CHARKOP OM-SIDDHI CO-OPERATIVE HOUSING SOCIETY LIMITED

MR. RAVI KUMAR GAJBIYE
53/403, 4TH FLOOR, MALVANI SAGAR C.H.S.L.,
CHATRAPATI SHIVAJI RAJA COMPLEX,
EKTA NAGAR, KANDIVALI (W), MUMBAI -67

Sub: Allotment of Flat No. B -601 to you.

Dear Sir/Madam,

1. You are the Proposed member of Charkop Om-Siddhi Co-op. Hsg. Soc. Ltd. having address at Plot No-9, RSC-25, Sector-8, Charkop, Kandivali (West) Mumbai - 400 067 registered by Asst /Dy. Registrar of Co-operative Societies under No. BOM/ MUMBAI MANDAL/HSG/TC/9362/1996-97.
2. We are pleased to inform you that pursuant to your application and your nomination by M/s Arch Realtors Pvt. Ltd., & Gee Bee Developers the Managing Committee of the society; has decided to allot Flat No. 601 in B wing of 1 BHK admeasuring 520 Sq. ft. of Saleable area (carpet area 364 Sq. ft) or thereabout in the society's proposed building, to be known as OM-SIDDHI, being constructed at above address, to you, under the provisions of Bye-laws of the society.

MR. MAYUR H. ACHARY
(Authorized Signatory)
The Greater Bombay Co-operative
Bldg. Ltd., Bhoomi Apt. Building No 8
Dahisar, West, Sector 4, Panchsheel
Enclave, Kandivali (W),
Mumbai-400067
Dist. W.C.P. 10/4/2007

TRUE COPY

3. (a) You shall be required to pay a sum of 12,35,000/- (Rupees Twelve Lacs Thirty Five Thousand Only) towards the cost of the Flat allotted to you.



Meebi
P.A. Zouvi

INDIA
59396
134133
00001
001-DB5222
Stamp Duty
12-15

Cont. Page No.

59396
134133
00001
001-DB5222
Stamp Duty
12-15

- (b) Out of the above you have already paid Rs. 11,000/- (Rupees Fifty One Thousand Only) by way of cash to the society. The balance shall be paid as per annexed schedule.
- (c) You shall be required to pay installments commensurate with the completion of each stage (as given in schedule of payment for your flat). Interest on delays beyond a grace period of 15 days will be charged @ 18% p.a. for balance amounts that may become due at the completion of each stage. Such interest is payable without prejudice to the right for cancellation of the allotment as mention in para 10 below.
4. Kindly be advised that the society has been allotted the plot by MHADA, under their scheme for development of plots on lease basis as per lease deed dated 15/10/1996, terms and conditions of which, are applicable to society as well as their members. You have already inspected the said Lease Deed.
5. You will be required to apply for regular membership of society on a prescribed form after you have made full payment for the cost of construction of flat being allotted to you.
6. You will also be required to pay to the society for admission fees and share-money to admit you as a regular member. Charges for name approval by MHADA will be born by you separately.
7. You will not interfere with the working of the society/construction work in respect of construction of building other than your own flat. The construction and allotment of the flats, shops and parking spaces will be made on the basis of references received from M/s. Arch Realtors Pvt. Ltd. and M/s. Gee Bee Developers, who have been exclusively given these rights under the development agreement dated 20/12/2003 with them. At the time of acceptance of this allotment you are requested to satisfy yourself about the total cost, plans and area of the flat allotted to you as no claims/complaints in this regard will be entertained in future.
8. (a) You have already been informed that the society has decided for the construction of commercial areas, on the ground floor. You will not raise any objection about the use to which such premises may be put to at any stage and/or time.
- (b) You will have no objection whatsoever for the open spaces in front of the flats being put to use by the respective flat -keepers.
9. The rights of allotment of the parking area have been reserved for reference by the society's developers upon payment of the required consideration for such areas. You shall have no right to the parking in stilt area and only the nominees of the developers M/s Arch Realtors Pvt. Ltd. and M/s. Gee Bee Developers, shall have the right.



Mechan

P.A.L

[Signature]

TRUE COPY

Cont. Page No.3

[Signature]

10. On getting the building completion certificate from the Local Authority of the area in which this society is situated, possession of the flat mentioned in Para 2 of this letter will be handed over to you, provided under the bye-law No.76 (b) of the bye-laws of the society, provided all amounts demanded by the society from time to time are paid by you to the society within the time allowed by the society for the payments. In case, the payments are delayed beyond three months of the due date, the Managing Committee of the society shall have the right, under the bye-law no.76 (c) of the bye-laws of the Society, to cancel the allotment of the flat in question and you will have no claim whatsoever on the flat, the allotment in respect of which is cancelled and this letter shall cease to have any effect on issue of the letter canceling the allotment of the flat in question.
11. On handing over to you possession of the flat mentioned in Para 2 of this letter, you will be entitled to occupy the flat as provided under the Bye-law no. 24 (a).
12. So long as the said flat stands in your name in the records of the society, your right of occupying the said flat shall be subject to the provisions of the bye-laws of the Society, concerning sub-letting, giving on leave and license or care-taker basis the said flat or part thereof or parting with its possession in any other manner, maintenance of the flat by the member and repairs to it, additions and alterations in the flat, avoiding any kind of nuisance, annoyance or inconvenience to other members of the Society, stocking or storing of any kind of goods or materials, which are combustible, obnoxious or other goods for the storing of which, permission of the authority, under any law, relating thereto, is necessary, payment of charges of the Society, transfer of shares held by you and your interest in the capital/property of the Society, and any other matter not specifically mentioned hereinabove.
13. The flat allotted to you shall be used for the purpose mentioned below:
"Residential purpose only".
14. No change of the user of the flat shall be made by you without the previous consent in writing of the Managing Committee of the Society.
15. Bringing of any live animals or pets into the society's premises shall not be permitted unless so permitted written by the Managing Committee. No slaughtering of any animals shall be permitted in the society premises.
16. No changes, which affect the building elevation shall be permitted. You shall not put in any plants or mud pots on the windows or grill as this causes mud/water marks to the society's exterior paint. No changes in the grill of common design provided by the society shall be permitted either as to colour or design.
17. At the time of taking possession you will pay by way of advance, maintenance charges for following 12 months to the society's developers, as per the estimate / calculations made by the managing committee/developers.



Meeta

P. A. C. J.

TRUE COPY

[Signature]

Cont. Page No.4

18. Any breach/breaches of the bye-law/bye-laws of the Society on the terms of this allotment letter, which is/are considered by the Managing Committee of the Society of serious nature shall render you liable for expulsion from membership of the Society and consequent eviction from the flat.
19. All notices/correspondences shall be sent to you at your above address and the same shall be treated as validly served.

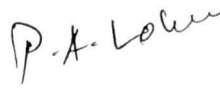
Thanking you,

Yours faithfully,

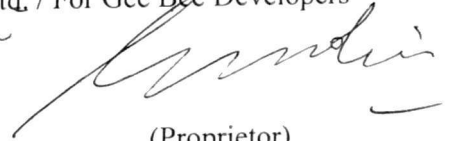
For Charkop Om - Siddhi CHS. L. For Arch Realtors Pvt. Ltd. / For Gee Bee Developers



(Honorary Secretary / Chairman)



(Director)



(Proprietor)

Date:

Received and acknowledged /
I hereby give my irrevocable
consent to abide by all that is
mentioned in this Allotment letter.



(MR. RAVI KUMAR GAJBIYE)
ALLOTTEE



Witness:



Name: Sadanand M. Malvi

Address: 50/003, Shivajisaje Complex,
Ekada Marg, Kandivali (W);
Mumbai - 400067.

Encl.: Floor Plan with marking in red for flat allotted.

TRUE COPY

CHARKOP OM-SIDDHI CO.OP HSG. SOCIETY LTD.

Schedule of Payment for Flat No. B - 601 allotted to MR. RAVI KUMAR
GAJBHYA GAJBIYE *Ravi Kumar P.A.L*

Total cost of Flat Rs. 12,35,000/- (Rupees Six Lac's Sixty Thousand Only)

<u>Stage</u>	<u>%</u>	<u>Total Amount Due</u>
Upto Plinth	25%	3,08,750/-
1 st Slab	7.5%	92,625/-
2 nd Slab	7.5%	92,625/-
3 rd Slab	7.5%	92,625/-
4 th Slab	7.5%	92,625/-
5 th Slab	7.5%	92,625/-
6 th Slab	7.5%	92,625/-
7 th Slab	7.5%	92,625/-
8 th Slab	7.5%	92,625/-
On completion of plaster internal & external	7.5%	92,625/-
On Completion of Tiling, Flooring, Stair case etc.	5%	61,750/-
Completion	2.5%	30,875/-
Total	<u>100%</u>	<u>12,35,000/-</u>

FOR CHARKOP OM SIDDHI CO-OP. HSG. SOC. LTD.

Ravi Kumar
Chairman

P.A.L
SECRETARY



TRUE COPY

Rajendra B. Ganwad
RAJENDRA B. GANWAD
B.Com.LL.B.

ADVOCATE, HIGH COURT
Office No. 3, 4th Floor, Haman Building,
Plot No. 225, Sector-1,
Near Bank of Maharashtra, Charkop,
Kandivli (W), Mumbai-400 067.

Om-siddhi

TYPICAL FLOOR PLAN (1st to 6th)



FOR CHARKOP OM SIDDIHI CO-OP. HSG. SOC. LTD.

Mudra
SECRETARY

PAL

FLAT No. B-601 ON 6TH FLOOR Chairman

DECORATED TO RAVIKUMAR SAIBYDE

[Handwritten Signature]

Charkop Om Siddhi Co-Op. Housing Society Ltd.

Regn. No. Bom (Mumbai Mandal) HSG (TC) 9362/1996-97

Plot No. 9, RSC 25, Mhada Lay Out, S No 41, Charkop, Kandivali(W), Mumbai - 400 067

339

Sr. No.....

RECEIPT

Date: 15/11/16

Received With thanks from Ravi Kumar Gajbije
a sum of Rupees Eleven thousand only.

by Cash/Cheque No. Cash
Folio No. B-601

Towards

Rs 11,000/-
Subject to Realisation

For Charkop Om Siddhi Co-Op. Housing Society Ltd.

M. S. [Signature]

Charkop Om Siddhi Co-Op. Housing Society Ltd.

Regn. No. Bom (Mumbai Mandal) HSG (TC) 9362/1996-97

Plot No. 9, RSC 25, Mhada Lay-Out, S. No 41, Charkop, Kandivali(W), Mumbai - 400 067.

344

Sr. No.....

RECEIPT

Date: 20/10/16

Received With thanks from Ravi Kumar Gajbije
a sum of Rupees One lac Seventy four thousand two hundred fifty only

by Cash/Cheque No. 365783 Towards
Folio No. B-601

Rs 1,74,250/-
Subject to Realisation

For Charkop Om Siddhi Co-Op. Housing Society Ltd.

The Sadaswad CBI,
Kandivali (W).

M. S. [Signature]

TRUE COPY

Doc No: 903162



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED
www.hdfc.com

TO WHOMSOEVER IT MAY CONCERN

This is to put on record that MR GADBIYE RAJKUMAR TURARAM to whom Housing Development Finance Corporation Ltd. (HDFC) has granted a housing loan of Rs. 291000 in terms of the Loan Agreement dated 03-AUG-2000 has have repaid the same in full with all dues and that no amount is now due from him/her/ them towards or in respect of the said loan.

In view of the above HDFC has no claim, right, title or interest in respect of the property being FLAT NO. 403/53, MHADA, B.L.CC NO. 53, MALVANI, MALAD [W], MUMBAI, Pin : 400067 .

Yours faithfully,
For Housing Development Finance Corporation Ltd.

Authorized Signatory.

TRUE COPY

RAJENDRA B. GAWHAD
Tel. : 28679407
B.Com LL.B.
ADVOCATE, HIGH COURT
Office : ...
Near ...
Mumbai 400 020

1, Shangrila Apartment, Ground Floor, L T Road, Borivli (West), Mumbai 400 092.
Tel: 28647152/3. Fax: 022-28647154.
Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.

**Charkop Om Siddhi Co-operative Housing Society
Ltd.**

Regn. No. BOM (Mumbai Mandal) HSG (TC) 9362 / 1996-97

Date: 22 07 2006

To,
ICICI Bank Ltd.
ICICI Tower, Bandra Kurla Complex
Bandra (E.) Mumbai-400051

Dear Sir,

Re: Flat No. B-601 of Mr. Ravi kumar Gajbiye in the building named as Om Siddhi of the Charkop Om Siddhi Co-op Society Ltd. situated at Plot No-9, RSC-25, Sector-8, Charkop, Kandivali (West), Mumbai - 400 067

This is to confirm that our above named society registered under no. BOM/MUMBAI MANDAL/HSG/TC/9362/1996-1997 dated 15/10/1996 is the owner of the above building pursuant to the lease dated 08/08/1996 registered under No. 3636 & 3637 dated 15/10/1996.

Mr. Ravi kumar Gajbiye is a member of our society and the said flat is possessed by Mr. Ravi kumar Gajbiye ("the said member") The share certificate has not yet been issued by the society to the said Member.

We hereby assure you that the said flat, as well as the said building and the land appurtenant thereto are not subject to any encumbrance, charge or liability of any kind whatsoever and that the entire property is free and marketable.

We further confirm that we have a clear, legal and marketable title to the said property and every part thereof, and that all taxes and dues in respect thereof have been paid upto the date.

We confirm that there are no restrictive/negative covenants in the Bye Laws/ Rules of the above mentioned society concerning the transfer of shares/members interest in the society and other related matters.

We are informed by the said Member that ICICI Bank Ltd. has granted/agreed to grant a loan of Rs. _____ to the said Member upon the terms and condition, one of which stipulates creation of security by way of mortgage by deposit of original documents of title pertaining to the said flat in your favour / in favour of your security trustee. The said member has requested us to permit him/her to create the said security over the said flat the shares (as and when issued) in favour of your Company /in favour of your security trustee.

We hereby confirm and agree we have "No. Objection" to the permit the said Member to create the security in favour of your Company/in favour of your security trustee by way of mortgage of the right, title, interest of the said Member in the said share and the said flat with you/in favour of your security trustee for repayment of the said loan and we hereby agree to note the mortgage change on the said flat in our books.

TRUE COPY



Regd. Office : Plot No. 9, RSC-25, Charkop, Kandivli (W), Mumbai - 400 067.
Corres. Address : Shop No. 2, Charkop Balaji Co-op. Housing Society Ltd., Plot No. 141, RDP-7, Sector 6, Kandivli (West), Mumbai - 400 067.

We also confirm that there are no outstanding dues/charges payable by the said Member in respect of the said flat and he/has paid all the taxes and due in respect of the same upto date

We undertake not allow the said Member to transfer further transfer /cancel the said flat or add any name in the share certificate the prior written permission of your Company/your security trustee and as soon as the share certificate are issued by the society to the said Member, the same will be forwarded directly to the Company (if applicable) the security trustee.

AND we agree to accept, subject to the bylaws of our society, in future, the application for membership from the person/s, firm company to whom the said flat and the right, title and interest of the said Member in the said share will be transferred/sold, on enforcement of the said security.

We further agree that in case the Allotment letter issued to Mr. Ravi Kumar Gajbiye is terminated or otherwise the flat/premises purchase transaction is cancelled on account of non payment of own contribution or for any reason whatsoever, then your bank shall have priority over the sum or sums of money advanced to Mr. Ravi Kumar Gajbiye and paid to us, and we hereby undertake to forthwith refund to you without demur, such sum sums of money paid to us.



Your faithfully

FOR CHARKOP OM SIDDIHI CO-OP. HSG. SOC. LTD.

Chairman

Meeth
SECRETARY

TRUE COPY

Rajendra B. GaiKWAD

Regd. Office : Plot No. 9, RSC-25, Charkop, Kandivli (W), Mumbai - 400 067.
Corres. Address : Shop No. 2, Charkop Balaji Co-op Housing Society Ltd. : Plot No. 41, RDP-7, Sector 6, Kandivli (West), Mumbai - 400 067.

RAJENDRA B. GAIKWAD
B.Com.LL.B.
ADVOCATE, HIGH COURT
Office : 3rd Floor, Vergham Building,
Plot No. 41, Sector-1,
Near Charkop, Charkop,
Mumbai - 400 067.

Share Certificate No. 045 Member's Regn. No. 045 No. of Shares 5

Share Certificate

CHARKOP OM SIDDIH CO-OPERATIVE HSG. SOCIETY LTD

(Registered under the Maharashtra Co-operative Societies Act, 1960)

Registration No. BOM (Mumbai Mandal) HSG (TC) 9362 / 1996-97 Date 8/8/1996

This is certify that Shri/Smt/M/S **RAVI KUMAR GAJBIYE of 'B-601'**

is the Registered Holder of 5 Fully paid up shares

of Rs. FIFTY each number from 221 to 225 both inclusive, in

CHARKOP OM SIDDIH CO-OPERATIVE HSG. SOCIETY LTD

subject to the Bye-Laws of the Society

under the common Seal of the said Society on this 1st day of March 2008



[Signature]
Authorised
M.C. Member

[Signature]
Secretary

[Signature]
Chairman

[Handwritten note]
Recd
1/1/2008

(4)

(11)

Mulla P. A. Zaini

CHARKOP OM-SIDDHI CO-OPERATIVE HOUSING SOCIETY LIMITED

MR. RAVI KUMAR GAJBIYE
53/403, 4TH FLOOR, MALVANI SAGAR C.H.S.L.,
CHATRAPATI SHIVAJI RAJA COMPLEX,
EKTA NAGAR, KANDIVALI (W), MUMBAI - 67

Sub: Allotment of Flat No. B - 601 to you.

Dear Sir/Madam,

1. You are the Proposed member of Charkop Om-Siddhi Co-op. Hsg. Soc. Ltd. having address at Plot No-9, RSC-25, Sector-8, Charkop, Kandivali (West) Mumbai - 400 067 registered by Asst /Dy. Registrar of Co-operative Societies under No. BOM/ MUMBAI MANDAL/HSG/TC/9362/1996-97.
2. We are pleased to inform you that pursuant to your application and your nomination by M/s Arch Realtors Pvt. Ltd., & Gee Bee Developers the Managing Committee of the society; has decided to allot Flat No. 601 in B wing of 1 Block measuring 520 Sq. ft. of Saleable area (carpet area 364 Sq. ft) or thereabouts in the society's proposed building, to be known as OM-SIDDHI, being constructed at above address, to you, under the provisions of Bye-laws of the society.
3. (a) You shall be required to pay a sum of 12,35,000/- (Rupees Twelve Lacs Thirty Five Thousand Only) towards the cost of the Flat allotted to you.

MR. MAYUR H. ACHARYE
(Authorised Signatory)

The Greater Bombay Co-operative Bank Ltd. Branch Office Building No. 8, Dinkarwadi, Sector 4, Panchsheel Enclave, Kandivali (W), Mumbai - 400067.

Rs. 100/- (Rupees One Hundred Only) P/11/256/0766

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MAHARASHTRA



Mulla P. A. Zaini
Cont. Page No.

- (b) Out of the above you have already paid Rs. 11,000/- (Rupees Fifty One Thousand Only) by way of cash to the society. The balance shall be paid as per annexed schedule.
- (c) You shall be required to pay installments commensurate with the completion of each stage (as given in schedule of payment for your flat). Interest on delays beyond a grace period of 15 days will be charged @ 18% p.a. for balance amounts that may become due at the completion of each stage. Such interest is payable without prejudice to the right for cancellation of the allotment as mention in para 10 below.
4. Kindly be advised that the society has been allotted the plot by MHADA, under their scheme for development of plots on lease basis as per lease deed dated 15/10/1996, terms and conditions of which, are applicable to society as well as their members. You have already inspected the said Lease Deed.
5. You will be required to apply for regular membership of society on a prescribed form after you have made full payment for the cost of construction of flat being allotted to you.
6. You will also be required to pay to the society for admission fees and share-money to admit you as a regular member. Charges for name approval by MHADA will be born by you separately.
7. You will not interfere with the working of the society/construction work in respect of construction of building other than your own flat. The construction and allotment of the flats, shops and parking spaces will be made on the basis of references received from M/s. Arch Realtors Pvt. Ltd. and M/s. Gee Bee Developers, who have been exclusively given these rights under the development agreement dated 20/12/2003 with them. At the time of acceptance of this allotment you are requested to satisfy yourself about the total cost, plans and area of the flat allotted to you as no claims/complaints in this regard will be entertained in future.
8. (a) You have already been informed that the society has decided for the construction of commercial areas, on the ground floor. You will not raise any objection about the use to which such premises may be put to at any stage and/or time.
- (b) You will have no objection whatsoever for the open spaces in front of the flats being put to use by the respective flat -keepers.
9. The rights of allotment of the parking area have been reserved for reference by the society's developers upon payment of the required consideration for such areas. You shall have no right to the parking in stilt area and only the nominees of the developers M/s Arch Realtors Pvt. Ltd. and M/s. Gee Bee Developers, shall have the right.



Mehra *P.A.L* *Sur*

Cont. Page No.3

Raj

10. On getting the building completion certificate from the Local Authority of the area in which this society is situated, possession of the flat mentioned in Para 2 of this letter will be handed over to you, provided under the bye-law No.76 (b) of the bye-laws of the society, provided all amounts demanded by the society from time to time are paid by you to the society within the time allowed by the society for the payments. In case, the payments are delayed beyond three months of the due date, the Managing Committee of the society shall have the right, under the bye-law no.76 (c) of the bye-laws of the Society, to cancel the allotment of the flat in question and you will have no claim whatsoever on the flat, the allotment in respect of which is cancelled and this letter shall cease to have any effect on issue of the letter cancelling the allotment of the flat in question.
11. On handing over to you possession of the flat mentioned in Para 2 of this letter, you will be entitled to occupy the flat as provided under the Bye-law no. 24 (a).
12. So long as the said flat stands in your name in the records of the society, your right of occupying the said flat shall be subject to the provisions of the bye-laws of the Society, concerning sub-letting, giving on leave and license or care-taker basis the said flat or part thereof or parting with its possession in any other manner, maintenance of the flat by the member and repairs to it, additions and alterations in the flat, avoiding any kind of nuisance, annoyance or inconvenience to other members of the Society, stocking or storing of any kind of goods or materials, which are combustible, obnoxious or other goods for the storing of which, permission of the authority, under any law, relating thereto, is necessary, payment of charges of the Society, transfer of shares held by you and your interest in the capital/property of the Society, and any other matter not specifically mentioned hereinabove.
13. The flat allotted to you shall be used for the purpose mentioned below:
"Residential purpose only".
14. No change of the user of the flat shall be made by you without the previous consent in writing of the Managing Committee of the Society.
15. Bringing of any live animals or pets into the society's premises shall not be permitted unless so permitted written by the Managing Committee. No slaughtering of any animals shall be permitted in the society premises.
16. No changes, which affect the building elevation shall be permitted. You shall not put in any plants or mud pots on the windows or grill as this causes mud/water marks to the society's exterior paint. No changes in the grill of common design provided by the society shall be permitted either as to colour or design.
17. At the time of taking possession you will pay by way of advance, maintenance charges for following 12 months to the society's developers, as per the estimate / calculations made by the managing committee/developers.



Meeta *P. S. S.* *San*

[Signature]

Cont. Page No.4

18. Any breach/breaches of the bye-law/bye-laws of the Society on the terms of this allotment letter, which is/are considered by the Managing Committee of the Society of serious nature shall render you liable for expulsion from membership of the Society and consequent eviction from the flat.
19. All notices/correspondences shall be sent to you at your above address and the same shall be treated as validly served.

Thanking you,

Yours faithfully,

For Charkop Om - Siddhi CHS. L. For Arch Realtors Pvt. Ltd. / For Gee Bee Developers

Mee

(Honorary Secretary / Chairman)

P.A. Lohar

(Director)

[Signature]

(Proprietor)

Date:

Received and acknowledged /
I hereby give my irrevocable
consent to abide by all that is
mentioned in this Allotment letter.

[Signature]

(MR. RAVI KUMAR GAJBIYE)
ALLOTTEE



Witness:

[Signature]

Name: Sadanand M. Malvi

Address: 5C/1003, Shivajiwarje Complex,
Ekata Nagar, Kandivali (W);
Mumbai - 400067.

Encl.: Floor Plan with marking in red for flat allotted.

Cont. Page No.5

CHARKOP OM-SIDDHI CO.OP HSG. SOCIETY LTD.

Schedule of Payment for Flat No. B - 601 allotted to MR. RAVI KUMAR
GAJBHYA *GAJBHYE* *Mr Meetha* *P.A.L*

Total cost of Flat Rs. 12,35,000/- (Rupees Six Lac's Sixty Thousand Only)

<u>Stage</u>	<u>%</u>	<u>Total Amount Due</u>
Upto Plinth	25%	3,08,750/-
1 st Slab	7.5%	92,625/-
2 nd Slab	7.5%	92,625/-
3 rd Slab	7.5%	92,625/-
4 th Slab	7.5%	92,625/-
5 th Slab	7.5%	92,625/-
6 th Slab	7.5%	92,625/-
7 th Slab	7.5%	92,625/-
8 th Slab	7.5%	92,625/-
On completion of plaster internal & external	7.5%	92,625/-
On Completion of Tiling, Flooring, Stair case etc.	5%	61,750/-
Completion	2.5%	30,875/-
Total	100%	12,35,000/-

FOR CHARKOP OM SIDDHI CO-OP. HSG. SOC. LTD.

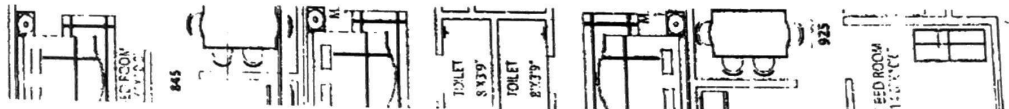
Mr
Chairman

Meetha
SECRETARY



GAJBHYE

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CHARKOP OM-SIDDHI CO.OP HSG. SOCIETY LTD.

Schedule of Payment for Flat No. B - 601 allotted to MR. RAVI KUMAR
GAJBHYA GABRIYE

Ravi Kumar P.A.L

Total cost of Flat Rs. 12,35,000/- (Rupees Six Lac's Sixty Thousand Only)

<u>Stage</u>	<u>%</u>	<u>Total Amount Due</u>
Upto Plinth		
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7 th Slab	7.5%	92,625/-
8 th Slab	7.5%	92,625/-
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Completion	2.5%	30,875/-
Total	100%	12,35,000/-

FOR CHARKOP OM SIDDIHI CO-OP. HSG. SOC. LTD.

Ravi Kumar

Chairman

Ravi Kumar

SECRETARY

P.A.L

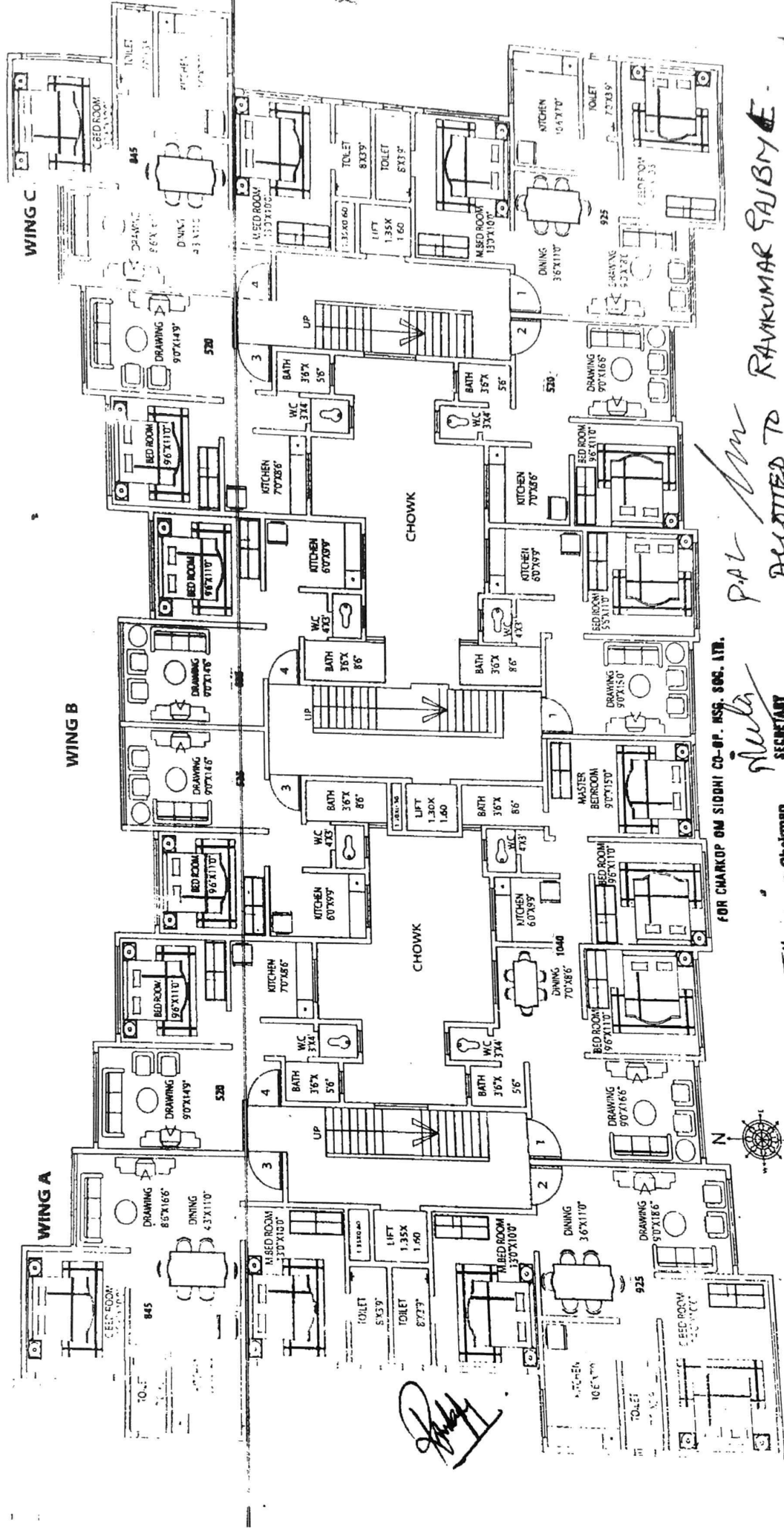
Ravi Kumar



II

Om-siddhi

TYPICAL FLOOR PLAN (1st to 6th)



P.A. *[Signature]*
 DECORATED TO RAVIKUMAR SAUBHE

[Signature]
 SECRETARY

FOR CHAKOP OM SIDDIHI CO-OP. HSR. 886. ATR.
 FLAT NO. B-601 ON 6TH FLOOR Chairman

[Signature]