

SSL

CJD CO.

Please Tick

Saving A/C No.		Branch FILE No.	
CIF NO. :		Tie up no (if applicable)	
LOS Reference No. :		PAL/Take Over/NEW/Resale/Top up	
Applicant Name : SUHAS KUMAR POL			
Co-Applicant Name : -			
Contract (Resi.) :		Mobile : 9869257149	
Loan Amount : 28,28,000/-		Tenure : 300 MONTH	
Interest Rate : 8.40%		EMI :	
Loan Type : HL		SBI LIFE	
Hsg. Loan <u>SUASRYA</u>		Maxgain	
Realty		Home Top up	
Property Location <u>TALWA</u>			
Property Cost : <u>51,95,750/-</u>			
Name of Developer / Vendor : <u>CJDCO</u>			
RBO - <u>PANZONE</u> -		Branch : <u>NEW PANVEL WEST</u> (Code No) <u>15664</u>	
Contact Person : <u>SADDHICHA</u>		Mobile No. <u>9167110256</u>	
Name of RACPC Co-ordinator along with Mob No			
	DATE		DATE
SEARCH - 1	<u>NA</u>	RESIDENCE VERIFICATION	
SEARCH - 2	<u>NA</u>	OFFICE VERIFICATION	
VALUATION - 1	<u>JUSTIACAL B-10-2023</u>	SITE INSPECTION	
VALUATION - 2			
HLST / MPST / BM / FS / along with Mob No			



RASMECCC - PANVEL  
Sharda Terrace, Plot No. 55,  
Sector 11, CBD Belapur,  
Navi Mumbai 400 614

HL TO BE PARKED AT NEW PANVEL WEST BRANCH

**CITY AND INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARASHTRA LIMITED**

**Allotment Letter - Mass Housing Scheme**

Reference No. 10026568  
Customer No: 30546263

Date : 25/09/2023

To,  
SUHAS KUMAR POL,  
B 001, SIMRAN RESIDENCY, PLOT NO 35 SECTOR 13,,  
KHANDA COLONY, PANVEL. NAVI MUMBAI. PIN,  
Raigad-410206.  
Contact No. 9004044428  
Email: SUHASPOL88@GMAIL.COM

**Subject:** Allotment of Apartment in Mass Housing Scheme, ( General ) Sector-27,  
Plot No-1, Taloja, Navi Mumbai. Reservation for Ex-Serviceman category.

Dear Sir/Madam,

With reference to your application No. **1220007285**

We are pleased to allot you the following apartment, subject to the terms & conditions annexed herewith.

**A. DETAILS OF APARTMENT ALLOTTED:**

Building No.	Floor No.	Apartment No.	RERA Carpet Area sq.mt
L17	8th floor	0806	29.82

**B. PRICE OF APARTMENT**

Sale Price (Rs) (A)	Incidental Charges (Rs) (B)	Total (Rs) (A+B)	EMD Received (Rs)	Sale Price Balance Amount (Rs)
3,112,787.00	29,949.99	3,142,736.99	150,000.00	2,992,736.99

**Note:** The above Sale price is tentative and may increase as per the provision of the NMDL(A)R, 2008.





Marketing Manager - II  
Raigad Bhavan, 3rd Floor,  
CBD Belapur,  
Navi Mumbai 400614.  
Tel. 02267121016/80/81.

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Date : 25/09/2023

**C. INCIDENTAL CHARGES:**

Particulars	Amount	CGST(Rs) (0.5%)	SGST(Rs) (0.5%)	Total Amount (Rs) (Inc.Tax)	Due Date
ZPWD	19,747.99	0.00	0.00	19,747.99	29.03.2024
ZWCC	3,615.00	0.00	0.00	3,615.00	29.03.2024
ZWDB	6,587.00	0.00	0.00	6,587.00	29.03.2024

- \* ZPWD = Power supply network development charges
- \* ZWCC = Water connection charges
- \* ZWDB = Water distribution betterment charges

**D. PAYMENT SCHEDULE**

Installment No.	Amount	CGST(Rs) (0.5%)	SGST(Rs) (0.5%)	Total Amount (Rs) (Inc.Tax)	Due Date
			0.00	0.00	---,---,----
EMD	0.00	0.00	0.00	542,557.40	26.10.2023
BC1	542,557.40	0.00	0.00	542,557.40	26.11.2023
BC2	542,557.40	0.00	0.00	542,557.40	27.12.2023
BC3	542,557.40	0.00	0.00	542,557.40	27.01.2024
BC4	542,557.40	0.00	0.00	542,557.40	27.02.2024
BC5	542,557.40	0.00	0.00	250,000.00	29.03.2024
BC6	250,000.00	0.00			

- \* BC = Buyer's Contribution/Installment.

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**E. OTHER CHARGES:**

Particulars	Amount (Rs)	CGST(Rs) (9%)	SGST(Rs) (9%)	Total Amount (Rs) (Inc.Tax)	Due Date
ZMRF	48,072.00	4,326.48	4,326.48	56,724.96	29.03.2024
ZPDC	500.00	45.00	45.00	590.00	29.03.2024

\* ZMRF = Charges M&R(Fixed)

\* ZPDC = Documentation charges

Particulars	Amount (Rs)	Due Date
ZSCF	139.41	29.03.2024
ZSHM	600.00	29.03.2024

\* ZSHM = Share Money

\* ZSCF = Service Charges (3 Months)

**Notes:**

- Variation in area & price, if any, shall be acceptable to you.
- If the apartment is allotted under the reserved category, then the transfer will be permitted within the same reserved category only.
- In the event, if society of allottees/occupants getting formed and registered prior to 08/03/2025, then the remaining amount towards 'comprehensive maintenance' available with CIDCO shall be handed over to society. This amount will be calculated after deducting actual amount already paid by CIDCO before actual date of handing over to the society. Further, obligation of making payment towards water and electricity consumption for common areas will be of society allottees/occupants.
- Other terms & conditions of allotment shall be as per Annexures attached herewith.



**CITY AND INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARASHTRA LIMITED**

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Date : 25/09/2023

**ANNEXURE**

**1) Mode of Payment:**

The payment should be made through online mode only by visiting the link provided for Payment under Online payment on CIDCO website <https://cidco.maharashtra.gov.in>. Observance of payment schedule is an essence of the contract.

**2) Extension of time:**

Payment of Installments: The Corporation may in deserving cases, extend the period determined in the scheme for payment of installments, which **shall not exceed Six Months in all**. For extended period, Delayed Payment Charges at the rate as may be fixed by the Corporation by a general or specific order, shall be payable by the allottee along with next due installment. The Delayed Payment Charges will be at the rate 'Prime Lending Rate' declared by State Bank of India prevailing as on 01st January of every year and it shall be applicable for the entire calendar year.

In case of default in payment of any installment by the allottee the agreement concludes between the Corporation and the allottee of flat shall be liable for termination / cancellation. In the event of termination of the concluded agreement, the Registration Money/ EMD along with 10% of the installment or installments paid shall be forfeited without prejudice to the other rights of the of the Corporation to recover compensation for loss and or damage, if any suffered in consequence of such default.

**3) Facility to raise Housing Loan:**

Allottee may avail housing loan from the Banks/Financial Institutions empanelled by CIDCO for paying the sale price of the apartment allotted.



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Reference No. 10026568

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Date : 25/09/2023

**4) Charges for water supply connection and electric connection:**

The charges payable for water supply connection and the charges for electric power connection to common services shall be paid by the allottee along with installments. The electric power connection to the apartment allotted to allottee shall be obtained by him/her in his name, by paying necessary charges directly to the MSEDCL, after execution of Agreement to sale and after taking over the possession of the apartment.

**5) Payment of Stamp Duty, G.S.T. and Registration Charges:**

Allottee shall bear and pay in full the stamp duty and the Registration Charges payable in accordance with the Bombay Stamp Act 1958 on the Agreement to sale to be executed between CIDCO and allottee in respect of the apartment allotted. The allottee shall pay the GST at the rate as may be fixed by Government from time to time on Installments, Miscellaneous Charges, DPC, etc.

**6) Transfer:**

(i) The Purchaser shall not without the previous permission in writing of the Corporation sale, transfer, assign whole or part with his/her interest in or benefits under this Agreement by way of sale, in favor of any person or persons or part with the possession upto a period of 3(Three) years in case of Low Income Group (LIG) and upto a period of 5(Five) years in case of Economically Weaker Section (EWS) from the date of this agreement to sale. In case of Apartment allotted to SC,ST,NT & DT categories, the Corporation will grant permission to the purchaser from same reservation category to transfer the apartment on such terms and conditions as may be specified by the Corporation from time to time in accordance with the terms & conditions, covenants contained in the Lease Deed to be granted by the Corporation to the said Co-Operative Housing Society. The purchaser hereby agrees to observe all the terms, conditions covenants contained in the Lease Deed to be executed between the Corporation and the Co-operative Housing Society in the housing scheme to be formed, the



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**8) Mortgage of Tenement to Financial Institutes:**

The Corporation shall grant the no objection to mortgage allotted tenement under construction to the Financial Institution at any time for the purpose of releasing housing loan. The financial institute shall be from CIDCO empanelled List.

**9) The allottee shall pay stamp duty as per the provision of the Bombay Stamp Act,1958.**

10) Maintenance of the water meter and water supply line within the condominium is the collective responsibility of all the allottees within the condominium. Allottees will have to pay water charges to appropriate authority separately as well as Municipal Taxes to the local authority.

11) All other terms and conditions mentioned in the Marketing booklet of Mass Housing Scheme or in this allotment letter addressed to the Purchaser/allottee shall form part of the agreement, however in the event of any contradiction or ambiguity in interpretation of the terms of the allotment letter and the agreement, the terms and conditions of the agreement read with the provisions of Navi Mumbai Disposal of Land (Amendment) Regulations 2008, shall prevail. The Allottee shall not take any benefit of grammatical or printing errors which may have occurred and the decision of CIDCO shall be binding on the allottee.

All the terms and conditions stipulated in the scheme Booklet, this annexure and proposed agreement are applicable for allotment of this apartment and shall always be binding upon allottee and subsequent transferees.

The Apartment Owner shall not alter or modify or undertake any structural changes to the apartment without permission of the Corporation.



**CITY AND INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARASHTRA LIMITED**

**Allotment Letter - Mass Housing Scheme**

Reference No. 10026568  
Customer No: 30546263

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**12) Grant of lease:** The allottee shall join in forming and registering a Housing Society under the provisions of the Maharashtra Co-operative Society Act, 1960 thereafter make an application to the Corporation for Grant of lease of said land in favour of the said co-operative housing society. All cost, charges and expenses in connection with formation and registration of Co-operative housing society as well as cost of preparing, stamping and registering the Deed of Lease or any other document or documents required to be executed by the Co-operative housing society or by the purchaser of said apartment shall be borne and paid proportionately by the purchasers of the apartments in the building in the said Co-operative housing society.

ALL THE TERMS & CONDITIONS MENTIONED IN THE NMDL(A)R, 2008 ARE BINDING UPON THE APPLICANT.

Document certified by ABHIJEET  
BHIMRAO RATHOD  
<aeo3cidco@gmail.com>

  
Marketing Officer  
25.09.2023



Note: - Please affix this page on the file to be submitted for scrutiny purpose at NIVARA Kendra

टीप . खालील मजकूर फाईलवर चिटकविण्यात यावा.



Application No अर्ज क्रमांक	1220007285
Applicant Name अर्जदाराचे नाव	SUHAS KUMAR POL
Scheme Code / Scheme Name योजनेचा संकेत क्र. / नाव	SECTOR_27_TALOJA (GN)
Category प्रवर्ग	EX
Allotted Tenement No इमारत क्र. / सदनिका क्र.	L17, 8, 6
Round Number फेरी क्रमांक	2

Signature Not Verified

Signed By: SHWETA ISHWARA WADEKAR  
Asst. Marketing Officer (Hsg)

भ्रष्टाचारा संबंधी कुठल्याही तक्रारीसाठी कृपया या संकेतस्थळांला भेट द्यावी  
www.cidco.maharashtra.gov.in दक्षता या लिंकवर क्लिक करावे.

12  
(भागत कक्ष) १९१-२२ ६६६००९००  
१९१ २२ २२२२२२२ ६६६००९३३  
90999 MH 1970 SGC 014574



1220007285

शयगड भवन, सीमरा पतना,  
मिडकोची नलापर, नवी मुंबई - ४००६२४  
दुध्याची क्र. १९१ २२२ ६६६००९३३

शयगड भवन, सीमरीडी बेलापर, नवी मुंबई - ४००६२४  
दुध्याची (भागत कक्ष) १९१ २२२ ६६६००९३३  
फोन नं. १९१ २२२ ६६६००९३३

## इरादापत्र



दिनांक : १४.१२.२०२२

प्रति,

1220007285

SUHAS KUMAR POL

B 001, SIMRAN RESIDENCY, PLOT NO 35 SECTOR 13, KHANDA COLONY, PANVEL.

NAVI MUMBAI. PIN - 410206

9004044428

SUHASPOL88@GMAIL.COM

विषय : सिडकोची महागृहनिर्माण योजना ऑगस्ट - २०२२ मधील यशस्वी अर्जदाराबाबत.

संदर्भ : दिनांक २३.११.२०२२ रोजी काढण्यात आलेली संगणकीय सोडत

महोदय/ महोदया,

उपरोक्त योजनेच्या विषयांकीत योजनेच्या दिनांक २३.११.२०२२ रोजी घेण्यात आलेल्या संगणकीय सोडतीमध्ये आपण यशस्वी झाल्याबद्दल आपले अभिनंदन. या करिता आपणास खालील सदनिका प्रदान करण्याचे इरादापत्र देण्यात येत आहे, त्याचा तपशील खालील प्रमाणे आहे.

योजना सांकेतांक :

सदनिकेचा प्रकार.	सदनिकेची किंमत.*	भूखंड (प्लॉट) क्रमांक	इमारत क्र.	मजला, सदनिका क्र.	राऊंड	निव्वळ चटई क्षेत्र चौ.फुट.
SECTOR_27_TALOJA (GN)	3112786	1	L17	8,6	2	29.82 Sq m

भ्रष्टाचारा संबंधी कुठल्याही तक्रारीसाठी कृपया या संकेतस्थळाला भेट द्यावी  
[www.cidco.maharashtra.gov.in](http://www.cidco.maharashtra.gov.in) दक्षता या लिंकवर क्लिक करावे.

# र व औद्योगिक विकास महामंडळ (महाराष्ट्र) मर्यादित



दुर्गा म नला, सीमा सीडेट, मुंबई ४०० ०२२  
दुर्गा म नला, सीमा सीडेट, मुंबई ४०० ०२२  
दुर्गा म नला, सीमा सीडेट, मुंबई ४०० ०२२  
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दुर्गा म नला, सीमा सीडेट, मुंबई ४०० ०२२

- ब) अर्जदार नोकरी करीत असल्यास,  
- १२ महिन्याचे वेतनचिठ्ठी / वेतन प्रमाणपत्र - कंपनी लेटरहेड वरती किंवा  
- आर्थिक वर्ष २०२१-२२ चे आयकर विवरण पत्र (Financial Year २१-२२ & Assessment Year २२-२३)

## अर्जदार विवाहित असल्यास,

- अ) अर्जदार नोकरी करीत नसल्यास/व्यावसायिक असल्यास/ स्वयंरोजगार असल्यास/निवृत्तीवेतन धारक असल्यास/

- तहसिलदार यांनी दिलेला उत्पन्नाचा दाखला किंवा  
- आर्थिक वर्ष २०२१-२२ चे आयकर विवरण पत्र (Financial Year २१-२२ & Assessment Year २२-२३ )  
- अर्जदाराचे कोणतेही आर्थिक उत्पन्न नसल्यास तसे स्वयंघोषणापत्र द्यावे व पती/पत्नीच्या उत्पन्नाचा पुरावा सादर करावा.

## ब) अर्जदार नोकरी करीत असल्यास,

- १२ महिन्याचे वेतनचिठ्ठी/ वेतन प्रमाणपत्र - कंपनी लेटरहेड वरती किंवा  
- आर्थिक वर्ष २०२१-२२ चे आयकर विवरण पत्र Financial Year २१-२२ & Assessment Year २२-२३)

## क) पती/पत्नीचे नोकरी करीत असल्यास, त्यांचे वेतन प्रमाणपत्र/ वेतनपत्र/आयकर विवरण प्रत

- ड) पती/पत्नी व्यवसाय करीत असल्यास, त्यांचे तहसिलदार यांनी दिलेला उत्पन्नाचा दाखला किंवा  
आर्थिक वर्ष २०२१-२२ चे आयकर विवरण पत्र

## ई) पती/पत्नी नोकरी करीत नसल्यास, तसे स्वयंघोषणापत्र द्यावे.

- ७) आर्थिकदृष्ट्या दुर्बल घटक अर्जदारांसाठी रु.१००च्या मुद्रांक शुल्काच्या पेपरवर शपथपत्र नमुना -  
ब व PMAY नोंदणीपत्र(स्त्रीकुटुंब प्रमुख म्हणून आई/पत्नीच्या नावे व महानगरपालिकेच्या/  
नगरपालिकेच्या सही शिक्कासहित) (मूळप्रत)  
८) सर्वसाधारण गटातील अर्जदारांसाठी रु.१००च्या मुद्रांक शुल्काच्या पेपरवर शपथपत्र नमुना  
- सी (मूळप्रत)

- ९) जिल्हा सैनिक मंडळाद्वारे/ संरक्षण प्राधिकरण कडून दिलेले प्रमाणपत्र

भ्रष्टाचारा संबंधी कुठल्याही तक्रारीसाठी कृपया या संकेतस्थळाला भेट द्यावी  
[www.cidco.maharashtra.gov.in](http://www.cidco.maharashtra.gov.in) दक्षता या लिंकवर क्लिक करावे.

# र व औद्योगिक विकास महामंडळ (महाराष्ट्र) मर्यादित

सिडको भवन, वरीलघन गाईट, मुंबई - ४०० ०२१  
दूरध्वनी क्र. (२१-२२) ४४५००१००  
दूरध्वनी क्र. (२१-२२) ४४५००१०१  
फॅक्स - ०२१-२२-४४५००१००

सिडको भवन, गीमगा पतला,  
मिबीडी बेलापूर, नवी मुंबई - ४०० ६१६  
दूरध्वनी क्र. (२१-२२) ५७१२१०२६

सिडको भवन, गीबीडी बल्लापुर, नवी मुंबई - ४०० ६१६  
दूरध्वनी (स्वागत कक्ष) (२१-२२) ५७१२१०००  
फॅक्स - ०२१-२२-५७१२१०५६

उपरोक्त सदनिकेची विक्री किंमतही अंदाजित असून, त्यामध्ये बदल होऊ शकतो. या व्यतिरिक्त महामंडळाचे इतर संकीर्ण आकार व शासकीय करांचा नियमानुसार भरणा करावा लागेल.

जर अर्जदार या किंवा यापूर्वीच्या योजनेतील इतर सदनिकेसाठी पात्र अर्जदार घोषित करण्यात आला असल्यास किंवा यापूर्वी कार्यान्वित झालेल्या प्रतीक्षायादी वरील सदनिकेची पडताळणी सुरू असेल तर या प्रतीक्षा यादीवरील सदनिकेचा लाभ आपणास घेता येणार नाही याची नोंद घ्यावी.

या योजनेच्या पुस्तिके मध्ये नमुद केलेल्या अटीनुसार, आपण खालील नमूद केलेली सर्व कागदपत्रे / दस्तऐवज माहिती पुस्तिकेतील दिलेल्या नमुन्यात एकाच वेळी दिलेल्या क्रमानुसार साक्षांकित करून घ्यावी. तसेच ह्या कागदपत्रांची पडताळणी करणेकरिता सिडको निवारा केंद्र येथे दिनांक १५.१२.२०२२ ते ३०.१२.२०२२ दरम्यान ऑनलाईन ऑपॉईटमेंट [cidco.nivarakendra.in](http://cidco.nivarakendra.in) या संकेतस्थळावर निश्चित करून खालील पत्त्यावर समक्ष येऊन कागदपत्रांची पडताळणी करून घ्यावी. त्यासोबत अर्जदाराने सर्व कागदपत्रांच्या मूळप्रति व एक झेरॉक्सप्रती (Xerox Copy) स्वयंसाक्षांकित करून आणणे आवश्यक राहिल. त्याचबरोबर वरील कालावधीनंतर कोणत्याही सबबीवर कागदपत्रे स्विकारली जाणार नाहीत, याची नोंद घ्यावी.

सिडको निवारा केंद्र

टी - २७१, आठवा मजला, टॉवरनंबर - १०, बेलापूर रेल्वेसंकुल, बेलापूर, नवी मुंबई-

४००६१४

• आवश्यक कागदपत्रे: - माजी सैनिक/ सुरक्षा दलातील कर्मचारी/ केंद्रिय पोलिस कर्मचारी

(Ex-servicemen/Central Police Employee)

१) अर्जदार स्वि कृतीपत्र नमुना - अ

२) पॅनकार्ड

३) आधारकार्ड

४) अधिवास प्रमाणपत्र

५) अर्जदार विवाहित असल्यास त्याच्या पत्नी/पत्नीचे आधार कार्ड व पॅन कार्ड

६) उत्पन्नाचा पुरावा आर्थिक वर्ष २०२१-२२ करिता,

अर्जदार अविवाहित असल्यास,

अ) अर्जदार नोकरी करित नसल्यास/व्यावसायिक असल्यास/स्वयंरोजगार असल्यास/निवृत्तीवेतन

धारक असल्यास,

- तहसिलदार यांनी दिलेला उत्पन्नाचा दाखला किंवा

- आर्थिक वर्ष २०२१-२२ चे आयकर विवरण पत्र (Financial Year २१-२२ & Assessment

Year २२-२३)

भ्रष्टाचारा संबंधी कुठल्याही तक्रारीसाठी कृपया या संकेतस्थळाला भेट द्यावी  
[www.cidco.maharashtra.gov.in](http://www.cidco.maharashtra.gov.in) दक्षता या लिंकवर क्लिक करावे.

MT. OF RAJH

1021  
11 OCT 2023

NOTARY  
ASHOK YADAV  
Advocate  
Reg. No. 984/08  
ALWAR (Ra.)  
GOVT. OF RAJASTHAN

ASHOK YADAV  
Advocate  
Reg. No. 984/08  
ALWAR (Ra.)  
GOVT. OF RAJASTHAN  
NOTARIAL TARIK  
GOVT. OF RAJASTHAN  
ALWAR (Ra.)

ESTAMP NO. IN-RJ14385542477800V

**POWER OF ATTORNET**

**TO ALL TO ALL TO WHOM THESE PRESENTS SHALL COME :-**

I, **Suhas Kumar Pol S/O Kumar Appasaheb Pol** of **New Panvel**, Indian inhabitant residing at **B-001, Simran Residency, Plot no-35, Sector- 13, Khanda Colony, New Panvel, Navi Mumbai-410206**.

WHEREAS:

- A. I, **Suhas Kumar Pol** son of **Kumar Appasaheb Pol** am desirous of purchasing a residential property at **TALOJA** in jointly with **Smt. Dipti Suhas Pol** wife of **Suhas Kumar Pol**.
- B. For purchase of the above mentioned property I have decided to avail loan from State Bank of India.
- C. I am defence employee presently posted at **18 Artillery Brigade, Alwar (Rajasthan)**. Due to the demand of my job, I am not in a position to be present personally at **SBI New Panvel (West) Branch** for executing various documents necessary for availing loan from the Bank.
- D. I am hence, desirous of appointing my father **Shri. Kumar Appasaheb Pol** son of **Appasaheb Pol** residing at **B-001, Simran Residency, Plot no-35, Sector- 13, Khanda Colony, New Panvel, Navi Mumbai-410206** as my constituted attorney for execution of loan documents stipulated by the Bank.

A. NOW KNOW YE AND THESE PRESENTS SHALL WITNESSETH: -

I, **Suhas Kumar Pol S/O Kumar Appasaheb Pol** of **New Panvel**, Indian inhabitant residing at **B-001, Simran Residency, Plot no-35, Sector- 13, Khanda Colony, New Panvel, Navi Mumbai-410206** do hereby **irrevocably nominate, constitute and appoint** my father **Shri. Kumar Appasaheb Pol** aged about **63 years** as my **constituted attorney** to do the following acts, deed, matters and things among other viz :-

To negotiate and purchase any residential property in my name and on my half, to execute agreement for sale, deed of transfer, sale deed, or any other documents as may be required by law.

EXECUTANT  
*Suhas*

Read over and explained to me and  
Admitted Correct Hence attested

*[Signature]*  
NOTARY ALWAR  
11 OCT 2023

*[Signature]*