

JOY Homes Cooperative Housing Society Limited

[Regd. No. MUM/W-S/HSG/ (TC) 10052/2010/2011 year 2010 dated 23/08/2010]

E Mail ID: joyhomeschs@yahoo.co.in

Ph: 022 - 25956182

JHCHSL/18-19/ 213

Date:- 01/11/2018

To,
ICICI Bank Limited,
Thane.

Dear Sirs,
Re: Flat No. C/1102 Of Mr. Kamlesh Harishchandra Ghag in the building called Caspia, of the Joy Homes Co-operative Housing Society Limited situated at Behind Dena Bank, LBS Marg, Bhandup (W) - 400 078.

This is to confirm that our above named society registered under No.MUM/W-S/HSG/(TC)/10052/2010-2011 Dated 23/08/2010

The deed conveying / transferring the land and the said Building to our society is not yet executed and it will be done in due course.

Mr. Kamlesh Harishchandra Ghag is a member ("the member") of our Society and share certificate no.159 for shares bearing distinctive numbers 1591 to 1600 stand in his name and the said flat is possessed by him.

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

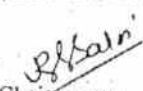
We confirm that there are no restrictive/negative covenants in the Bye laws/Rules of the above mentioned society concerning the transfer of shares/members interest in the society and other related matters.

We confirm that we have no objection to ICICI Bank Limited giving a loan to the said proposed transferee and his/her mortgaging the said flat to you / your security trustee by way of security for repayment of the said loan.

And we undertake to register the aforesaid charge on the said flat and the said shares on completion of the transfer formalities.

Yours faithfully,

FOR, JOY HOMES CHS LTD.


Chairperson


Hon. Secretary



CTS NO. 406A, PIONEER COMPOUND, NEAR DENA BANK, L.B.S MARG, BHANDUP (WEST), MUMBAI - 400 078

Ref: - JHC/BHD/0045/2008

18th November, 2008

To,
The Branch Manager,
Apna Sahakari Bank Ltd.,
Apna Bank Bhavan,
Dr. S. S. Rao Road,
Parel, Mumbai - 400 012.

Dear Sirs,

Sub. : No Objection for Mortgaging Flat No. 1102 on 11th floor in building "Caspia" situated at 'Joy Homes' Complex, Pioneer Compound, Near Dena Bank, L.B.S. Marg, Bhandup (W), Mumbai - 400 078.

- 1) Mr. Kamlesh Harishchandra Ghag has Purchased Flat No. 1102 in the building called CASPIA of Joy Home Complex situated at L.B.S. Marg, Near Dena Bank, Bhandup (W), Mumbai - 400078. Mr. Kamlesh Harishchandra Ghag has applied to your Bank for a Loan against mortgage of above named flat. We have no objection in his mortgaging the said flat no. 1102 and we will not allow Mr. Kamelsh Harishchandra Ghag to sub-let, sell or transfer the said flat without your written consent.
- 2) We will also inform and give proper notice to the society as and when it is formed regarding your charge on the said flat.
- 3) We Further say that credit facility/loan/financial assistance availed from Indian Overseas Bank, Juhu Branch for construction of above named building has been fully repaid on 29th June, 2007 and the said property has free and clear marketable title and it is free from encumbrance.

Please issue Cheque in the favour of 'Indian Overseas Bank A/C Joy Homecreation Ltd. A/C No. 1925'.

Thanking You,

Yours faithfully,

FOR JOY HOMECREATION LTD.


DIRECTOR

Share Certificate No. 0159

Share Certificate

Member's Reg. No. 159
No. of Shares 10

(Authorised Share Capital of Rs. 2,00,000/-
Divided Into 4000 Shares each of Rs. 50/- only)



JOY Homes

Co-operative Housing Society Limited

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

[Regd. No. MUM/W-S/HSG/(TC)10052/2010/2011year2010dt.23/08/2010]

CTS No. 406A, PIONEER COMPOUND, NEAR DENA BANK, L.B.S. MARG, BHANDUP (W), MUMBAI-400 078.

This is to certify that Shri. / Smt. / Ms. / M/s. KAMLESH HARISHCHANDRA GHAG

is the registered holder of TEN fully paid up Shares of Rs. Fifty each numbered from 1591 to 1600 (both inclusive) of Rs. FIVE HUNDRED ONLY in respect of Flat No. CASPIA 1102 in Joy Homes Co-op. Housing Society Ltd., Mumbai - 400 078 subject to the Bye-Laws of the said society.

Given under the Common Seal of the said Society on this 09.11 day of MARCH 2013

For & on behalf of
Joy Homes Co-op. Housing Society Ltd.

[Signature]
Authorised Member of the Committee

[Signature]
Hon. Secretary

[Signature]
Chairman P.T.O.

JOY HOMES

BRIHANMUMBAI MUNICIPAL CORPORATION
ASSESSMENT & COLLECTION DEPARTMENT

Online NOC SX/NDC/05-10-2023/100969 Dt 05/10/2023

Subject :- No dues certificate dt. 05/10/2023 for SACNo SX0901720120041

Sir,

With reference to your request in respect of below mentioned property.

Prop A/C No. :- SX0901720120041

Billing Name KAMLESH H. GHAG ,

& Address :- FLAT 1102, C WING, JOY HOMES CO-OP. HOUSING SOC. LTD., 11th FLOOR, L.B.
S. ROAD, BHANDUP (W), MUMBAI-400078

Assessee Name M/S PIONEER RUBBER WORKS SARDA R KRIPALSINGH., SARDAR

& Address :- BALWANTSINGH & SADAR JA SWANSINGH.
S-3673(1A) CTS NO.406-A to 406-D 37(1) (2)/A AGRA ROAD. R.C.C.BUILDING WING

It is hereby informed that, as per the office records there are no Property tax dues against the property mentioned above upto 31.03.2023 .The above No dues Certificate is subject to amendments on account of revisions in property or 31.03.2023 whichever is earlier. This certificate may be used as reference document only and is not valid for the use of any official or legal matters. Other departments are requested to confirm the facts with A & C Dept before proceeding further.

This is computer generated invoice no signature required.

JOY HOMES

**BRIHANMUMBAI MUNICIPAL CORPORATION
ASSESSMENT AND COLLECTION DEPT.**

Description & Details of Capital Value Calculation Annexure "A"

Ward : SX										Inward No :									
SAC NO : SX0901720120041										Special Notice No./ Dt :									
Zone : 120										Print Date : 05/10/2023		Page 1 of 2							
Unit No	Floor Wing Details/ (Factor Value)	Floor Sub Type (Factor Value)	Carpet Area In Sq Mtr	Capacity In Liters	Rate per Ltr	Main User Category Sub user Category User code (Factor Value)	SDRR Rate Per Mtr	Age Of Building (Factor Value)	Type Of Construction (Factor Value)	FSI (Factor Value)	Metered / Unmetered	Capital Value In	Date Of Effect	Tax Code (% on CV)	Tax On Capital Value	Existing Tax	Tax After Capping (p.a.)	Penalty Under Section 152(A) In Case Of Unlawful Structures	Reason For Assessment Re-assessment Work-flow
1102	11TH	(0)	43.86		103800	RESIDENTIAL Residential User RES 31. (0.5)		6	RCC Building(2002) (1)	0	Metered	2378229	01/04/2022	4001	8300	11442	8300	0	Property To Flatness
	C	(1.1)						(0.96)											

R E V I S I O N - II



**BRIHANMUMBAI MUNICIPAL CORPORATION
ASSESSMENT AND COLLECTION DEPT.**

Description & Details of Capital Value Calculation Annexure "A"

Ward : SX				Inward No :	
SAC NO : SX0901720120041				Special Notice No./ Dt :	
Zone : 120	Sub Zone : 0547			Print Date : 05/10/2023	Page 2 of 2
Total Units :	Total Carpet Area (in sq.mtr)	Total Tax On CV	Total Existing Tax	Total Tax After Capping	Total Un-lawful Penalty
1	43.85	23,78,225	8,300	11,442	8,300
Related Property Account No.(S) :		Sanction No.			
Other remarks if any :					
REVISION - II					
Name of Complainant :					
Complainant Address : with PIN code					
Complainant's relationship with Assessee :					
Date of receipt of Special Notice :		Date :	Time :	Place :	
Contact No :		Signature of the Complainant			
<p>1. For details of above categorization of annexure please visit our website www.mcgm.gov.in</p> <p>2. Complainant may fill up the information in blank row provided in Annexure-A below each unit if the complainant feels that information of that unit is incorrect.</p> <p>3. For any other objections, please use above space provided for.</p>					

Joy HOMIES

POSSESSION LETTER



Ref. No.: JHL/3055/2008

Date: 30/5/2008

To,
Mr. Kamlesh Harishchandra Ghag
Janki Niwas, Room No. 10,
Kokan Nagar,
Bhandup (W),
Mumbai - 400078

Dear Sir,

Sub: Possession of Flat No. 1102 on 11th floor in Building known as "CASPIA".

We are pleased to inform you that we have received the **FULL OCCUPATION CERTIFICATE** for Ground + Stilt + 1st to 15th and Part 16th upper Floors for Building known as "**CASPIA**" being Full Occupation Certificate No. **CE/3716/BPES/ANS** Dated 31st March 2008 from the *Municipal Corporation of Greater Mumbai* (MCGM) pursuant to the application made by us upon completion of the Building Known as "**CASPIA**" of the "Joy Homes" residential project. We send herewith a photocopy of the Full Occupation Certificate.

We would request you to take inspection of your Flat No. 1102 on 11th Floor of Building known as "**CASPIA**" and to set-up an appointment mutually convenient for taking possession of the flat within seven days from the date of these presents against payment of the last purchase price installment of Rs. 3205300/- (Thirty Two Lac Five Thousand Three Hundred Rupees Only) and the deposits / amounts set-out in *Clause 22* of the *Ownership Agreement*.

Thanking you,

Yours truly,

For Joy Homecreation Ltd.

A handwritten signature in black ink, appearing to be 'K. Ghag', written over a horizontal line.

Authorised Signatory

Encl: As above

I/we acknowledge the receipt of
Letter No.: JHL/3055/2008
Dated: 30/5/2008

Mr. Kamlesh Harishchandra Ghag

SCHW/ny

BAJAJ Allianz 

Bajaj Allianz General Insurance Company Ltd.
Regd. Office - GE Plaza, Airport Road, Yerwada, Pune - 411006 (India)

GENERIC CONTINGENCY POLICY SCHEDULE

Policy No :	OG-09-1907-6401-00000601	Policy Issued on :	16-DEC-2008
Policy Commencement date :	15-DEC-2008 00:00	Policy Expiry Date :	14-DEC-2023
Emp Code :	G121	Imdcode :	10013284
Insurance Plan Chosen :	Home Insurance Cover with PA	Sub Imdcode :	11
Date Of Birth:		Partner Id:	20140655
Proposer Name :	KAMLESH H GHAG		
Home Address :	FLAT NO-1102, 11TH FLOOR CASPIA BUILDING NO. 1, L B S ROAD BHAN-DUP MUMBAI		
Pincode :	400078		
Telephone Nos :			
		Master Policy No :	OG-08-9999-9960-00000024

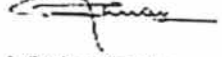
Cover Details :		Cover Parameters	
Section	Cover Description		
Fire	Fire	SUM_INSURED: 2500000	
		AGE: 15	
Personal Accident	PA (Death Only)	SUM_INSURED: 1500000	
		AGE: 5	
Service Tax : 1203		Discount (if Any) : 0	Net Premium : 10023
		Edu Cess : 36	Gross Premium : 11262

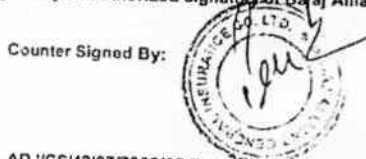
Other Details :
 HYPOTHECATION : APNA SAHAKARI BANK
 ASSIGNEE : NA
 ASSIGNEE RELATION : NA

In case of any claim, please contact our 24 Hour Call centre at 1800-22-5858, 1800-102-5858, 1800-209-5959 (Toll Free) / 91-020-30305858 (chargeable, add area code before this number in case of mobile call) or email us at 'info@bajajallianz.co.in'.
 Address of Notification of Claims : Bajaj Allianz General Insurance Company Ltd, 4th Floor Destination, Near Shoppers Stop, M.G.Road, Ghatkopar(East), Mumbai-400089 Phone No : 67031856/ 571 59 160

ReceiptNo / Collection No / Amt(INR) := 1907-00053277 / 1/11259 (INR) (If Premium is paid through cheque the policy is void ab-initio in case of dishonor of chq.)
 Service Tax Reg.No.AABC5730G-ST-001

This document is a pre signed document and will not be valid unless countersigned by an authorized signatory of Bajaj Allianz General Insurance Co. Ltd.
 For & on behalf of Bajaj Allianz General Insurance Co. Ltd.


 Authorized Signatory

Counter Signed By: 

Consolidated Stamp Duty paid towards Insurance Policy Stamps vide Order No. AD/JCS/42/07/7383/07 Dated 18th April 2007 of General Stamp Office, Mumbai
 Regd Office : GE Plaza, Airport Road, Pune (India)

Bajaj Allianz General Insurance Company Ltd.

4th Floor Destination, Near Shoppers Stop, M.G.Road, Ghatkopar(East), Mumbai-400089 Contact
No:67031856/ 57/ 59 /60,

RECEIPT

Receipt Number 1907-00053277
Receipt Date 16/12/2008
Business Channel BA

Received with thanks from KAMLESH H GHAG

(Customer ID : 26148655) a total sum of Rupees Eleven Thousand Two Hundred Fifty Nine Only by,

Instrument Type	Instrument No.	Instrument Date	Bank Name	Branch Name	Amount
Cheque	005381	15/12/2008	APNA SAHAKARI BANK LTD,BOMBAY	APNA SAHAKARI BANK,BHANDUP(WEST) BHW	11,259

Total Amount Rs. 11,259.00

Issuance of this receipt does not amount to acceptance of the risk by Bajaj Allianz General Insurance Company Limited. The insurance cover for the risk shall be as per the terms and conditions of the Insurance Policy if and when issued.

* Receipt Subject to realisation of cheque(s)

For & on behalf of
Bajaj Allianz General Insurance Company Ltd.

Authorised Signatory



Regd.Office: GE Plaza,Airport Road, Yerwada, Pune - 411006

AGREED BANK CLAUSE

It is hereby declared and agreed: -

- i. That upon any monies becoming payable under this policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as Agents for such other parties.
- ii. That the receipts of the Bank shall be complete discharge of the Company therefor and shall be binding on all the parties insured hereunder.

N.B. : The Bank shall mean the first named Financial Institution / Bank named in the policy
- iii. That if and whenever any notice shall required to be given or other communication shall required to be made by the Company to the insured or any of them in any manner arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank
- iv. That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the insured or any of them arising under or in connection with this policy if made by the Bank shall valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder.
- v. That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured property by reason of operation of condition 3 of the policy except where a breach of the condition has been committed by the Bank or its duly authorised agents or servants and this insurance shall not be invalidated by any

act or omission on the part of any other party insured hereunder whereby the risk is increased or by anything being done to upon or any building hereby insured or any building in which the goods insured under the policy are stored without the knowledge of the Bank provided

always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company necessary additional premium from the time when such increase of risks first took place and

- vi. It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have

on such Mortgagor or Owner or any other party or parties insured hereunder or from any securities or funds available.



BRIHANMUMBAI MAHANAGARPALIKA

No. CE/3716/BPES/AS⁵

31 MAR 2008

To,
Shri Jayant B. Soni C.A. to Owner
06/310, Madhara Building
3rd floor, B.K.C.,
Bandra (East),
Mumbai-400 061.

Sub:- Full Occupation permission to building i.e. balance Occupation of 15th floor of Wing "D" & "E" and Full Occupation to Wing "C" of Building No.1 on Sub Plot 'A' of plot bearing CTS No.406/A to 406/D of village Kanjur, Bhandup (West).

Sir,

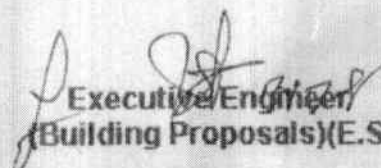
The Full development work of building i.e. balance development work of 15th floor of Wing "D" & "E" and full development work of Wing "C" of building No. 1 on sub Plot "A" of plot bearing CTS No.406/A to 406/D at Kanjur Bhandup (West) is completed under the supervision of Architect Shri M.V. Daisaria and Structural Engiener Shri P.T. Gala having Licensed No.CA/82/7254 and STR /11 respectively may be occupied on the following conditions.

1. That certificate under Sec 270-A of the Mumbai Municipal Corporation Act shall be submitted before applying for B.C.C. or within 3 months or whichever is earlier.

A set of certified completion plans is returned herewith in token of Municipal approval.

Note :-This permission is issued without prejudice to actions under sections 305, 353-A of Mumbai Municipal Corporation Act.

Yours faithfully,


Executive Engineer
(Building Proposals)(E.S.)

BRIHANMUMBAI MAHANAGARPALIKA

No. CE/995/BPES/AS

31 MAR 2008

To,
Shri Jayant B. Soni,
306/310 Madhara Building,
3rd floor, Bandra Kurla Complex,
Bandra (East),
Mumbai-400 061.

Sub:- Full Occupation permission to the building No.5 comprising of Gr.(Pt) + Stilt (Pt) + 1st to 15 upper Residential Floors on Sub-Plot 'A' of plot bearing CTS No.406/A to 406/D of village Kanjur, Bhandup (West).

Sir,

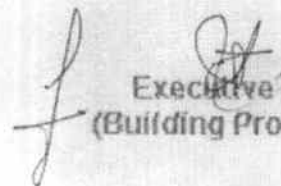
The Full development work of Building No.5 on Sub plot 'A' of plot bearing CTS No.406/A to 406/D situated at Kanjur, Bhandup (West) is completed under the supervision of Licensed Architect Shri M.V. Daisaria, having Licence No.CA/82/7254 and Shri P.T. Gala, Licensed Structural Engineer having Licence No.STR/11 may be occupied on the following conditions.

1. That the certificate under Sec 270-A of the Mumbai Municipal Corporation Act shall be submitted within 3 months.

A set of certified completion plans is returned herewith in token of Municipal approval.

Note :-This permission is issued without prejudice to actions under sections 305, 353-A of Mumbai Municipal Corporation Act.

Yours faithfully,


Executive Engineer
(Building Proposals)(E.S.)

Joy Homes CHS LTD

Regd. No. MUM/W-S/HSG/(TC)10052/2010/2011 YEAR 2010 DT. 23/08/2010
 CTS No.406A, Pioneer Compound Near Dena Bank LBS Road Bhandup (W), Mumbai-400078 Phone : 25956

MAINTENANCE INVOICE

Name : BHARAT ASHOK MANEK

INVOICE DATE: 01-10-2023

FLAT NO. : C-WING-1102

INVOICE NO: 44619

FLAT AREA : 462.0 Sqft

DUE DATE : 31-10-2023

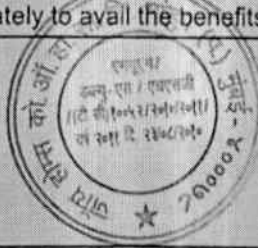
Bill Period : 01-10-2023 to 31-10-2023

No. of Days : 31

Description of Services	Amount
Common Service Charges @ Rs. 1868.00/month	
Education cess @ Rs. 1.00/month	
Electricity Charges @ Rs. 554.00/month	
Insurance Premium @ Rs. 0.105 per sq.ft/month	
Lift Charges	
Major Repair Fund @ Rs. 0.09280 per sq.ft/month	
Municipal Tax @ Flat Specific Amount /month	
Parking Charges for 2W @ Rs.40 per Slot/month	
Parking Charges for 4W @ Rs. 100 per Slot/month	
Repair & Maintenance Charges @ Rs. 0.750 per sq.ft/month	
Sinking Fund @ Rs. 0.11610 per sq.ft/month	
Water Charges	
Non Occupancy Charges	
Solar Plant Installation Charges @ Rs.958.00/month	
Water Tanker Charges	
Additional Parking Charges 2W	
Additional Parking Charges 4W	
Land And Conveyance Fund	
Current Bill Total	
Last month's outstanding	
Cheque Dishonor Charges	
Late Payment Interest	
Payable Amount	

Amount in words : Nineteen Thousand Seven Hundred Fifty Nine Rupees Only

1. Pay by cross chq. in favour of "Joy Homes Co-op. Hsg. Soc. Ltd." or through NEFT/Other electronic mode to SB A/c.- 000210400002410 with Bharat Co-op. Bank(Mumbai) Ltd. Bhandup (w) Branch, IFSC: BCBM0000003, MICR - 400112003. Please mention flat number & owner name (e.g. B-804 : Mr. Bharat Ashok Manek) on the reverse side of chq. payment/at payment detail while submitting request to your bank for electronic mode.
2. Bill prepared as per the "BYE LAWS" accepted in general body.
3. Payment beyond due date will attract simple interest @21% p.a.
4. Members those who have not yet updated their mobile no and e-mail details with society records should update the same immediately to avail the benefits.



For Joy Homes CHS LTD

Signature:

Hon. Chairman / Hon. Secretary / Hon. Member

Payment Receipt

Your Payment Slip (Please attach this slip along with your payment)

Name:	BHARAT ASHOK MANEK	Flat No:	C-W
NEFT/Cheque/DD No.:	Dated	Type	

Note : This is computer generated document, hence signature is not required

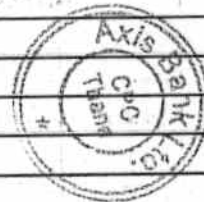
FORECLOSURE LETTER

MR BHARAT ASHOK MANEK 3 D MINI LAND TANK ROAD OPP DREAMS MALL MUMBAI BHANDUP WEST MUMBAI 400078 MAHARASHTRA Mobile No : 9820152544	Agreement No: PHR006304839902	Date: 16 Sep 23
	Customer ID: 880169952	

Dear MR BHARAT ASHOK MANEK,

Further to your request to foreclose your Axis Bank POWER HOME VANIL-A BRE account, please find below details of the outstanding amount payable in order to complete the foreclosure.

Particulars	Amount in Rs.
Principal O/S:	Rs 83,77,859.00
Pending Installments :	Rs 0.00
Interest of the Month :	Rs 13,841.00
Penal Interest:	Rs 0.00
Chq Bounce Overdue Chrgs:	Rs 0.00
Other Chrgs Overdue:	Rs 0.00
Foreclosure Charges @ 0 % on Outstanding Principal:	Rs 0.00
GST on Foreclosure Charges(18%):	Rs 0.00
Refunds:	Rs 0.00
Total Amount Payable:	Rs 83,91,700.00


Important Notes:

- 1) This statement of dues assumes that your last EMI has cleared.
- 2) Please make your balance cheque/draft in favour of AXIS BANK LTD ; Loan Account No. PHR006304839902.
- 3) Full and final settlement of the loan will be subject to realization of the cheque/draft and payment of all charges that have accrued on the date of the prepayment.
- 4) Kindly remit the exact amount as per the date of the foreclosure letter. Excess payments would not be accepted.
- 5) For HL/LAP original property documents collection :- All property owners/POA holders to be present with all original ID cum proof.
- 6) The date of foreclosure considered in the above calculation is 16-Sep-2023. After this date, additional interest will be charged at Rs 2307 per day.
- 7) As the upcoming EMI due date on this loan is 10/10/2023 , it is likely to be presented to your bankers on this date. We advise that you instruct your bankers to mark a stop-payment on the upcoming post-dated cheque/ debit-ECS to avoid any excess payment. In case the EMI gets paid upon presentation, the excess amount will be refunded through a pay order or direct credit (through NEFT) to your repayment account within 15 days of realisation of your excess EMI payment.
- 8) At the time of making your final payment, please submit the following:
 - A copy of this letter with your signature
 - Certified Copies of the Invoice and RC Book, if not already submitted earlier (applicable to Vehicle Loans only)
- 9) Within 30 days of prepayment of your loan, the following documents would be dispatched to your address mentioned above.
 - No Dues certificate
 - For Vehicle Loans: No Objection Certificate/Form 35

Date: 04.09.2023

Ref No: AB/IM/32458510/25.08.2023

MR BHARAT ASHOK MANEK
3 D MINI LAND TANK ROAD,
OPP DREAMS MALL, MUMBAI
BHANDUP WEST,
MUMBAI-MAHARASHTRA, INDIA-400078
9820152544

RTO ADDRESS: AXIS BANK LTD- CHEMBUR RAC
4TH FLOOR, SONA BUILDING, OPP BMO M WARD OFFICE
NEAR TO NATARAJ CINEMA, CHEMBUR EAST,
MUMBAI-MAHARASHTRA, INDIA-400071

Subject: List of documents with Axis Bank Ltd for Loan A/c: PRR0083048399021

Dear Customer

This is with reference to your request for the list of documents submitted with Axis Bank for the captioned loan account towards the property situated at:

PROPERTY ADDRESS
FLAT NO 1102 11TH FLR WING C CAPSIA JAY
HOMES CO OP HSG SOC LTD PIONEER NEAR
DENA BANK LBS MARG BHANDUP WEST
MUMBAI-MAHARASHTRA
INDIA-400078

The Bank acknowledges the possession of the following documents in its safekeeping:

Sr. No	DOCUMENT TYPE	DESCRIPTION
1	ORIGINAL AGREEMENT TO SALE	DATE: 03-12-2019, DATE: 15-05-2008
2	ORIGINAL STAMP DUTY RECEIPT	DATE: 03-12-2019, DATE: 14-05-2008
3	ORIGINAL REGISTRATION RECEIPT	NO 16893 BEARING NO KRL4-15393-2019 DATE- 03-12-2019, NO 3023 BEARING NO BDR7-03019-2008 DATE- 17-06-2008
4	ORIGINAL INDEX II	NO 15393-2019 DATE- 04-12-2019, NO 3019-2008 DATE- 17-06-2008
5	ORIGINAL SHARE CERTIFICATE	NO 0159 DATE- 09-03-2013
6	ORIGINAL FORECLOSURE LETTER	DATE- 18-12-2019
7	ORIGINAL OWN CONTRIBUTION RECEIPT	RS. 2014000
8	ORIGINAL LIST OF DOCUMENTS	DATE- 02-11-2019
9	ORIGINAL NOC LETTER	DATE- 13-12-2019

This is treated as the clarification cum confirmation to all the mortgage related documents and recitals available with the bank and will be kept with the same. In case the courier agency receipt confirms delivery, the Bank will assume as acceptance and receipt of this acknowledgement from your end. In case of any queries, Contact us online www.axisbank.com/support or call at 1860-419-5555 / 1860-500-5555 (local charges applicable).



Date- 04.09.2023
Ref No- AB/IM/32458610/25.08.2023

0

MR BHARAT ASHOK MANEK
3 D MINI LAND TANK ROAD,
OPP DREAMS MALL MUMBAI
BHANDUP WEST,
MUMBAI -MAHARASHTRA INDIA-400078
9820152544

RTO ADDRESS : AXIS BANK LTD- CHEMBUR RAC
4TH FLOOR , SONA BUILDING , OPP BMC "M" WARD OFFICE
NEAR TO NATARAJ CINEMA, CHEMBUR EAST,
MUMBAI- MAHARASHTRA, INDIA-400071

Subject : List of documents with Axis Bank Ltd for Loan A/c- PHR006304839902.

Dear Customer

This is with reference to your request for the list of documents submitted with Axis Bank for the captioned loan account towards the property situated at:

PROPERTY ADDRESS
FLAT NO 1102 11TH FLR WING C CAPSIA JAY
HOMES CO OP HSG SOC LTD PIONEER NEAR
DENA BANK LBS MARG BHANDUP WEST
MUMBAI- MAHARASHTRA
INDIA-400078

The Bank acknowledges the possession of the following documents in its safekeeping:

Sr. No	DOCUMENT TYPE	DESCRIPTION
1	ORIGINAL AGREEMENT TO SALE	DATE- 03-12-2019, DATE- 15-05-2008
2	ORIGINAL STAMP DUTY RECEIPT	DATE- 03-12-2019, DATE- 14-05-2008
3	ORIGINAL REGISTRATION RECEIPT	NO 16893 BEARING NO KRL4-15393-2019 DATE- 03-12-2019, NO 3023 BEARING NO BDR7-03019-2008 DATE- 17-06-2008
4	ORIGINAL INDEX II	NO 15393-2019 DATE- 04-12-2019, NO 3019-2008 DATE- 17-06-2008
5	ORIGINAL SHARE CERTIFICATE	NO 0159 DATE- 09-03-2013
6	ORIGINAL FORECLOSURE LETTER	DATE- 18-12-2019
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This is treated as the clarification cum confirmation to all the mortgage related documents and recitals available with the bank and will be kept with the same. In case the courier agency receipt confirms delivery, the Bank will assume as acceptance and receipt of this acknowledgement from your end. In case of any queries, Contact us online www.axisbank.com/support or call at 1860-419-5555 / 1860-500-5555 (local charges applicable).

Axis Bank Ltd.


Authorized Signatory

18th November, 2008

Ref: - JHC/BHD/0045/2008

To,
The Branch Manager,
Apna Sahakari Bank Ltd.,
Apna Bank Bhavan,
Dr. S. S. Rao Road,
Parel, Mumbai - 400 012.

Dear Sirs,

Sub: No Objection for Mortgaging Flat No. 1102 on 11th floor in building "Caspia" situated at 'Joy Homes' Complex, Pioneer Compound, Near Dena Bank, L.B.S. Marg, Bhandup (W), Mumbai - 400 078.

- 1) Mr. Kamlesh Harishchandra Ghag has Purchased Flat No. 1102 in the building called CASPIA of Joy Home Complex situated at L.B.S. Marg, Near Dena Bank, Bhandup (W), Mumbai - 400078. Mr. Kamlesh Harishchandra Ghag has applied to your Bank for a Loan against mortgaga of above named flat. We have no objection in his mortgaging the said flat no. 1102 and we will not allow Mr. Kamelsh Harishchandra Ghag to sub-let, sell or transfer the said flat without your written consent.
- 2) We will also inform and give proper notice to the society as and when it is formed regarding your charge on the said flat.
- 3) We Further say that credit facility/loan/financial assistance availed from Indian Overseas Bank, Juhu Branch for construction of above named building has been fully repaid on 29th June, 2007 and the said property has free and clear marketable title and it is free from encumbrance.

Please issue Cheque in the favour of 'Indian Overseas Bank A/C Joy Homecreation Ltd. A/C No. 1925'.

Thanking You,

Yours faithfully,

FOR JOY HOME CREATION LTD.


DIRECTOR

29,79.59



Ref. No.: JHCL/Bhd/055/Gen/303/2009

April 17, 2009

To
Joy Homes Flat Owners
(Wing A, B, C, D & E)
- Joy Homes Co-op. Housing Society Ltd. (Proposed),
Behind Dena Bank, L.B.S. Marg,
Bhandup (W), Mumbai - 400 078.

Sirs,

Re.: Formation of Society

As you are aware that we have already initiated the process of *Society Formation* and have obtained *Name Reservation* of the proposed society from Registrar of Co-operative Societies, "S" Ward, Mumbai.

We now forward herewith a *Membership Application Form* and request you to return the same duly filled in all respect along with the following annexures within 8 days:-

- (1) A cheque towards Share Money of Rs.250/- (Rupees Two Hundred Fifty Only) and Entrance Fees of Rs.100/- (Rupees One Hundred Only) for Sole / 1st Promoter and additional Rs.100/- (Rupees One Hundred Only) for every co-promoter, if not paid earlier. If you have already paid us some amount earlier towards Share Money and Entrance Fees, then pay only the balance amount else ignore this message. You are requested to revalidate the Cheque, if you have paid earlier and the cheque has become out of date.
- (2) An attested copy of Registered Ownership Agreement.
- (3) 2 (Two) Copies of Registration Receipt.
- (4) 2 (Two) Copies of Dast Goshbara Bhag II (Last Page of Registered Ownership Agreement).

We solicit your co-operation in the matter.

Thanking you,

Yours faithfully,

For Joy Homecreation Ltd.

Authorised Signatory

1/1

306-310, Madhava, C-4, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.
Tel.: 67021550 (8 Lines) Email: info@joydevelopers.com Website: www.joydevelopers.com

हववगचे पत्रक (गां. नमुना नं. ६)

गौजे को. ख. खोर्ना

ता. अंबरनाथ

जिल्हा : ठाणे

नोदीया अनुक्रम	हववगचा प्रकार	केवळ घातेल्या व. नं./प. नं. व दि. नं.	उपराधी अंमलदाराची राही व शेरा
२२-९८	दि ०१.०१.२०१२ तारखेने वाक्युनी वाक्युनी तारखेच्या अर्थाने व्या. गमिनी खालेदार के. डिव्ही. लुकास हे दि २०१० रोमी गमा. झोथे वाक्युनी लो. न. तारखेच्या अर्थाने प्रमाणे म. क. वाक्युनी नाथ नाथे व थ १) वरदा किमाडी लुकास - पत्नी - ८४ २) सुभाष डी. लुकास - मुलगी - ९३ ३) भाद्रमि डी. पटेल - मुलगी - ६७ ४) प्रभा वरुपिया - मुलगी - ६३ ५) शिरीक डी. लुकास - मुलगी - ६७ ६) गोवेक संतोष डी. लुकास - मुलगी ५६ असं वरीक प्रमाणे मथलास लुकास असा तारखे असून वनद हुवरे कोठिली तारखे नाथिके करिमा मथ. न. र. नाथ कमी करुन वरीक तारखेच्या नाथे वाक्युनी कोमी मथलास नो. ३ - १) वरीक व २) मथु पाखोका ३) जखाले पंचनामा व खानिके चीकरा व लुकास	०१/०१/२०१२ ०१/०१/२०१२	गौडी खोर्ना की उर्पे करणी २१ दि. २०१२ म. क. मं. व. नाथ २०१२ नोदीया लुकास १) वरीक व २) वरीक २) रथानिके चीकरा जखाले पंचनामा ३) मथु पाखोका व खानिके वारीक नो. ३ मं. व. नाथ २०१० व २०१२

असल वर हुकूम खरी नकल दिली असे. दिनांक :

२०११/१३

वलादी
पत्नी सजा को लुकास
ता. अंबरनाथ, जि. ठाणे.



बैंक ऑफ बरोडा

Bank of Baroda

BHABOM/ADY/17/18

01/01/2018

TO WHOMSOEVER IT MAY CONCERN

List of documents submitted by Mr Kamlesh Harishchandra Ghag for Housing Loan 07620600000994 with Bank of Baroda, Bhandup Branch.

1. Original Registered Agreement to sale dated 15/05/2008 between M/s Joy Homecreation Limited and Mr Kamlesh Harishchandra Ghag, registration No. BDR 03019-2008, Index No. II dtd 17/06/2008
2. Letter of possession dtd 30/05/2008 issued by Joy Homecreation Limited
3. Receipt of Payment made to Joy Homecreation. Details as below

1. RAL NO C/6032	Rs 300000/-
2. RAL NO C/0738	Rs. 20700/-
3. RAL NO C/0739	Rs. 5000/-
4. RAL NO C/326	Rs. 30000/-
5. RAL NO C/0737	Rs. 49000/-
6. RAL NO C/0659	Rs. 2800000/-
7. RAL NO C/124	Rs. 1000000/-
8. RAL NO C/361	Rs. 30250/-

For Bank OF Baroda


Officer



bhandup Branch, Dev Darshan Bldg. Ground Flr. Station Road, Bhandup (W), Mumbai-400078. Bharat Tel: 91-22 2594 7306/69 Tele Fax: 91-22 2594 7152 Fax: 91-22 2594 7306 IFSC Code: BARB0BHABOM Website: www.bankofbaroda.com Email: bhabom@bankofbaroda.com

Share Certificate No. 159
No. of Shares 10

Share Certificate
Joy Homes
Co-op. Housing Society, Ltd.

MEMBER'S NAME: **KAMLESH HARISHCHANDRA GHAG**

Number of Shares: **TEN**
Value of Shares: **FIVE HUNDRED ONLY**

Date: **09.11.2013**
Place: **Mumbai**

[Signature]
Secretary

Share Certificate No. 159
No. of Shares 10

Share Certificate
JOY Homes
Co-operative Housing Society Limited

MEMBER'S NAME: **KAMLESH HARISHCHANDRA GHAG**

Number of Shares: **TEN**
Value of Shares: **FIVE HUNDRED ONLY**

Date: **09.11.2013**
Place: **Mumbai**

[Signature]
Secretary

BRIHANGMUMBAI MAHANAGARPALIKA
100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200

31. MAR 2008

To
Shri. P. T. Gala, Chief Engineer
Municipal Corporation
Bandra (East)
Mumbai-400 001

Subject: Full Occupation permission to building i.e. balance Occupation of 15th floor of Wing 'D' & 'E' and Full Occupation to Wing 'C' of Building No. 1 on Sub Plot 'A' of plot bearing CTS No. 406/A to 406/D of village Kanjur, Bhandup (West).

Re: The full development work of building i.e. balance development work of 15th floor of Wing 'D' & 'E' and full development work of Wing 'C' of building No. 1 on sub plot 'A' of plot bearing CTS No. 406/A to 406/D at Kanjur Bhandup (West) is completed under the supervision of Architect Shri M.V. Dalsaria and Structural Engineer Shri P.T. Gala having Licensed No. CA/82/1254 and STR/111 respectively may be occupied on the following conditions:

1. That certificate under Sec. 270-A of the Mumbai Municipal Corporation Act shall be submitted before applying for S.C.C. or within 3 months or whichever is earlier.

A set of certified completion plans is returned herewith in token of Municipal Corporation.

Note: This permission is issued without prejudice to actions under sections 305, 353-A of Mumbai Municipal Corporation Act.

Yours faithfully,

[Signature]

Executive Engineer
(Building Proposals) (E.S.)

31 MAR 2008

Copy forwarded for information to Architect
Shri M.V. Dalsaria

[Signature]
J.E.E. (B.P.) (E.S.)

True Copy
For *[Signature]*
Architects