

LOS Application ID - 10649184

OPINION REPORT

For limits above Rs.25.00 lacs

Annexure-II

Opinion Report compiled based on the following:

- a.Copies of Documentary evidence in respect of assets of Borrowers/ Guarantors to be obtained and kept on record.
b.Bank account statement for the past one year to be obtained.
c.Self certification will be the basis for the Opinion Report.
d.Other assets to include cars etc.

Mr. MANISH SHARADKUMAR VEDAK

After perusal of the relative documents and on discreet enquiries made by me, it is observed that Shri/Smt/Kum**Mr. MANISH SHARADKUMAR VEDAK s/d/w of Mr.SHARADKUMAR Aged 48 Years, resident of G-702,USHA COMPLEX ,KHANDELWAL MARG NEW USHA NAGAR BHANDUP WEST-400078** is a person of Net Worth of Rs**100000/-** and has capacity to repay the **HL FOR INDIVIDUALS** Loan (Scheme) of **₹ 82,00,000.00/- (Rupees Eighty Two Lakhs Only)** applied for. His/Her Network is **₹ 100000/-** which is good for the loan amount and therefore, he/she has capacity to stand as Borrower/Guarantor.

Market value of immovable property (A) (₹)	0/-
Other liquid assets (B) (₹)	100000/-
Total (A) + (B) (₹)	100000/-
Less Liabilities (C) (₹)	0/-
NET WORTH (A)+(B)-(C) (₹)	100000/-

Net means of Shri/Smt./**Mr. MANISH SHARADKUMAR VEDAK** is Rs. **100000/-**

The immovable properties are self-acquired/ancestral properties of the party stand in his name and are unencumbered (except as stated above).

Guarantees given to cover Liabilities of others

Sl.No.	Name of the party for whom executed	In favor of Bank/ Institution	Amount	Validity up to
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Means (Tangible Net worth) of the Firm/Company which is offering Guarantee/Corporate Guarantee

Sl..No	Name of the Company/Firm	Name of the Firm/Company to which Guarantee/Corporate Guarantee has already been extended by this Company and the outstanding	Net Means (TNW)
Total means of the Firm/Company			

VI. Shri/Smt.Mr. MANISH SHARADKUMAR VEDAK is credit worthy, hold a good opinion/ respect in market.

We estimate the net means of Shri/Smt./**Mr. MANISH SHARADKUMAR VEDAK** at Rs. **100000/-** and therefore the his/her rating is **VERY SMALL MEANS.**

OR

The Net means of M/s. _____ (Firm/Company which is giving Corporate Guarantee) is Rs. _____

Special Remarks if any _____

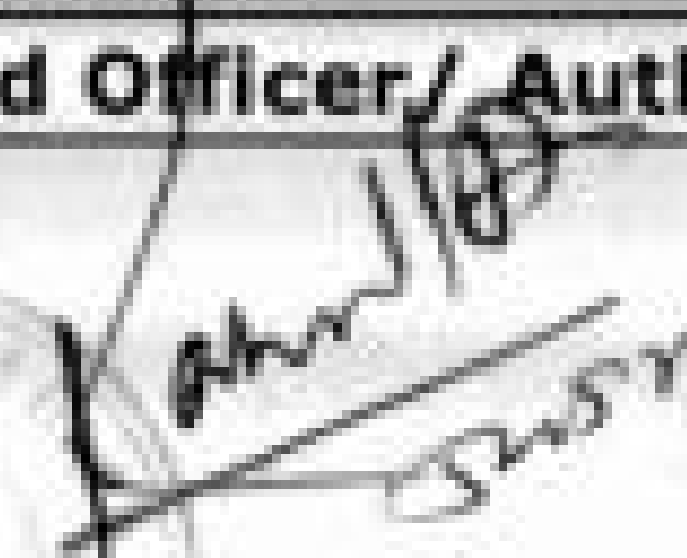

Certificate:-

I/We certify that:

- a) The estimates of the means of borrower/guarantors have been based on conservative estimates of movable and immovable properties of the borrowers/Guarantors.
- b) The estimated means of the borrower/guarantor are based on the tangible net-worth of the borrower as per their Audited Balance Sheet.
- c) Investments have been taken at the market value of only those quoted in the market and that other investments have been ignored.
- d) The valuation of immovable properties has been based on the market value/valuation report.
- e) There has been no deterioration in the financial position of the borrower/guarantor.

OR

The decline in the total means is due to _____ (please specify reasons).

	CSO/Field Officer/ Authorised Officer	Relationship Manager/ Branch Head/Unit Head
Signature		
Name No.		
Date		

STATE BANK OF INDIA
RACPC, SOUTH MUMBAI

LOS Application ID - 10649184

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Mr. SHUBHANGI MANISH VEDAK

After perusal of the relative documents and on discreet enquiries made by me, it is observed that Shri/Smt/Kum**Mr. SHUBHANGI MANISH VEDAK s/d/w of Mr. MANISH VEDAK Aged 47 Years, resident of G-702 USHA COMPLEX NEAR USHANAGAR KHANDLWAL MARG BHANDUP WEST MUMBAI-400078 G-702 USHA COMPLEX NEAR USHANAGAR KHANDLWAL MARG BHANDUP WEST MUMBAI-400078** is a person of Net Worth of Rs.100000/- and has capacity to repay the **HL FOR INDIVIDUALS** Loan (Scheme) of ₹ 82,00,000.00/- (**Rupees Eighty Two Lakhs Only**) applied for. His/Her Networth is ₹ 100000/- which is good for the loan amount and therefore, he/she has capacity to stand as Borrower/Guarantor.

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Total (A) + (B) (₹)	100000/-
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NET WORTH (A)+(B)-(C) (₹)	100000/-

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Guarantees given to cover Liabilities of others

Sl.No.	Name of the party for whom executed	In favor of Bank/ Institution	Amount	Validity up to
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Means (Tangible Net worth) of the Firm/Company which is offering Guarantee/Corporate Guarantee

Sl..No	Name of the Company/Firm	Name of the Firm/Company to which Guarantee/Corporate Guarantee has already been extended by this Company and the outstanding	Net Means (TNW)
Total means of the Firm/Company			

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We estimate the net means of Shri/Smt./**Mr. SHUBHANGI MANISH VEDAK** at Rs. 100000/- and therefore the his/her rating is **VERY SMALL MEANS.**

OR

The Net means of M/s. _____ (Firm/Company which is giving Corporate Guarantee) is Rs. _____

Special Remarks if any _____

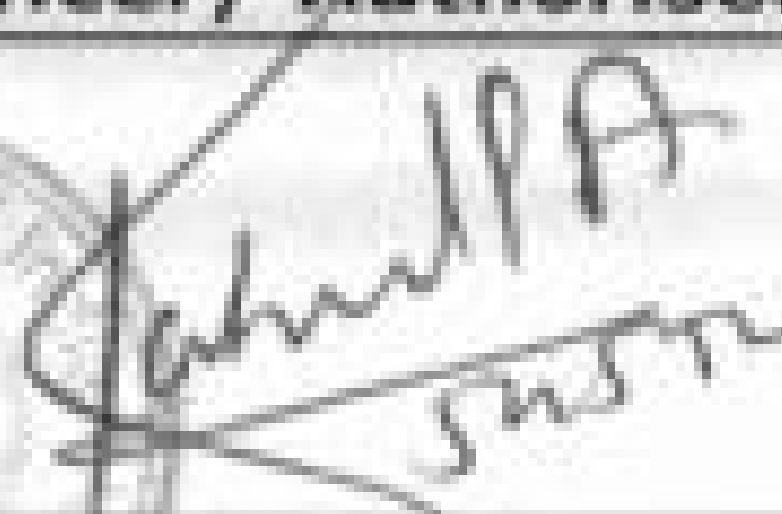

Certificate:-

I/We certify that:

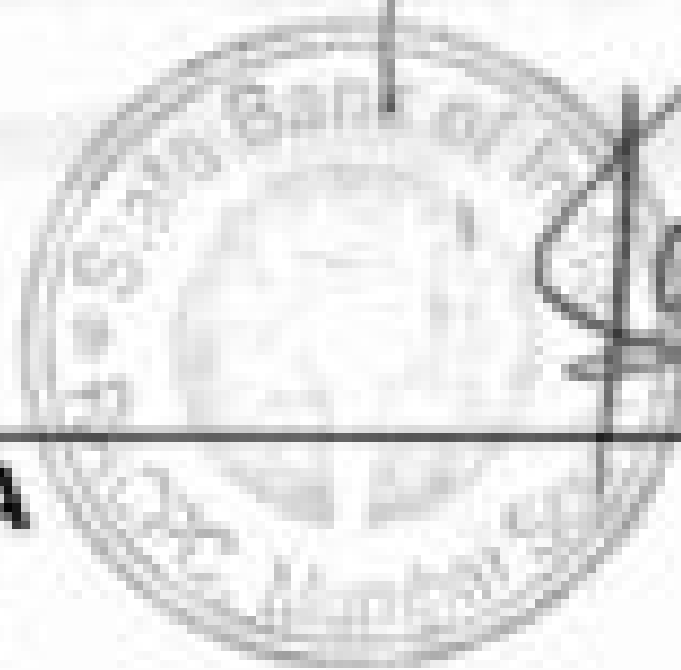
- a) The estimates of the means of borrower/guarantors have been based on conservative estimates of movable and immovable properties of the borrowers/Guarantors.
- b) The estimated means of the borrower/guarantor are based on the tangible net-worth of the borrower as per their Audited Balance Sheet.
- c) Investments have been taken at the market value of only those quoted in the market and that other investments have been ignored.
- d) The valuation of immovable properties has been based on the market value/valuation report.
- e) There has been no deterioration in the financial position of the borrower/guarantor.

OR

The decline in the total means is due to _____ (please specify reasons).

	CSO/Field Officer/ Authorised Officer	Relationship Manager/ Branch Head/Unit Head
Signature		
Name No.		
Date		

STATE BANK OF INDIA
RACPC, SOUTH MUMBAI



LOS Application ID - 10649184

ESBTR
14000L**MEMORANDUM OF DEPOSIT (BORROWER'S PROPERTY AT RACPC / RCPC / RASMECCC / HOME BRANCH)**

(Approved by Corporate Centre, Mumbai vide Memo Number No. CC / LAW / SKS/ 392 dated 2nd April, 2005)

MEMORANDUM OF DEPOSIT

Stamp to be paid if required under the stamp law applicable to the State

Mr. SHUBHANGI MANISH VEDAK S/O D/O W/O Mr. MANISH VEDAK and Mr. MANISH SHARADKUMAR VEDAK S/O D/O W/O Mr. SHARADKUMAR (MORTGAGOR(S)) attended State Bank of India, RACPC Mumbai on 20th day of December 2017 and met Shri/Smt. S. S. Mohile (Name & Designation) and deposited in the presence of Shri/Smt. Kiran Dabhade (Name & Designation) and Shri/Smt. Chief Manager (Name & Designation) the documents of title more particularly described in Schedule I hereunder written in respect of the property more particularly described in Schedule II hereunder written with an intent to create a first charge by the way of equitable mortgage in favour of the Bank as continuing security for the payment of all the moneys at any time due and payable by him / her to the Bank in respect of the term loan / advance of ₹ 70,00,000.00 (Rupees Seventy Lakhs Only) granted to him / her under the HL FOR INDIVIDUALS scheme together with interest, costs, charges and expenses.

Mr. SHUBHANGI MANISH VEDAK S/O D/O W/O Mr. MANISH VEDAK and Mr. MANISH SHARADKUMAR VEDAK S/O D/O W/O Mr. SHARADKUMAR also acknowledged that the maximum amount intended to be secured by the said mortgage created on 20 day of 12-2017 for the purpose of section 79 of the Transfer of Property Act, 1882 is ₹ 70,00,000.00 (Rupees Seventy Lakhs Only), without prejudice to his / her liability to the Bank for repayment of all the moneys dues payable by him/her in respect of the term loan of ₹ 70,00,000.00 (Rupees Seventy Lakhs Only) together with interest, costs, and expenses.

While making the delivery of the said title deeds detailed in Schedule I hereunder written he / she also stated that there are no outstanding claims, attachments, notices in respect of any dues against the said property. He/She also confirmed that there are no encumbrances against the said property except those specifically disclosed to the Bank and the title deeds detailed in Schedule I hereunder written are the only documents of title in his/her possession in respect of the immovable property more particularly described in Schedule II hereunder written.

SCHEDULE I

List of documents of Title Deeds
AS PER SEARCH REPORT

SCHEDULE II

The property situated at Flat no.901, 9th floor, 'Skyline Sparkle', Building no 1, C-Wing, Near Gavdevi Mandir & Vardhman Industrial Estate, Subhash Road, Nahur, Bhandup(W), Tal-Kurla, Dist.Mumbai Sub.-400078

(Give full description of the property mortgaged)

S.S. MohileDarap

SIGNATURE

1. Shri / Smt. _____

g. m. ch. ch. h.

Olray

SIGNATURE

2. Shri / Smt. _____

(Signature of Authorized Officer(s) who accepted delivery)

Place: RACPC, SOUTH MUMBAI

Date: 20/12/12

Pan No - ABAPV1722H

mob No - 9819242789.

OFF No - 30AF-5

575 - चि. क्र

848 - franking.
+ 14000 - 0.24.
350 - charge

15198

+ 3110 - N.O.C.

18308 total.

File No 3539**CONTROL CARD : HOME LOAN**

Annexure 'D' to PBBU Circular Letter No. PBBU/HL/AX/1 dated 1st April 2005

TDA	9/1661
DEA	13/158
FILE	3538

Control cards on the following format should be compiled in respect of all Home Loan Accounts and maintained in serial order in a separate file till full disbursement and alongwith security documents thereafter, for facilitating verification by the Inspecting Officials/Controllers etc. The relevant data is captured from the data entry for appraisal. However, certain other events and remarks to be recorded as and when carried out.

A/c No: 37390328464

CERSAI

Security ID 400017913347

Asset ID 200017933618

Kabbadevi, Mumbai

LOS Application ID No.:	10692705
Name of Borrower(s):	Mr. SHUBHANGI MANISH VEDAK S/O D/O W/O Mr. MANISH VEDAK and Mr. MANISH SHARADKUMAR VEDAK S/O D/O W/O Mr. SHARADKUMAR

Contact Number:-

SOC 23/03/18

Office:	9819242789	Residence:	1234567893145
Mobile No:	9819242789	Email id:	SHUBHANIVEDAK@GMAIL.COM

Purpose:	PURCHASE OF NEW FLAT
Home Loan:	HL FOR INDIVIDUALS
Loan Amount:	Rs. 70,00,000.00 (Rupees Seventy Lakhs Only)
Date of Sanction:	

Details of property (Building No. _____ at _____ (address of the building) admeasuring _____ sq.ft. (single/two storeyed building) (Flat No _____ at _____ (address of flat) including undivided share of land _____ (area of undivided share of land):- Flat no.901, 9th floor, 'Skyline Sparkle', Building no 1,C-Wing,Near Gavdevi Mandir & Vardhman Industrial Estate, Subhash Road, Nahur, Bhandup(W), Tal-Kurla, Dist.Mumbai Sub.-400078

Landmark for identification of property:	
Lawyer's report Date and Name of Advocate:	on _____
Valuation report Date and Name of Valuer:	on _____
Project Cost:	Rs. 1,13,28,548.00 (Rupees One Crores Thirteen Lakhs Twenty Eight Thousand Five Hundred Forty Eight Only)
E.M. Recital folio No:	
Insurance policy for: Rs. and valid upto	
Insurance Reg/folio no:	
Documents due for revival on:	
Collateral security:	
Name of Guarantor and Net Worth:	: Net Worth Rs. _____

Pre-sanction survey conducted by:

Shri./Smt. _____ Asst./Dy.Manager(Advances)/Manager(PBD)

Pre-sanction survey conducted at Borrower's residence on: _____

(verified the proof of residence and proof of identity and found them to be in order)

Pre-sanction survey conducted at Borrower's office*/work place on:	
Pre-sanction survey conducted at Proposed property on:	
Pre-sanction survey conducted at Guarantor's residence	

<https://pbbulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los>

VERIFIED

12/16/2017

Shri. R. P. Kapoor & Co.
R. P. KAPOOR & CO.
(CONCURRENT AUDITOR)

on*:

(*if the Sanctioning Authority deems it necessary)

Comments of the official:

Signature of the official

Date of engineer's certificate regarding stage completion:	Date of request for stage wise disbursement:	Date of Inspection :	Signature and comments of the official on the present stage of construction and other remarks

Final completion certificate obtained from the engineer: **YES/NO**

Photograph of the property obtained: **YES/NO**

Inspection after final completion (before final disbursement):

Date: _____ by Shri./Smt. _____ SIGNATURE _____

Comments of the official regarding completion of construction as per plans and approvals submitted to the Bank

Post Sanction Inspection* (* Pre-sanction and Post Sanction inspections are to be conducted by different set of officials)

Date	Remarks	Signature of Inspecting Official

To,
THE ASSISTANT GENERAL MANAGER,
STATE BANK OF INDIA
RACPC MUMBAI SOUTH

Date


Dear Sir,
HOME LOAN A/C. NO
UNDERTAKING TO SUBMIT NOTICE OF INTIMATION


I/We have created equitable mortgage by deposit of title deeds on _____ with State Bank of India. I/We hereby confirm that I/We have read and understood recent amendment To Registration Act, 1908 whereby mortgagor /s has to file 'Notice of Intimation' of Mortgage within 30 days from the date of creation of mortgage with concerned Sub-Register Office.

I/We Further undertake that I/We shall be solely responsible for delay, in registration of Notice Of Intimation. I/We will not held bank responsible In any way for any lapse on my part to comply With this requirement. I/We understand That the Bank will not depute any of its official for the Purpose of Notice of Intimation of the Registrar office.

Thanking You

Yours faithfully,

(Name)  (1) MRS. SHUBHANGI M. VEDAİK
Address G/702, USHA COMPLEX,
KHANDÉLWAL MARG,
BHANDUP (WEST)
MUMBAI - 400078

 (2) MR. MANISH S. VEDAİK
G/702, USHA COMPLEX
KHANDÉLWAL MARG,
BHANDUP (WEST)
MUMBAI - 400078

WUWBA - NO0036

ВНИМАНИЕ (с 6-7)

КНИЖДЕСМАК ИМАКЕ

В/ДОС'УЗНА СОВБЕТ

МАСВ. И. ИРМАНИЗ. 2. 1. 1980

[Handwritten signature]

Handwritten notes on the left margin.

WUWBA - NO0036

ВНИМАНИЕ (с 6-7)

КНИЖДЕСМАК ИМАКЕ

В/ДОС'УЗНА СОВБЕТ

МАСВ. И. ИРМАНИЗ. 2. 1. 1980

[Handwritten signature]

ARRANGEMENT LETTER**Home Loan - HL FOR INDIVIDUALS**

State Bank of India
RACPC, SOUTH MUMBAI

To

1) Shri/Smt/Kum
Mr.SHUBHANGI MANISH VEDAK S/O D/O W/O
Mr.MANISH VEDAK
G-702 USHA COMPLEX NEAR USHANAGAR,
KHANDELWAL MARG, BHANDUP WEST MUMBAI-
400078

2) Shri/Smt/Kum
Mr.MANISH SHARADKUMAR VEDAK S/O D/O W/O
Mr.SHARADKUMAR
G-702,USHA COMPLEX ,KHANDELWAL MARG, NEW
USHA NAGAR, BHANDUP WEST-400078

Date: 12/12/17

Reference No.

Dear Sir/Madam,

HL FOR INDIVIDUALS**HOME LOAN : ₹ 70,00,000.00**

We are pleased to advise that on the basis of documents submitted by you and the information furnished by you in your application for Home Loan dated 16/12/2017, we have decided to sanction a Home Loan limit of ₹.70,00,000.00(Rupees Seventy Lakhs Only) to you, as per the undernoted break- up -

(i) Home Loan -	₹.70,00,000.00
(ii) Funding of Home Loan Insurance Cover (If requested) -	₹.0.00
	Total - ₹.70,00,000.00

on the following terms and conditions. **Exercise of Option provided in paragraph 13 is mandatory.**

2. Purpose :

(i) The loan is sanctioned to you for the purpose of purchase / construction / extension / repairs / renovation of new/second-hand residential house / flat / plot of land / purchase of consumer durables / furnishings / takeover of Home Loan (hereinafter referred to as the 'project') as described below -

Property Address : Flat no.901, 9th floor,'Skyline Sparkle', Building no 1,C-Wing,Near Gavdevi Mandir & Vardhman Industrial Estate, Subhash Road, Nahur, Bhandup(W), Tal-Kurla, Dist.Mumbai Sub.-400078

(ii) Premium of Home Loan Insurance Cover (If requested) - **₹.0.00**

3. Margin : % of the total cost of the project ₹ 4328548/-

<https://pbbulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los>

12/16/2017

4. Interest : Interest will be charged and applied at the rate mentioned below on *daily outstanding debit balance in your account at monthly rests :-*

4A. Loan on Floating Rate of Interest

Interest on the loan outstanding will be charged at the rate of **.35%** above the 1 year Marginal Cost of Funds Based Lending Rate (MCLR) which is presently **7.95%** p.a.. The present effective rate of interest being **8.3%** p.a. calculated on daily balance of the loan amount at monthly rests, subject to interest rate reset at the end of every year from the date of first disbursement on the basis of prevailing 1 year MCLR as on the date of reset. The Bank shall at any time and from time to time be entitled to vary the Margin and the MCLR at its discretion. The Bank has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate. The Bank shall be entitled to charge at its own discretion such enhanced rate of interest on the account(s) either on the entire outstanding or on a portion thereof as it may fix for any irregularity including non-observance or non-compliance of terms and conditions of the loan, for such period as the Bank deems it necessary and charging of such enhanced rate of interest shall be without prejudice to the Bank's other rights and remedies. Borrower shall be deemed to have notice of change in the rate of interest when the changes are notified at/displayed at the branch notice board or published in a newspaper or in the website of the Bank or made through the statement of account/pass book.

4B. Loan On Fixed-cum-Floating Rate Of Interest

Interest on the loan will be fixed at ___% per annum on daily reducing balance with monthly rests for a period of _____ years from the date of first disbursement. Thenceforth the interest rate in the account will be reset to floating rate at the rate of ___% above the 1 year Marginal Cost of Funds Based Lending Rate (MCLR) prevailing as on the date of reset. The floating interest rate will be reset at the end of every year from the date of first reset on the basis of prevailing one year MCLR as on the date of reset. Under floating interest, the Bank shall at any time and from time to time be entitled to vary the Margin and the MCLR at its discretion. The Bank has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate. The Bank shall be entitled to charge at its own discretion such enhanced rate of interest on the account(s) either on the entire outstanding or on a portion thereof as it may fix for any irregularity including non-observance or non-compliance of terms and conditions of the loan, for such period as the Bank deems it necessary and charging of such enhanced rate of interest shall be without prejudice to the Bank's other rights and remedies. Borrower shall be deemed to have notice of change in the rate of interest when the changes are notified at/displayed at the branch notice board or published in a newspaper or in the website of the Bank or made through the statement of account/pass book.

4C. For loans under SBI Realty Scheme for acquiring residential plots

The house should be constructed on the plot financed by the Bank within a period of 5 years from the date of disbursement of the loan and the completion certificate should be submitted to the Branch within the aforesaid time limit. In case of failure to construct the house and/or non-submission of completion certificate within the said stipulated time period of 5 years from the date of disbursement, interest rate for the loan shall be automatically reset by the Bank at the rate of 2.60% over and above the one year MCLR prevailing as on the next date of expiry of 5 years.

Concession for maintaining salary account* - Concession of ___% p.a. is included in the above mentioned interest rate on account of maintenance of your salary account with our Bank. This will be referred as Salary Account concession in this document.

Customer's obligation for continuation of Salary Account concession - In the circumstances like change of job etc., where in salary is not credited by your employer to your account maintained with us, you would be required to issue Standing Instructions to the salary account servicing bank to transfer entire salary credit to your account maintained with us for continuation of Salary Account concession mentioned above. For the limited purpose of continuation of concessions in interest rates, your account with us under this arrangement will be reckoned as pseudo-salary account

Withdrawal of Salary Account Concession - In the event of discontinuation of salary account/pseudo-salary account with us, the Bank shall have the right to withdraw the Salary Account concession mentioned above, and the interest rate shall be revised accordingly. * (Strike Off, if not applicable)

The Bank shall be entitled to charge at its own discretion such enhanced rate of interest on the loan account(s) either on the entire outstanding or on a portion thereof as it may fix for any irregularity including non-observance or non-compliance of the terms and conditions of the advances or any change in the credit rating of the borrower, for such period as the Bank deems it fit and necessary and charging of such enhanced rate of interest shall be without prejudice to the Bank's other rights and remedies.

Any concession in interest rate would be applicable for two months from the date of sanction or till the currency of the specific campaign, whichever is earlier.

5. Repayment :

The loan is to be repaid in equated monthly instalment of ₹ **68114/-** commencing from _____. Your liability to the Bank will be extinguished only when the outstanding in the loan account becomes nil, on payment of residual amount, if any.

6. Interest rate in case of default -

For Home Loans above ₹. 25000/-, if the irregularity exceeds EMI or Installment amount, for a period of one month, then penal interest should be recovered @ 2% p.a. (over and above the applicable interest rate) on the overdue amount for the period of default, for any reason, including a bounced cheque. Besides the Bank shall also charge a penalty, the rate of which shall be at the discretion of the Bank, for every bounced cheque for any reason whatsoever in addition to the enhanced rate of interest as applicable (present rate - ₹.250/- for every bounced cheque).

6A. Interest Rate in case of non-compliance to Agreed Term and Conditions-

In case valid mortgage is not created by the borrower (s) in favour of the Bank for any reasons within 60 days of execution of Sale Deed or the issue of possession letter by builder, whichever is earlier, penal interest (compounded on monthly basis) will be recovered @ 2% p.a. (over and above the applicable interest rate) for the delayed period on the entire outstanding.

7. Pre-closure / Pre-Payment Charges:

For Floating Interest Rate Loan-NIL

For Fixed-cum-Floating Interest Rate Loan- Pre-payment penalty @ 2% plus Goods and Services Tax will be levied on the loans foreclosed/prepaid amount during the initial fixed interest period of 2/3/5/10 years. However, loans foreclosed/prepaid after the initial fixed interest period mentioned above will not attract any pre-payment penalty

8. Security :

The loan will be secured by :

a) Equitable / Registered mortgage/extension of mortgage of the land and building/flat situated at FLAT NO 901 SKYLINE SPARKLE C WING, SUBHASH ROAD NAHUR, BHANDUP WEST MUMBAI, MUMBAI, 400078, MAHARASHTRA, INDIA for which the loan has been sanctioned, valued at ₹.1,13,28,548.00 belonging to Mr. SHUBHANGI MANISH VEDAK S/O D/O W/O Mr. MANISH VEDAK and Mr. MANISH SHARADKUMAR VEDAK S/O D/O W/O Mr. SHARADKUMAR {Borrower(s)} in favour of the Bank.

b) Equitable / Registered mortgage/extension of mortgage of the land and building/flat situated at _____ valued at ₹. _____ belonging to _____ (Guarantor) in favour of the Bank.

9. Utilisation of the loan :

The amount of the loan shall be utilized strictly for the purpose detailed in your application and in the manner prescribed. The construction of the house/flat or the modification/extension proposed by you in the existing house/flat should be strictly according to the plan approved by the Local Authorities/Town Planning and Development authorities. Any modification desired in the scheme as originally approved, can be undertaken only after express sanction for it has been obtained in writing from the Bank.

10. Insurance :

The house/flat shall be insured comprehensively for the market value covering fire, flood, etc. in the joint names of the Bank and the Borrower. Cost of the same shall be borne by you.

11. Inspection :

The Bank will have the right to inspect, at all reasonable times, your property by an officer of the Bank or a qualified auditor or a technical expert as decided by the Bank and the cost thereof shall be borne by you.

12. Legal expenses etc. :

All legal and other expenses, like solicitor's and lawyer's fees, valuer's fees, insurance premia, stamp duty, registration charges and other incidental expenses incurred in connection with the loan shall be borne by you. Periodic reassessment, if any, of the value of the property funded through this loan for the purpose of regulatory compliances shall be done at your cost.

13. Pre-EMI interest :**A. Capitalization of pre-EMI interest***

The loan amount will be fixed suitably taking into account the approximate pre-EMI interest during the moratorium period, duly compounded at the applicable interest rate (worked out on the presumption that the loan is disbursed in lumpsum on the date of first disbursement). The computation of the total loan amount (i.e. actual loan plus pre-EMI interest) will be subject to fulfilment of income criteria eligibility and also subject to the extant instructions regarding Equated Monthly Instalment/Net Monthly Income. Please execute check-off authority with your employer/ tender post dated cheques towards the EMIs of the loan amount. After completion of the moratorium period, you will have an option to request to reset EMI based on the actual outstandings in the loan account after final disbursement, subject to submission of revised check-off authority or tendering post dated cheques towards the EMIs so arrived at.

B. Servicing of pre-EMI interest*

Please tender post dated cheques drawn at monthly intervals / ECS mandates for servicing of the amount of pre-EMI interest applied per month during the moratorium period.

(* score off whichever is not applicable)

14. Disbursement :

The loan will be disbursed only on the following conditions :

a) Title of the property proposed to be mortgaged is clear, absolute, unencumbered and marketable to the satisfaction of the Bank's Solicitor/Advocate and a valid mortgage (equitable or registered if equitable mortgage is not possible) has been created in favour of the

Bank.

b) All the security documents prescribed below have been executed by you/co-applicant(s) / guarantor(s) -

(i) Loan Agreement

(ii) Affidavit

(iii)

(iv)

c) The loan will be disbursed as under: (applicable where loans for construction is desired or purchase is through payment in installments)

Construction Stages	Description	Amount (₹.)
No Records Found		

d) You will have to bring in proportionate margin at each stage of disbursement. Disbursement will be made in favour of the seller/builder from whom you are buying the property funded through this loan/in favour of the Financial Institution from where your loan is being taken over.

15. The Bank reserves the right to collect any tax if levied by the State/Central government and/or other Authorities in respect of this transaction.

16. The Bank reserves the absolute right to cancel the limits (either fully or partially) unconditionally without prior notice (a) in case the limits/part of the limits are not utilized by you, and/or (b) in case of deterioration in the loan accounts in any manner whatsoever, and/or (c) in case of non-compliance of terms and conditions of sanction.

17. The sanction of loan will be valid for three months from the date of this letter. If no amount is disbursed during the validity period, you will be required to seek fresh sanction. 50% of the applicable processing fee would be payable for each fresh sanction. However, interest rate will be subject to change from time to time during the intervening period and depending on change in MCLR the effective rate may vary.

18. The Bank shall have the authority to disclose/share your Credit information to/with Information Companies formed under the Credit Information Company (Regulation), 2005, as to the loans granted to you and the nature of the securities given by you, the guarantees furnished to secure the said loans whether fund based or non-fund based, your creditworthiness and any other information which the RBI may consider necessary for inclusion in the Credit Information to be collected and maintained by Credit Information Companies, and the Bank shall not be liable in any manner to you for providing the information as aforesaid to the Information Companies.

19. The Borrower shall provide an undertaking in the form required by the Bank that no consideration has been/shall be paid to the guarantor/s in respect of the guarantee to be executed in favour of the Bank for securing the facilities granted herein.**

(** Applicable in respect of advances which are secured by guarantee)

20. Please arrange to submit duly signed copy of this letter as a token of acceptance of the arrangement within _____ days from the date of this letter.

Yours faithfully,

Asst. General Manager/Chief Manager/Branch Manager

Received the original. I/We, undersigned agree to the terms and conditions as set out in this letter. I/We wish to avail* / do not wish to avail* loan for funding of premium of Home Loan Insurance cover. (*strike off whichever is not applicable).

Mr.SHUBHANGI MANISH VEDAK S/O D/O W/O Mr.MANISH VEDAK
G-702 USHA COMPLEX NEAR USHANAGAR, KHANDLWAL MARG, BHANDUP WEST MUMBAI-400078

(Borrower)

(Signature)

Mr.MANISH SHARADKUMAR VEDAK S/O D/O W/O Mr.SHARADKUMAR
G-702,USHA COMPLEX ,KHANDLWAL MARG, NEW USHA NAGAR, BHANDUP WEST-400078

(Borrower)

(Signature)

Date: 18/12/17

Place: RBO REGION1 MUMBAI 1

Terms and conditions of the loan are accepted by me/us as a guarantor(s).

Guarantor(s)

Date:

Place: RBO REGION1 MUMBAI 1

MEMORANDUM OF LOAN AGREEMENT FOR HOME LOAN GRANTED TO PUBLIC

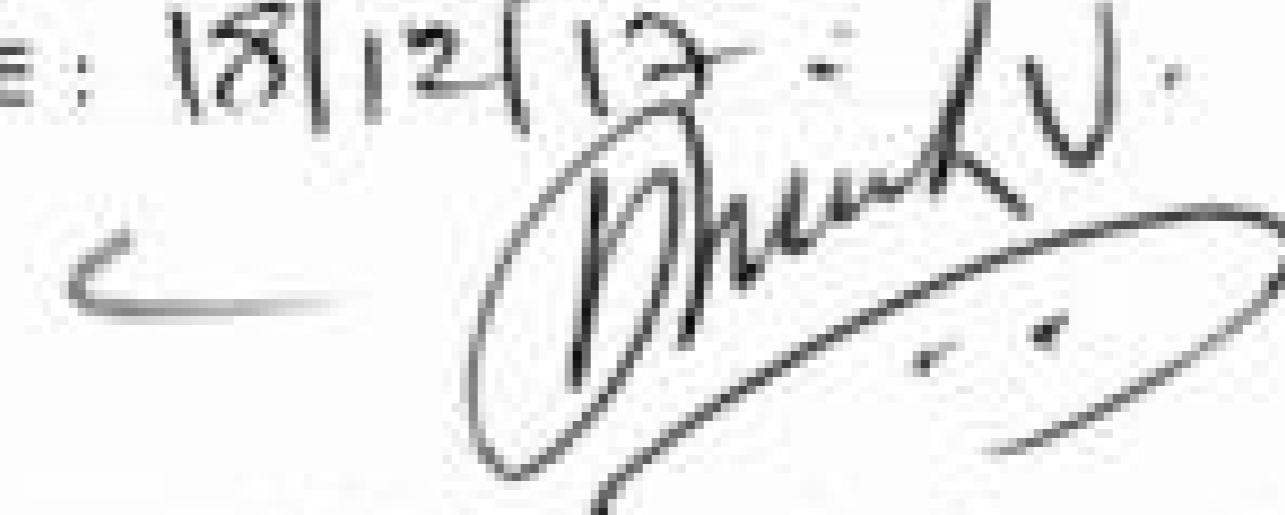
(TO BE STAMPED AS AN AGREEMENT IN ACCORDANCE WITH THE STAMP ACT IN FORCE IN THE STATE IN WHICH THE DOCUMENT IS EXECUTED AND NOT TO BE ATTESTED)

INDIA STAMP DUTY MAHARASHTRA

To
 STATE BANK OF INDIA
 RACPC, SOUTH MUMBAI

PLACE : RACPC, SOUTH MUMBAI

DATE : 18/12/17

Dear Sirs,

Whereas, State Bank of India, a body corporate constituted under State Bank of India Act 1955, having its Corporate Centre at Madame Cama Road, Nariman Point, Mumbai-400 021 having one of its Branch Offices at MUMBAI KALBADEVI (hereinafter called the "the Bank" which expression shall include its successors and assigns) having, at my/our request { Mr.SHUBHANGI MANISH VEDAK Son/Daughter/Wife of MANISH VEDAK at present aged around 47 years, and residing at G-702 USHA COMPLEX NEAR USHANAGAR, KHANDELWAL MARG, BHANDUP WEST MUMBAI-400078 and Mr.MANISH SHARADKUMAR VEDAK Son/Daughter/Wife of SHARADKUMAR at present aged around 48 years, and residing at G-702,USHA COMPLEX ,KHANDELWAL MARG, NEW USHA NAGAR, BHANDUP WEST-400078 (hereinafter, called "the Borrower" which expression shall include his/her respective heirs, executors, administrators and assigns)} granted me/us *HL FOR INDIVIDUALS - R-TERM LOAN of ₹ 70,00,000.00 (Rupees Seventy Lakhs Only) for PURCHASE OF NEW FLAT (hereinafter referred to as the 'project'), situated at FLAT NO 901 SKYLINE SPARKLE C WING,SUBHASH ROAD NAHUR,BHANDUP WEST MUMBAI,MUMBAI,400078,MAHARASHTRA,INDIA.

2. In consideration of the grant of the said advance and continuance of the said facility for such time as the Bank may deem fit, I/We "the Borrower(s)" do hereby irrevocably and unconditionally agree and undertake, so as to bind myself/ourselves, my/our heirs, executors, administrators, estates, assigns and effects as follows, viz.

a) The disbursement of the amount of the loan shall be at the Bank's absolute discretion and shall be co-related to the actual progress in the construction of the project. Such disbursements shall be made by means of Bankers Cheques drawn in favour of the builders/promoters duly authorized or to engineer/architect/contractor or to suppliers of goods and services when the construction is undertaken by the Borrower and instruct you to make payment for the purpose of the 'project'. The Bank may, at your discretion and at my/our request credit a part of the loan amount to my/our current/savings Bank account (maintained in single or joint names) to enable me/us to make payments to suppliers of goods and services. I/We shall submit to the Bank, within a reasonable time, satisfactory proof of the proper utilization of the amount of the loan, such as Architect's certificate, certifying the value of the work carried out, Contractor's bills, stamped receipts, sale agreement for house/flat etc. If considered necessary by the Bank, I/We shall produce, at my/our cost, photographs showing the progress of construction work carried out by me/us . which photographs besides showing portion of the neighbouring properties, shall be certified by persons whose certificates are acceptable to the Bank.

b) I/We shall repay the amount of loan as per the terms stipulated in the Arrangement/Sanction letter dated 18/12/17 duly accepted by me/us, which forms part of this Agreement, in Equated Monthly Installments of ₹ 68,114.00/- each till the entire loan with interest is fully repaid. The equated monthly installments also include interest component.

3. Rate Of Interest on Loans:

3A. Loan on Floating Rate of Interest

Interest on the loan outstanding will be charged at the rate of .35% above the 1 year Marginal Cost of Funds Based Lending Rate (MCLR) which is presently 7.95% p.a.. The present effective rate of interest being 8.3% p.a. calculated on daily balance of the loan amount at monthly rests, subject to interest rate reset at the end of every year from the date of first disbursement on the basis of prevailing 1 year MCLR as on the date of reset. The Bank shall at any time and from time to time be entitled to vary the Margin and the MCLR at its discretion. The Bank has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate.The Bank shall be entitled to charge at its own discretion such enhanced rate of interest on the account(s) either on the entire outstanding or on a portion thereof as it may fix for any irregularity including non-observance or non-compliance of terms and conditions of the loan, for such period as the Bank deems it necessary and charging of such enhanced rate of interest shall be without prejudice to the Bank's other rights and remedies. Borrower shall be deemed to have notice of change in the rate of interest when the changes are notified at/displayed at the branch notice board or published in a newspaper or in the website of the Bank or made through the statement of account/pass book.

3B.Loan On Fixed-cum-Floating Rate Of Interest

Interest on the loan will be fixed at ___% per annum on daily reducing balance with monthly rests for a period of _____ years from the date of first disbursement. Thenceforth the interest rate in the account will be reset to floating rate at the rate of ___% above the 1 year Marginal Cost of Funds Based Lending Rate (MCLR) prevailing as on the date of reset. The floating interest rate will be reset at the end of every year from the date of first reset on the basis of prevailing one year MCLR as on the date of reset. Under floating interest, the Bank shall at any time and from time to time be entitled to vary the Margin and the MCLR at its discretion. The Bank has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate. The Bank shall be entitled to charge at its own discretion such enhanced rate of interest on the account(s) either on the entire outstanding or on a portion thereof as it may fix for any irregularity including non-observance or non-compliance of terms and conditions of the loan, for such period as the Bank deems it necessary and charging of such enhanced rate of interest shall be without prejudice to the Bank's other rights and remedies. Borrower shall be deemed to have notice of change in the rate of interest when the changes are notified at/displayed at the




branch notice board or published in a newspaper or in the website of the Bank or made through the statement of account/pass book.

3C. For loans under SBI Realty Scheme for acquiring residential plots

I/We undertake to construct the house on the plot financed by the Bank and submit the completion certificate within a period of 5 years from the date of first disbursement of the loan by the Bank. In case of my/our failure to construct the house and/or non-submission of completion certificate within the stipulated period of 5 years from the date of first disbursement, the Bank is at liberty to charge interest rate for the loan amount at the rate of 2.60% over and above the one year MCLR prevailing as on the next date of expiry of 5 years.

Salary account concession\$

I/We, the Borrower(s), am/are aware that concession of _____% p.a. is included in the above mentioned interest rate on account of maintenance of my/our salary account with the Bank and the same is referred as Salary Account Concession in this Agreement. I/We declare and confirm that in the circumstances like change in job etc., wherein the salary is not credited by my/our employer to account maintained with the Bank, I/We undertake to advise such development to the Bank, further I/We would issue standing instructions to the salary account servicing bank to transfer entire salary credit to my/our account maintained by the Bank for continuation of Salary Account Concession as mentioned above and for the limited purpose of continuation of concessions in interest rates, my/our account with the Bank under the arrangement will be reckoned as pseudo-salary account.

I/We further agree and confirm that in the event of discontinuation of my/our salary account/ pseudo salary account with the Bank, the Bank shall have the right to withdraw the salary account concession and the Bank shall have the right to revise the interest rate accordingly and I/We will not raise any objection/dispute to the said action of the Bank.

\$ delete, if not applicable

Without prejudice to the Bank's other rights and remedies, the Bank shall be entitled to charge at its own discretion enhanced rates of interest on the outstanding in the loan account(s) or a portion thereof for any default or irregularity on my/our part which in the opinion of the Bank warrants charging of such enhanced rates of interest for such period as the Bank may deem fit. The Equated Monthly Installments will have to be paid till the entire loan and the interest is fully repaid. Further, the amount of Equated Monthly Installment may change/increase as may be decided by the Bank. Besides the Bank shall also charge a penalty, the rate of which shall be at the discretion of the Bank, for every bounced cheque for any reason whatsoever in addition to the enhanced rate of interest as applicable.

Such enhanced interest will start accruing from the date of disbursement of the loan or the date of disbursement of the first instalment of the loan where such loan is paid in instalments or from 30 days from the due date of equated monthly instalments (EMI) if it remains unpaid for a period of 30 days from the due date, for any reason, including bounced cheque.

c) If the loan amount has been utilised by me/us for purchase of ready built house/flat, I/We shall pay first such monthly installment following the month in which the loan amount is disbursed to me/us. The subsequent monthly installments shall be paid before the last day of each subsequent month. If the loan amount has been utilised for construction of/additions to house/flat, I/We may be permitted to pay the first such monthly installment till 2 months after the month in which the house/flat has been completed or on the expiry of 18 months from the date of disbursement of the first installment, whichever may be earlier. The subsequent monthly installments will be paid before the expiry of each subsequent month.

d. Pre-EMI interest:

(i) * I/We have opted for servicing of Pre-EMI interest and have already delivered or hereby undertake to deliver post-dated cheques drawn at monthly intervals for servicing of the amounts of Pre-EMI interest during the moratorium period.

(ii) * I/We have opted for capitalizing the Pre-EMI interest and agree that the loan amount will be fixed suitably taking into account approximate Pre-EMI interest during the moratorium period as detailed in paragraph pertaining to the Pre-EMI interest in the Arrangement letter dated _____. I/We hereby unconditionally agree to execute necessary authority in favour of my/our employer or tender post-dated cheques towards EMI's of the loan amount. If necessary I/We would request for resetting of EMI's based on the actual outstanding in the loan account after final disbursement.

(* score off whichever is not applicable)

e) I/We declare and confirm that the amount of the loan or the balance then outstanding shall become payable at once in case of my death or death of anyone of us. In case of death, the Bank may, at its discretion, continue the loan provided sufficient collateral security is furnished by my/our legal heirs/surviving borrower(s) or some satisfactory arrangement for repayment acceptable to the Bank has been made by my/our legal heirs/surviving borrower(s).

f) I/We shall arrange for the payment of the equated monthly installments from my/our monthly salary or in whatever manner deemed fit * or by debit on the due dates from the Current/Savings Bank account with Branch/or any other Branch where I/We may hold the account singly or jointly and to appropriate the same in repayment of the said loan and interest.

I/We shall execute in favour of the Bank a letter of authority, addressed to my/our employers to recover and pay to the Bank the equated monthly installment from my/our salary every month*.

*Delete if not appropriate.

g) On demand I/We agree to deliver to the Bank post-dated cheques/ECS mandates for the monthly installments and warrant that the cheques will be honoured on first presentation. Any non-presentation of a cheque due to any reason will not affect my/our liability to pay the monthly installments or any other sum. I/We agree to forthwith replace the cheques/issue fresh cheques, if required by the Bank. I/We shall not be entitled to call upon the Bank to refrain from presenting any cheque for payment and if I/We do so, the Bank shall nevertheless be entitled to present the cheque for payment and in the event of dishonour the provisions under the Negotiable Instruments Act, shall apply. I/We also agree to pay a penalty as stipulated by the Bank from time to time, for every bounced cheque for any reason whatsoever in addition to the enhanced rate of interest as applicable.

h) I/We declare and confirm that on my/our retirement, the outstanding amount of the loan sanctioned to me will become repayable at once. The Bank may, at its discretion, continue the loan provided satisfactory arrangement for repayment, acceptable to the Bank has been made by me/us.

i) In event of cessation of my/our business/service with my/our employers by way of resignation or otherwise (except as a result of death or retirement), I/We undertake to repay to the Bank forthwith on demand the balance principle amount of the loan, or the balances then outstanding whichever is higher.

j) In the event of my/our ceasing to be in business/services of my/our employer whether by retirement, resignation, death or by operation of law or for any other reason or cause whatsoever and howsoever the Bank shall be entitled at its discretion, to write to my/our employers to appropriate and set off (i) any amount which may then be payable by my/our employers to me/us whether by way of salary, allowances, bonus, other remuneration or any payment (whether ex-gratia or otherwise) whatsoever and (ii) any amount that may be standing to the credit of any account which I/We may have with my/our employers or with the Bank, either singly or jointly, towards repayment of the balance that may be then remaining due and payable by me/us in my/our said loan account together with interest thereon at the applicable rates up to the date of such repayment. Any such appropriation made by the Bank or my/our employers shall be conclusive and binding on me/us and my/our estate both in and out of court. In any event my/our liability to make repayment of the entire dues immediately shall remain valid till the entire amount with applicable interest as up to the date of payment has been realised by the Bank whether by way of recovery from my/our employer or otherwise.

k) I/We will not sell assign, mortgage, charge or in any way encumber or alienate the said flat/house/land or any part thereof/consumer durables/furnishings so long as I/we am/are indebted to the Bank in the said loan account without prior permission of the Bank in writing. I/We undertake to give prior intimation to the Bank before letting out/giving on lease and license the said flat/house. In the event of my/our account becoming irregular, NPA the Bank is at liberty to take vacant possession of building/flat/house (premises) from me/us, and hire the said premises at market rent for its commercial or residential purpose as the case may be and adjust the proceeds of the hire charges towards outstanding of my/our loan account.

l) The loan shall be secured by a valid equitable/legal mortgage of the land/house/flat purchased/constructed by me/us for which the Loan facility is provided by executing/registering such documents in such form as may be decided by the Bank. I/We shall, if required by the Bank, give such further security as acceptable to the Bank forthwith on demand by the Bank. In case it is not possible to create security by way of mortgage as aforesaid I/We shall forthwith on demand arrange for other collateral securities, by way of pledge/hypothecation, such as Bank's Fixed Deposits, National Savings Certificates, Kisan Vikas Patra, Life Insurance Policies, promissory notes issued by any Govt., shares or debentures of the companies, sufficient quantity of gold or gold ornaments or other articles or things acceptable to the Bank as security for the loan.

The loan shall also be secured by the guarantee of a person acceptable to the Bank and good for the loan amount involved and by mortgage of the guarantor's property also or pledge/assignment/hypothecation of other securities acceptable to the Bank, if need be.

m) I/We shall obtain at my/our cost and produce for the satisfaction of the Bank a certificate from the Advocate/Solicitors approved by the Bank certifying that I/We will have clear, valid and marketable title to the land/house/flat proposed to be purchased by me/us and agree that the Bank shall be entitled not to disburse any amount of the loan until such certificate has been produced by me/us.

n) I/We shall maintain the flat/house in good tenantable repair and condition at my/our cost at all times so long as I/we am/are indebted to the Bank and that I/We shall ensure that the Bank's security is not in any way jeopardised. I/We shall duly and punctually pay the charges, if any, payable to the Co-operative Housing Society/condominium association and also all the municipal/revenue taxes, charges, rates, cesses etc. from time to time payable by me/us in respect of the flat/house/land. The Bank shall be at liberty to inspect the flat/house/land at any reasonable time and I/We shall furnish all such information/particulars whatsoever as and when called upon to do so by the Bank. I/We shall provide the required no-objection consent for creating a charge on the property secured for the Loan, from the Society/Condominium or any other permissions by any authority necessary for creating the security in favour of the Bank.

o) I/We shall at my/our cost insure and keep insured in the joint names of myself/ourselves and the Bank my/our house/flat at all times against fire, flood, cyclone, typhoon, lightning, explosion, riot, strike, earthquake risks and other acts of God for such other risks for its full market value as desired by the Bank from time to time and shall endeavour to get the building in which my/our flat is situated insured against fire, flood, cyclone, typhoon, lightning, explosion, riot, strike, earthquake, risks and other acts of God at all times by the Co-operative Housing Society/apartment owner/association or any other body under whose control the building is vested. I/we shall deliver copies of the insurance policies, cover notes, premium receipts, etc., to the Bank. If I/we fail to effect such insurance the Bank will be at liberty but not obliged to insure the said house/flat against fire, flood, cyclone, typhoon, lightning, explosion, riot, strike, earthquake risks and other acts of God and debit the premium and other charges to any of my/our accounts with the Bank. I/we expressly agree and declare that the Bank shall be entitled to adjust, settle, compromise or refer to arbitration any dispute between the insurance company and the insured arising from or under or in connection with any such policy or policies of insurance and such adjustment, settlement, compromise or any award made on such reference to arbitration shall be valid and binding on me/us. I/we further agree that the Bank shall have a right to receive all the moneys payable under any such policy or under any claim made there under and to give a valid receipt therefor and that the amount so received shall be credited to my/our loan account and I/we will not be entitled to raise any question that a larger sum might or ought to have been received or to dispute my /our liability for the balance remaining due on such account after such credit.

p) I/We agree and declare that notwithstanding anything contained herein or in any other security documents the entire amount of the loan or the balances then due shall, if so decided by the Bank, become forthwith due and payable by me/us to the Bank, upon the happening of any of the following events and the Bank shall be entitled to enforce its dues and security.

- i) any installment of the principal remaining unpaid for a period exceeding one month after the due date for payment thereof has expired;
- ii) any interest including penal interest remaining unpaid and in arrears for a period of one month after the same has become due whether demanded or not;
- iii) any breach or default in the performance or observance of any of the covenants contained in these presents and/or the security documents or any other term or condition relating to the term loans;
- iv) entering into any arrangement or composition with my/our creditors or committing any act of insolvency;
- v) any execution or distress being enforced or levied against the whole or any part of my/our property;
- vi) a receiver being appointed in respect of the whole or any part of my/our property;

vii) the occurrence of any circumstances which is prejudicial to or impairs, imperils or depreciates or which is likely to prejudice, impair, imperil or depreciate the security given to the Bank; and
 viii) the occurrence of any events or circumstances which prejudicially or adversely affect in any manner my/our capacity to repay the amount due under the loan.

On the question whether any of the above event/s has/have happened, the decision of the Bank shall be conclusive and binding on me/us.

Provided always that the Bank may in its discretion refrain from forthwith enforcing its rights under this Agreement in spite of the happening of the contingencies aforesaid and provided further that the failure or delay by the Bank in exercising any right, power or privilege hereunder or under any of the security documents shall not impair/extinguish the same or operate as waiver of the same nor shall any single or partial exercise of any right, power or privilege preclude any further exercise of the same or the exercise of any other right, power or privilege. The rights and remedies herein and in the security documents are cumulative and not exclusive of any rights and remedies provided by the law.

q) I/We also agree that the Bank shall also be entitled to transfer loan account to any of the branches of the Bank after giving due notice to me/us.

r) I/We declare and undertake that I/We have not paid/shall not pay any commission to any person/s for furnishing guarantees, counter guarantees or indemnities or for undertaking any other liability with respect to the aforesaid credit facilities.

s) I/We shall abide by the terms and conditions of the sanction of the loan to me/us as mentioned in the arrangement letter/sanction letter which forms part of this agreement and also to the rules for such loans which are now in force and also those which may be altered, revised, amended, added from time to time by the Bank/the Reserve Bank of India/Central Government/State Government.

- The undertakings, authority and agreements herein contained shall be irrevocable so long as I/we continue to be liable to the Bank in the said loan account.
- I/We hereby further agree that as precondition of the loan/ advance given to me/us by the Bank, that in case of default in repayment of the loan/advances or in the repayment of the interest thereon or any of the agreed installment of the loan on due date/s, the Bank and/or the Reserve Bank of India will have an unqualified right to disclose or publish my/our name(s), details and photograph(s) as defaulter in such manner and through such medium as the Bank or Reserve Bank of India in their absolute discretion may think fit.
- I/We further agree that the Bank is at liberty to disclose/share my/our Credit information to/with Information Company formed under the Credit Information Company (Regulation), 2005, as to the loans granted to me/us and the nature of the securities given by me/us, the guarantees furnished to secure the said loans whether fund based or non-fund based, my/our creditworthiness and any other manner which the RBI may consider necessary for inclusion in the Credit Information to be collected and maintained by Credit Information Companies and the Bank is not liable in any manner to me/us for providing the information as aforesaid to the Information Company.
- In the event of my/we failing to repay any or more installment (s) at any point of time, the Bank may send written reminder or make tele-call/SMS or depute an official to meet me/us personally, all the incidental charges appurtenant thereto such as postage, telephone/SMS charges, transportation charges, on actual, would be recovered from me/us.
- I/We agree that the Bank has absolute right to assign this agreement in favour of any person including securitization company or reconstruction company under the SARFAESI Act and on such assignment, I/We will be liable to such assignee as if assignee is the Bank/lender and assignee will have all rights against me/us and as well as overall properties either given as security or otherwise to recover all debts/liabilities payable by me/us under this agreement.
- I/We agree that in the event of my/our Home Loan account being classified ,in terms of RBI guidelines, as non-performing asset on account of classification as non-performing asset of any other loan/facility provided by Bank to me/us ,Bank shall be entitled to recall the entire loan and bring a suit or proceedings or to take any steps including those under SARFAESI Act,2002/courts for realisation of its dues from me/us and for enforcement of the securities created in its favour as aforesaid
- **Notwithstanding anything contained hereinabove, I/We confirm having agreed that the Bank reserves the absolute right to cancel the limits (either fully or partially) unconditionally without prior notice (a) in case the limits/part of the limits are not utilized by us, and/or (b) in case of deterioration in the loan accounts in any manner whatsoever, and/or (c) in case of non-compliance of terms and conditions of sanction.**
- I/We declare that I have understood all the terms and conditions for the sanction of this loan and agree to abide by the same and also by the rules and regulations which may be issued by the Bank in future from time to time and in the event of my/our failing to do so, the Bank will have a right to recall the advance without prejudice to the Bank's right to take such appropriate action as the Bank may deem it fit and proper.

Signed and delivered by:

1) Mr.SHUBHANGI MANISH VEDAK S/O D/O W/O Mr.MANISH VEDAK
 G-702 USHA COMPLEX NEAR USHANAGAR, KHANDELWAL MARG, BHANDUP WEST MUMBAI-400078

(Borrower)

(Signature)

2) Mr.MANISH SHARADKUMAR VEDAK S/O D/O W/O Mr.SHARADKUMAR
G-702,USHA COMPLEX ,KHANDELWAL MARG, NEW USHA NAGAR, BHANDUP WEST-400078



(Borrower)

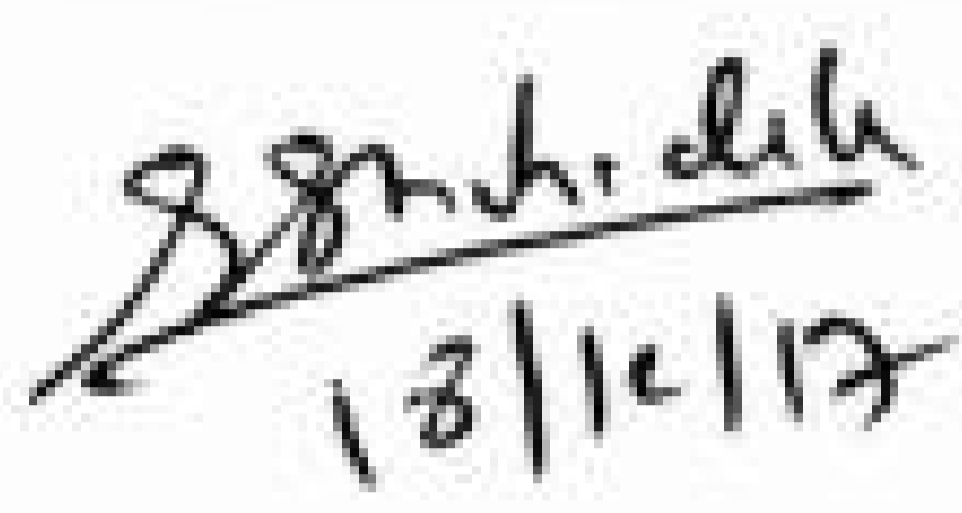
(Signature)

Signed for and on behalf of State Bank of India by

Shri / Smt S.S. Mch. dke

(Dy. General Manager / Asst. General Manager / Chief Manager / Branch Manager)

RACPC, SOUTH MUMBAI Branch



an authorised officer of State Bank of India

(Signature)

ANNEXURE-A

(Covering letter for the Affidavit)

The Asst. General Manager / Chief Manager / Branch Manager,
State Bank of India,
MUMBAI KALBADEVI Branch.

Dear Sir,

HL FOR INDIVIDUALS
Affidavit of Declaration and Indemnity

Please find enclosed an affidavit in respect of the HL FOR INDIVIDUALS of ₹70,00,000.00 /- (Rupees Seventy Lakhs Only) availed by me/us.

Signature(s) of Borrower(s)

Mr.SHUBHANGI MANISH VEDAK ~~S/O D/O~~ W/O Mr.MANISH VEDAK
G-702 USHA COMPLEX NEAR USHANAGAR, KHANDELWAL MARG, BHANDUP WEST MUMBAI-400078

(Borrower)



Mr.MANISH SHARADKUMAR VEDAK S/O D/O W/O Mr.SHARADKUMAR
G-702,USHA COMPLEX ,KHANDELWAL MARG, NEW USHA NAGAR, BHANDUP WEST-400078

(Borrower)



(Signature)

(Signature)

Place: RACPC, SOUTH MUMBAI

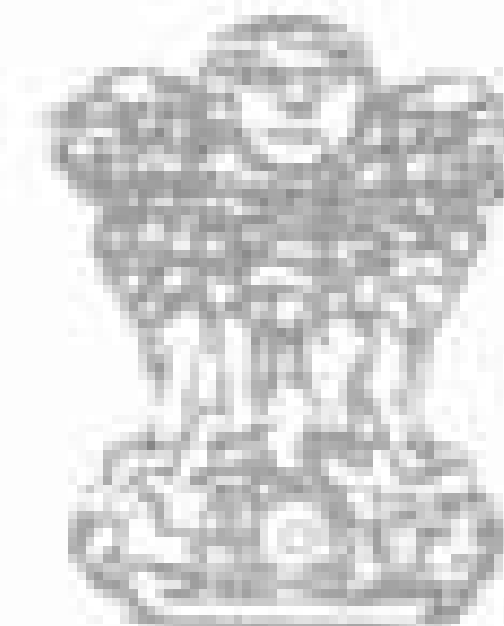
Date: _____

The Deccan Merchants Co-op. Bank Ltd.

THE DECCAN MERCHANTS CO-OP BANK LTD.
BYCULLA BR., 154/164-A, BHENSA SADAN
DR. AMBEDKAR ROAD, BYCULLA (EAST)
MUMBAI - 400 627

भारत 38352

SPECIAL
ADHESIVE
महाराष्ट्र
DEC 18 2017



154758 10:27

R.0000300/- PB6515

INDIA

STAMP DUTY

MAHARASHTRA

Authorized Signatory

AFFIDAVIT

ANNEXURE-B

(To be stamped as an Affidavit & Indemnity as per applicable State Stamp Act)

I / We Mr. SHUBHANGI MANISH VEDAK Son/Daughter/Wife of MANISH VEDAK at present aged around 47 years and Mr. MANISH SHARADKUMAR VEDAK Son/Daughter/Wife of SHARADKUMAR at present aged around 48 years and residing at G-702 USHA COMPLEX NEAR USHANAGAR, KHANDELWAL MARG, BHANDUP WEST MUMBAI-400078 the borrower(s) hereby make an oath and state as follows:

(a) I / We have availed Home Loan / finance of ₹70,00,000.00/- (Rupees Seventy Lakhs Only) from State Bank of India (hereinafter referred to as 'the Bank') for purchase / construction of house / tenement / flat which is more particularly described in schedule I hereunder written (hereinafter referred to as the scheduled property), and hereby declare that I / We have not availed any other loan for acquiring the scheduled property.

(b) I/We declare that total of loans availed by me under HL FOR INDIVIDUALS does not exceed Rupees Ten Crores Only.

(c) I / We declare that the scheduled property is not located in an unauthorized colony.

(d) I / We declare that the scheduled property is meant for residential use and that it will not be used for commercial purposes.

(e) Copy of the related construction plan sanctioned by the competent authority, namely _____ (name of the sanctioning authority) under reference No. _____ dated _____ is enclosed with this affidavit.

(f) (Retain one from A and B below depending on the purpose of Home Loan)

A. (In case of Home Loan for building construction)

I / We hereby undertake that I / We shall not violate the sanctioned construction plan and the construction will be strictly as per the sanctioned plan (enclosed). It shall be my / our sole responsibility to obtain completion certificate from the competent authority within 3 months of completion of construction and produce the same for verification by the Bank, failing which the Bank shall have the power and authority to recall the entire loan with interest, costs and other usual Bank charges.

Or

B. (In case of Home Loan for constructed property / built up property)

I/We declare that the scheduled property has been constructed/built up as per the sanctioned plan and/or building bye-laws, and completion certificate under reference No. _____ dated _____ issued by _____, the competent authority is enclosed with this affidavit.

(g) I / We here by undertake to allow an Architect / Engineer appointed by the Bank to inspect the construction at various stages including the completion stage to ascertain conformity of construction with the sanctioned plan and confirm issuance of Completion Certificate by the Competent Authority.

(h) I / We have full, absolute and unhindered right, title interest to and over the scheduled property and nobody else has any right, title or interest in the scheduled property.

(i) As a security for the advance / finance availed by me / us, I / We have delivered to the Bank the title deeds more particularly described in Schedule II hereunder written in respect of the scheduled property with an intention to create mortgage of the scheduled property on _____ (date). I / We hereby declare that the documents of title delivered by me / us to the Bank are original title deeds and there are no other documents of title as to date in my / our possession or at my / our command.

(j) That neither I / We nor any of my / our successors, administrators, assignee(s) and / or the legal heirs / representatives, nominees of the parties hereto do not have or shall not have any right to object to and / or challenge the charge created by me / us on _____ over the scheduled property in favour of the Bank.

(k) I / We hereby declare that there are no subsisting charges / encumbrances on the scheduled property and I / We have not done any act which would affect our title to the sheduled property or the security created by me / us in favour of the Bank.

<https://pbbulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los>

12/16/2017

(l) I / We hereby declare that the scheduled property is not subject to any attachment orders on account of taxes, inter alia, including income tax / sales tax/ property tax / Goods and Services Tax or any other levy, penalty of any nature whatsoever.

(m) That I / We declare that pursuant to the execution of the agreement of sale dated _____ in my / our favour, the sole and exclusive right, title and interest and the right to use and occupy the scheduled property stands vested in me / us, and I / We hereby indemnify the Bank against any doubt and/or encumbrance in respect of my/our title over the said scheduled property and shall keep indemnified the Bank and / or anybody claiming through it against any claims, demands, actions, proceedings, losses, damages, recoveries, judgements, charges, lien, encumbrance (by way of sale, exchange, mortgage, gift, trust, possession, easement, lease, lien or lis-pendence or attachment either before or after judgement or other encumbrances etc.) that may or may not be reflected in the records of the competent Sub-Registrar of Assurances and expenses, and third party claims / proceedings, Notices, Injunctions from any Court of Law restraining the Bank from enjoying the quiet, vacant and peaceful possession of the said scheduled property and keep the Bank indemnified against any act, deed by person(s) whomsoever by which the Bank may incur damages or suffer on account of any claim being made and established by any person or persons found interested in the said scheduled property hereunder written or any part thereof including proportionate / partial interest in the said scheduled property.

(n) I / We undertake to deposit and keep deposited with the Bank such sum of money as payable towards the loan installments or approved securities including the Membership / Share Certificate when issued and any other title deeds of the said scheduled property which may come in my / our possession, (including the title deeds detailed in Schedule II hereunder written) with the Bank for due fulfillment and discharge of my / our obligations towards the Bank in respect of or in connection with finance availed by me / us.

(o) I / We authorize the Bank to take such steps to secure its dues which remain payable and outstanding from me / us in the event of default, at any time and from time to time as it may deem necessary in its discretion including to protect / or to dispose off and sell the said scheduled property.

(p) I / We hereby undertake not to hold the Bank responsible or liable for any loss or damage which I / We may suffer as a result of any act of omission and / or commission amounting to negligence or default on the part of the said Builder / Society or the previous owner of the said scheduled property.

(q) I / We are aware that the Bank has believed on the declarations made by us in this affidavit and on the basis of the declarations made by me / us, has agreed to grant finance for acquisition of the scheduled property. I / We am / are aware that appropriate civil / criminal proceedings can be initiated against me / us if it turns out that the declarations / representations made by me / us hereinabove turn out to be incorrect, false or misleading.

SCHEDULE I

(See Para (a))(Detailed description of the property for which loan is granted)

The property situated at Flat no.901, 9th floor,'Skyline Sparkle', Building no 1,C-Wing,Near Gavdevi Mandir & Vardhman Industrial Estate, Subhash Road, Nahur, Bhandup(W), Tal-Kurla, Dist.Mumbai Sub.-400078

SCHEDULE II

(See Para (i))(Description of title deeds)

AS PER SEARCH REPORT

Mr.SHUBHANGI MANISH VEDAK S/O D/O W/O Mr.MANISH VEDAK
G-702 USHA COMPLEX NEAR USHANAGAR, KHANDELWAL MARG, BHANDUP WEST MUMBAI-400078

(Borrower)

Mr.MANISH SHARADKUMAR VEDAK S/O D/O W/O Mr.SHARADKUMAR
G-702,USHA COMPLEX ,KHANDELWAL MARG, NEW USHA NAGAR, BHANDUP WEST-400078

(Borrower)

Place: _____
Date: _____

VERIFICATION

I / We Mr. SHUBHANGI MANISH VEDAK Son/Daughter/Wife of MANISH VEDAK at present aged around 47 years and Mr. MANISH SHARADKUMAR VEDAK Son/Daughter/Wife of SHARADKUMAR at present aged around 48 years and residing at G-702 USHA COMPLEX NEAR USHANAGAR, KHANDELWAL MARG, BHANDUP WEST MUMBAI-400078 the borrower(s) solemnly verify that the contents of the above paragraphs are true to my / our knowledge.

Signed and verified at RACPC, SOUTH MUMBAI on _____ day of _____ 20__

Mr.SHUBHANGI MANISH VEDAK S/O D/O W/O Mr.MANISH VEDAK
G-702 USHA COMPLEX NEAR USHANAGAR, KHANDELWAL MARG, BHANDUP WEST MUMBAI-400078

(Borrower)



(Signature)

Mr.MANISH SHARADKUMAR VEDAK S/O D/O W/O Mr.SHARADKUMAR
G-702,USHA COMPLEX ,KHANDELWAL MARG, NEW USHA NAGAR, BHANDUP WEST-400078

(Borrower)



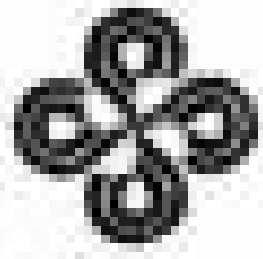
(Signature)



Place: _____
Date: _____

1138352-357

Customer's Copy



THE DECCAN MERCHANTS CO-OP. BANK LTD.
LIC. No. D-5/STP (V)/C.R.1093/01/10/705-09/10

Branch _____ Date 18/12/17

Pay to : Acct. Stamp Duty Mumbai

Franking Value	Rs.	10000
Service Chgs.	Rs.	22
TOTAL	Rs.	1022

Name of the stamp duty paying party _____

SAC

Chinoye (C)

Tel. / Mobile No. _____

DD / Cheque No. _____

Drawn on Bank _____

Desc. of the Document _____

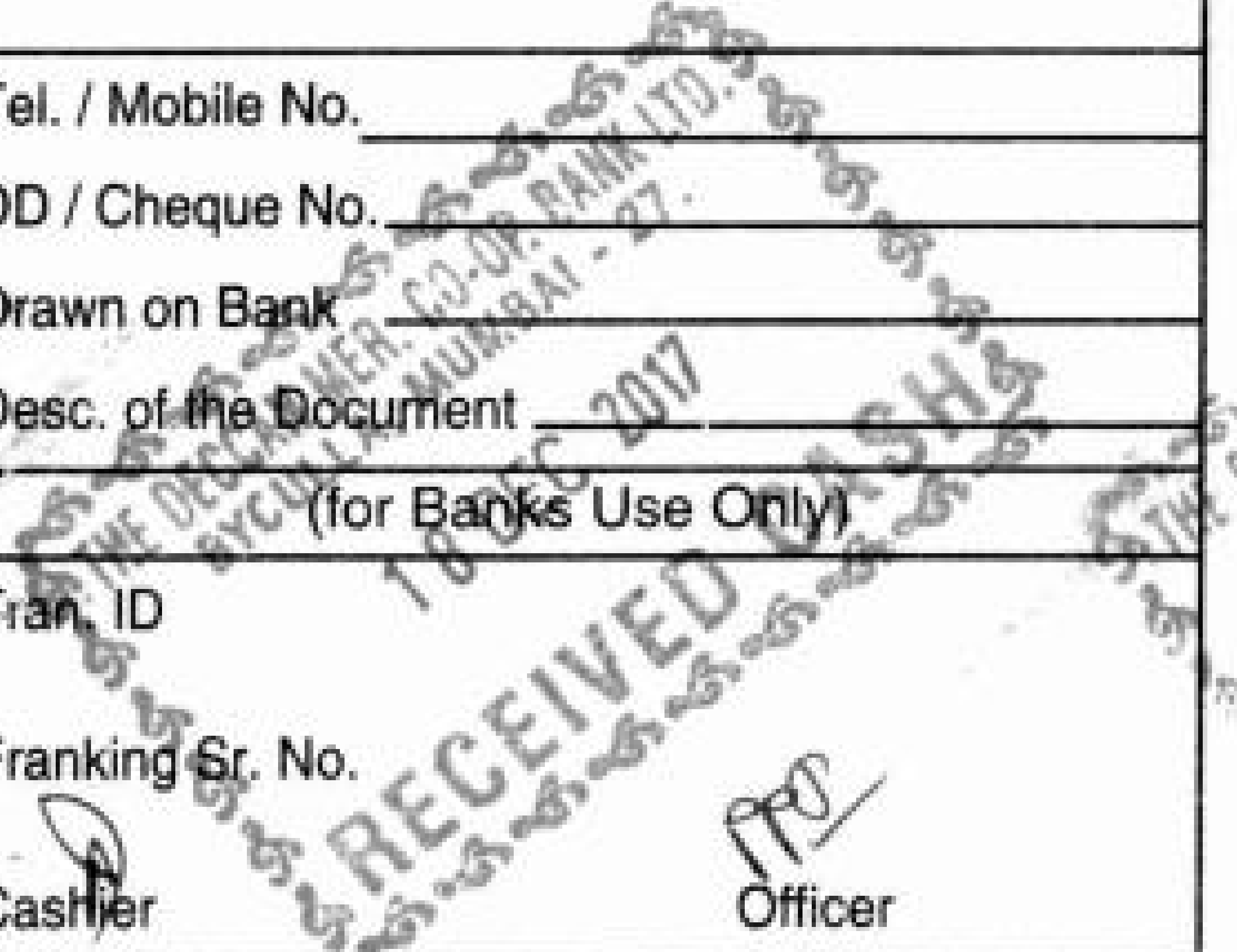
(for Banks Use Only)

Tran. ID _____

Franking Sr. No. _____


Cashier


Officer

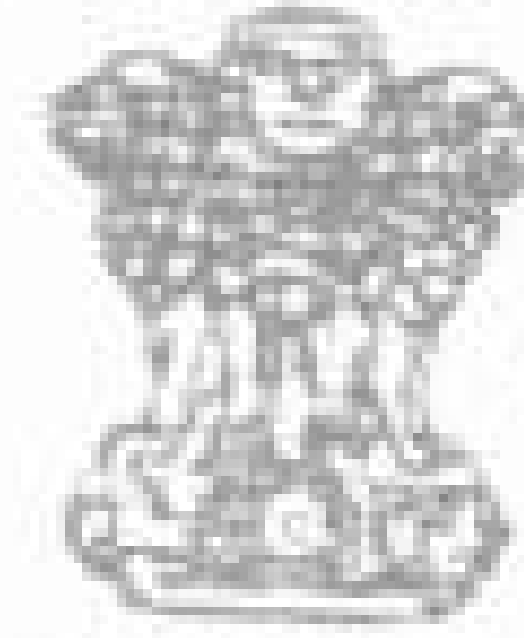


The Deccan Merchants Coop. Bank Ltd.


 Authorised Signatory

 THE DECCAN MERCHANT CO-OP BANK LTD.
 BYCILLA BR., 154/164-A, BHIMA SADAN
 DR. AMBEDKAR ROAD, BYCILLA (EAST)
 MUMBAI - 400 027

D-5/STP(V)/C.R.1093/02/10/710-14/10

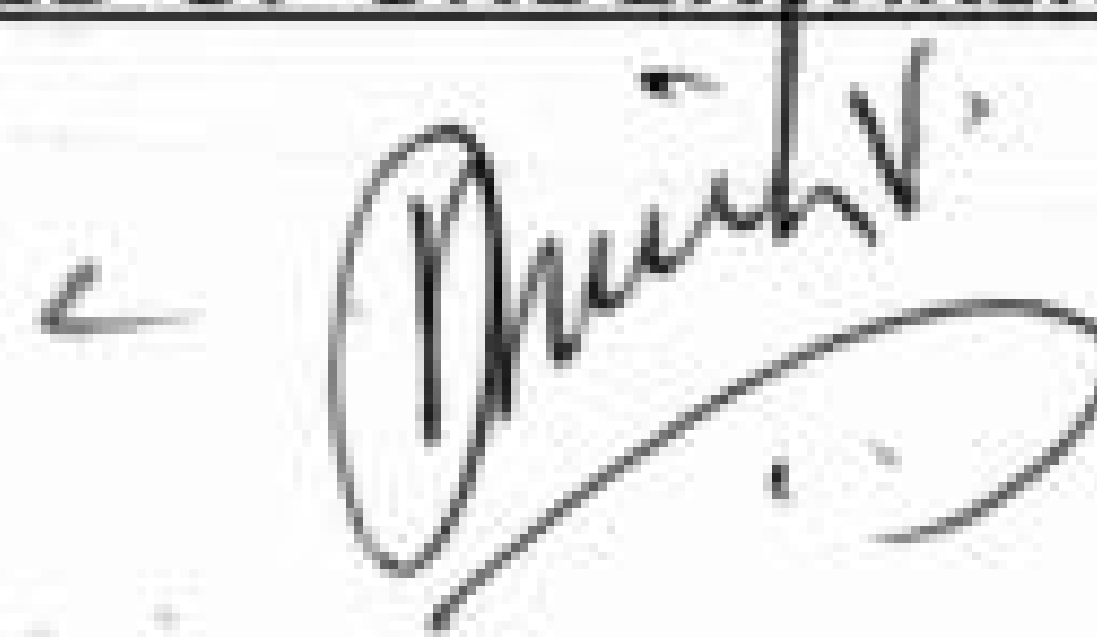
भारत 38354
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महाराष्ट्र
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R.0000100/- PB6515

STAMP DUTY MAHARASHTRA

DEED OF UNDERTAKING



Stamp duty as applicable in the State

This DEED OF UNDERTAKING made on 18/12/17**BY**

Mr. SHUBHANGI MANISH VEDAK Son/Daughter/Wife of MANISH VEDAK at present aged around 47 years and Mr. MANISH SHARADKUMAR VEDAK Son/Daughter/Wife of SHARADKUMAR at present aged around 48 years and residing at G-702 USHA COMPLEX NEAR USHANAGAR, KHANDELWAL MARG, BHANDUP WEST MUMBAI-400078 hereinafter referred to as mortgagor,

IN FAVOUR OF STATE BANK OF INDIA, RACPC, SOUTH MUMBAI a Banking Corporation and Constituted under the State Bank of India Act 1955, having its Corporate Office at Madam Cama Road, Mumbai and one of its Branches at various place and including at and known as RACPC, SOUTH MUMBAI, hereinafter referred to as the "BANK" (which expression shall) mean and include its successors and assigns)

WHEREAS, the mortgagor has entered into an Agreement to Sale with and thereby agreed to purchase flat No. _____ admeasuring sq.mtrs on _____ floor of the building being constructed at plot No. _____ Survey No. at _____. The said Agreement is registered in the office of sub-Registrar _____ at Sr.No. _____ on _____ AND WHEREAS, the Bank has sanctioned a Home Loan of ₹70,00,000.00 (Rupees Seventy Lakhs Only) to the mortgagor for the purpose of purchase of flat. The mortgagor has agreed to repay the said loan in 180 equal monthly installments of ₹.68114/- each with interest @ 8.3 percent per annum with monthly rests.

AND WHEREAS the mortgagor is presently working in JHUNJHUNWALA COLLEGE, RAMI RANJAN JHUNJHUNWALA COLLEGE, OPP GHATKOPAR RAILWAY STATION, GHATKOPER WEST MUMBAI, MUMBAI-400086

In case the mortgagor leaves the said job and / or voluntarily retires from the said job prior to his age of retirement, which is popularly known as "premature voluntary retirement" or retires after the age of super annuation, the security of the Bank regarding repayment of loan will be jeopardized.

AND WHEREAS, the Bank has therefore called upon the mortgagor to execute this Deed of Undertaking.

NOW THIS DEED OF UNDERTAKING WITNESSETH AND IT IS HEREBY AGREED, CONFIRMED, AFFIRMED AND COVENANTED BY THE MORTGAGOR THAT:-

1) In case the mortgagor retires or leaves the present job or takes premature voluntary retirement from the present job, the mortgagor undertakes to deposit with the Bank the amount received by him from his present employer towards provident fund, gratuity and other benefits for the fixed term equivalent to the remaining period of installments of the above said loan obtained by him from the Bank. The Bank shall continue to hold the said amounts in deposit till the entire loan is repaid.

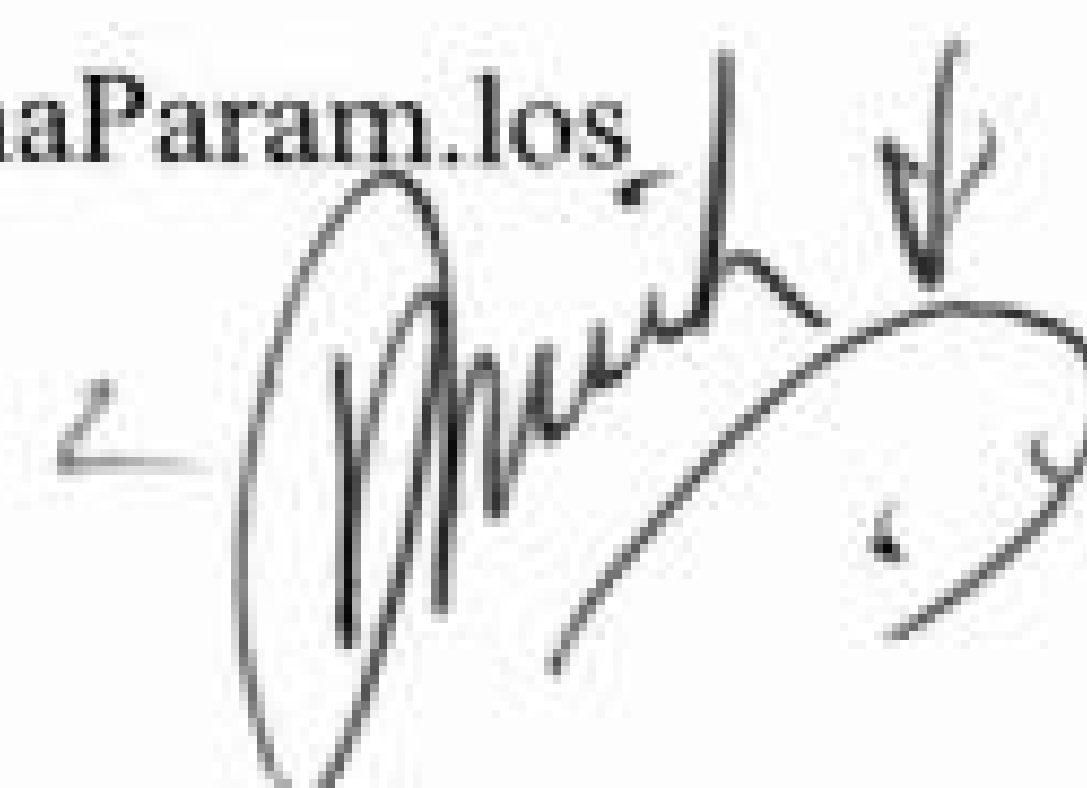
2) Further covenants that the Bank shall be entitled to adjust the interest accrued upon the said deposit towards the monthly installment of the loan of the mortgagor obtained by the Bank.

3) The mortgagor further undertakes that during the pendency of the said loan facility, the mortgagor shall not withdraw the said amounts of fixed deposit before maturity nor claim any interest on the said amount till the repayment of entire loan.

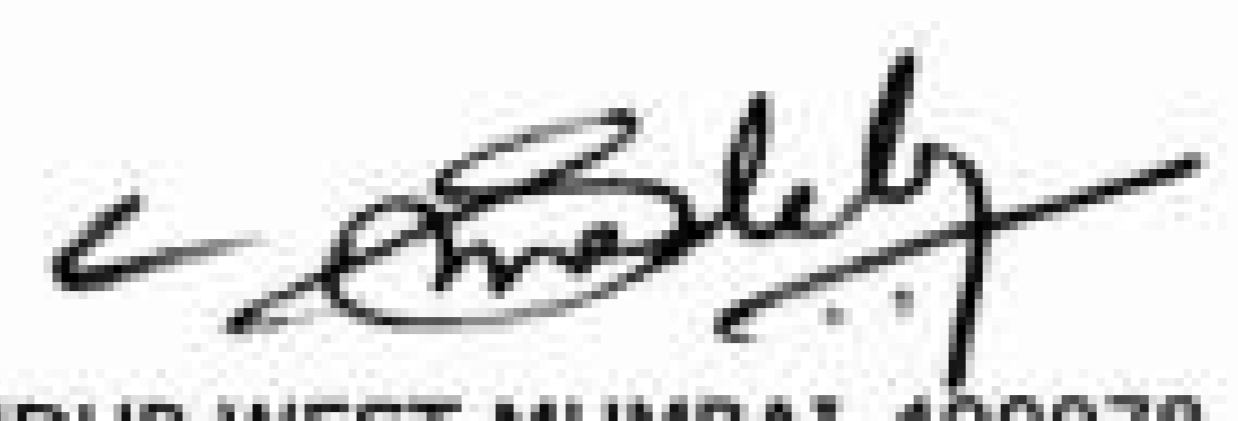
IN WITNESS WHEREOF the mortgagor has set his/her hands to this undertaking the day, month and the year hereinabove written.

<https://pbbulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los>

12/16/2017

Mr.SHUBHANGI MANISH VEDAK S/O D/O W/O Mr.MANISH VEDAK
G-702 USHA COMPLEX NEAR USHANAGAR, KHANDLWAL MARG, BHANDUP WEST MUMBAI-400078



(Borrower)

(Signature)

Mr.MANISH SHARADKUMAR VEDAK S/O D/O W/O Mr.SHARADKUMAR
G-702,USHA COMPLEX ,KHANDLWAL MARG, NEW USHA NAGAR, BHANDUP WEST -400078



(Borrower)

(Signature)

WITNESS

1.Signature.,Name,Address



2.Signature.,Name,Address

The Deccan Merchants Co-op. Bank Ltd.
BYCULLA BR., 154/164-A, BHIMA SADAN
DR. AMBEDKAR ROAD, BYCULLA (EAST)
MUMBAI - 400 027

PRJ
Authorised Signatory
(V)/C.R.1093/82/10/710-14/10

भारत 97312 SPECIAL ADHESIVE महाराष्ट्र
189750 OCT 23 2013
11:57
R 0000100/- PB6515
INDIA STAMP DUTY MAHARASHTRA

Asst. General Manager
State Bank of India,
RACPC Mumbai south

Annexure-B

Date: 18/12/17

Dear Sir,



MEMORANDUM OF LOAN AGREEMENT FOR HOME LOAN

We refer to the Loan Agreement executed by me / us on 18/12/17 for the amount of Rs 70,00,000/- containing the terms and conditions, in this connection, I/We furnish the following undertaking.

" In the event of my / our account becoming irregular, NPA the Bank is at liberty to take vacant Possession of building / flat / house (premises) from me /us, and hire the said premises at market rent for its commercial or residential purpose as the case may be and adjust the proceeds of the hire charges towards outstanding of my / our loan account."

Yours faithfully


Borrower/s

The Deccan Merchants Co-op. Bank Ltd

THE DECCAN MERCHANT CO-OP BANK LTD.
BYCULLA BR., 154/164-A, BHIMA SADAN
DR. AMBEDKAR ROAD, BYCULLA (EAST)
MUMBAI - 400 027

PPS
D-5/STP(V)/C.R.1893/02/10/710-14/10
Authorised Signatory

भारत 97311 179752
SPECIAL ADHESIVE
महाराष्ट्र
OCT 23 2017
11:57
R. 0000100/- PB6515
INDIA
STAMP DUTY MAHARASHTRA

State Bank of India

Undertaking for Share Certificate

UNDERTAKING

To,
THE ASSISTANT GENERAL MANAGER,
STATE BANK OF INDIA
RACPC MUMBAI SOUTH

I/We Mrs. SHUBHANGI MANISH VEDAK, SHRI. MANISH S. VEDAK

an adult(s), Indian Inhabitant(S), residing at G-702 USHA COMPLEX, KHANDOLWAL
MARG, BHANDUP (WEST) MUMBAI - 400078

do hereby solemnly declare and state that:

- I am /we are the purchaser and hence the lawful owner/s of the Flat No. C-901, 9th FL.
SKYLINE SPARKLE, SUBHASH ROAD, BHANDUP VILLAGE, NARUR(W)
MUM-400078
(hereinafter called "the said Flat") make this Undertaking as follows:
- I/we say that by execution of Agreement dated 18/10/2017 with M/s. SKYLINE GREAT HILLS
I/we have purchased the said Flat
- I/we say that I/we say I/am we/are thus the Owner/s, Possessor/s and Occoupler/s of entitled to the said Flat
- I/We say that I/we have approsched State Bank of India, RACPC GHATKOPAR
(hereinafter referred to as "the said Bank") for grant of housing Loan/ Mortgage Loan Rs. 70,00,000/-
(Rupees) RS. SEVENTY LAKHS ONLY.
- I/we say that one of the documents whis is required to be deposited with the said Bank is the Share Certificates issued to me/us by the Society, whis is not yet formed.
- I/we hereby agree and undertake to deposit the Share Certificate relating the said Flat in question when issued by the Society upon its registration.
- I/we heraby agree and undertake to deposit with the Bank the Cartified Copy of Deed of Conveyance as and when the said property is conveyed to the proposed Co-oprative Housing Socierty.

DATE: 18/10/17
PLACE: mumbai

(Signature)

(Signature)

3539

CONFIRMATION LETTER (EM OF BORROWERS PROPERTY(AT-HOME BRANCH / RACPC)

CONFIRMATION LETTER

Place: Mumbai
Date:

To
The Asst. General Manager,
State Bank of India,
RACPC Mumbai

Dear Sir,

I / We are writing this to confirm that I / We have deposited the title deeds, more particularly described in Schedule I appearing herein below, pertaining to my / our immovable property, more particularly described in Schedule II appearing hereinbelow with S. S. Mehrotra, Asst. General Manager / Chief Manager / Branch Manager / officer in charge of State Bank of India, RACPC on _____ day of _____ 20__ with an intention to create an equitable mortgage as and by way of continuing security for the outstanding amount due and payable to the Bank including interest, costs, charges and expenses by Mr. SHUBHANGI MANISH VEDAK S/O D/O W/O Mr. MANISH VEDAK and Mr. MANISH SHARADKUMAR VEDAK S/O D/O W/O Mr. SHARADKUMAR in respect of Term Loan of ₹70,00,000.00 (Rupees Seventy Lakhs Only) granted to him/her by the Bank and also to secure all other debts which I / We may owe to the Bank as a Borrower.

I / We confirm that the said properties are free from encumbrances and there are no pending attachments, notices, claims for Income Tax, Property Tax or any other dues in respect of the said property / properties. No one else except me / us have any right, title or interest in the said property / properties, and the title deeds deposited by me / us are the only title deeds pertaining to those property/properties.

MUMBAI - 400 033
SCHEDULE I
topanah laron ch...
S...
M...
D...
C...
M...

List of document of title
AS PER SEARCH REPORT

SCHEDULE II

The property situated at Flat no.901, 9th floor, 'Skyline Sparkle', Building no 1, C-Wing, Near Gavdevi Mandir & Vardhman Industrial Estate, Subhash Road, Nahur, Bhandup(W), Tal-kurla, Dist.Mumbai Sub.-400078

(Give full description of the property mortgaged)

Mr. SHUBHANGI MANISH VEDAK S/O D/O W/O Mr. MANISH VEDAK
G-702 USHA COMPLEX NEAR USHANAGAR, KHANDELWAL MARG, BHANDUP WEST MUMBAI-400078

(Borrower)

(Signature)

Mr. MANISH SHARADKUMAR VEDAK S/O D/O W/O Mr. SHARADKUMAR
G-702, USHA COMPLEX, KHANDELWAL MARG, NEW USHA NAGAR, BHANDUP WEST-400078

MUMBAI - 400078
(BHANDUR (WEST))
KHANDEWAR MARG,
G/702, USHA COMPLEX
Mrs. SHUBHANGI M. VEDAR
from



Registered Post

To

Assistant General Manager
State Bank of India
RACPC, Mumbai South,
1st Floor, Voltas House A,
Dr. Ambedkar Road,
Chinchpokli East,
Mumbai - 400 033.

RLAD USHA NAGAR <400078>
RLAD A RM054005054IN
Counter No:1, OP-Code:02
Amount:Rs25.00
Wt:15grams, 19/12/2017 12:09
To:MUMBAI<400033>



RECEIVED
21 DEC 2017
शुभं कुरुते / शुभं कुरुते
RACPC W. South



The Dccan Merchants Co-op. Bank Ltd.

THE DECCAN MERCHANT CO-OP BANK LTD.
BYCULLA BR., 154/264-A, BHIMA SADAN
DR. AMBENKAR ROAD, BYCULLA (EAST)
MUMBAI - 400 027भारत 38355
101754SPECIAL
ADHESIVEमहाराष्ट्र
DEC 18 2017**CONFIRMATION LETTER (EM OF BORROWERS PROPERTY (AT HOME BRANCH / RACPC))**

10:28

Authorized Signatory

D-5/STP(V)/C.R.1093/02/18/710-14/10

CONFIRMATION LETTER

R.0000100/- PB6515

INDIA

STAMP DUTY

MAHARASHTRA

Place: _____

Date: _____

To
The Asst. General Manager,
State Bank of India,

Dear Sir,

I / We are writing this to confirm that I / We have deposited the title deeds, more particularly described in Schedule I appearing herein below pertaining to my / our immovable property, more particularly described in Schedule II appearing hereinbelow with _____, Asst. General Manager / Chief Manager / Branch Manager / officer in charge of State Bank of India, _____ on _____ day of _____ 20____ with an intention to create an equitable mortgage as and by way of continuing security for the outstanding amount due and payable to the Bank including interest, costs, charges and expenses by Mr. SHUBHANGI MANISH VEDAK S/O D/O W/O Mr. MANISH VEDAK and Mr. MANISH SHARADKUMAR VEDAK S/O D/O W/O Mr. SHARADKUMAR in respect of Term Loan of ₹70,00,000.00 (Rupees Seventy Lakhs Only) granted to him/her by the Bank and also to secure all other debts which I / We may owe to the Bank as a Borrower.

I / We confirm that the said properties are free from encumbrances and there are no pending attachments, notices, claims for Income Tax, Property Tax or any other dues in respect of the said property / properties. No one else except me / us have any right, title or interest in the said property / properties, and the title deeds deposited by me / us are the only title deeds pertaining to those property/properties.

SCHEDULE IList of document of title
AS PER SEARCH REPORT**SCHEDULE II**

The property situated at Flat no.901, 9th floor, 'Skyline Sparkle', Building no 1, C-Wing, Near Gavdevi Mandir & Vardhman Industrial Estate, Subhash Road, Nahur, Bhandup(W), Tal-Kurla, Dist.Mumbai Sub.-400078

(Give full description of the property mortgaged)

Mr. SHUBHANGI MANISH VEDAK S/O D/O W/O Mr. MANISH VEDAK
G-702 USHA COMPLEX NEAR USHANAGAR, KHANDLWAL MARG, BHANDUP WEST MUMBAI-400078

(Borrower)

(Signature)

Mr. MANISH SHARADKUMAR VEDAK S/O D/O W/O Mr. SHARADKUMAR
G-702, USHA COMPLEX, KHANDLWAL MARG, NEW USHA NAGAR, BHANDUP WEST-400078

LOS Application ID - 10692705

ANNEXURE I

From:
Mr. SHUBHANGI MANISH VEDAK
G-702 USHA COMPLEX NEAR USHANAGAR,
KHANDELWAL MARG,
BHANDUP WEST MUMBAI
-400078
Ph: 1234567893145, M: 9819242789




NAGAR

Mr. MANISH SHARADKUMAR VEDAK
G-702,USHA COMPLEX ,KHANDELWAL MARG, NEW USHA
BHANDUP WEST-400078
Ph: 0009819242789, M: 9869206811

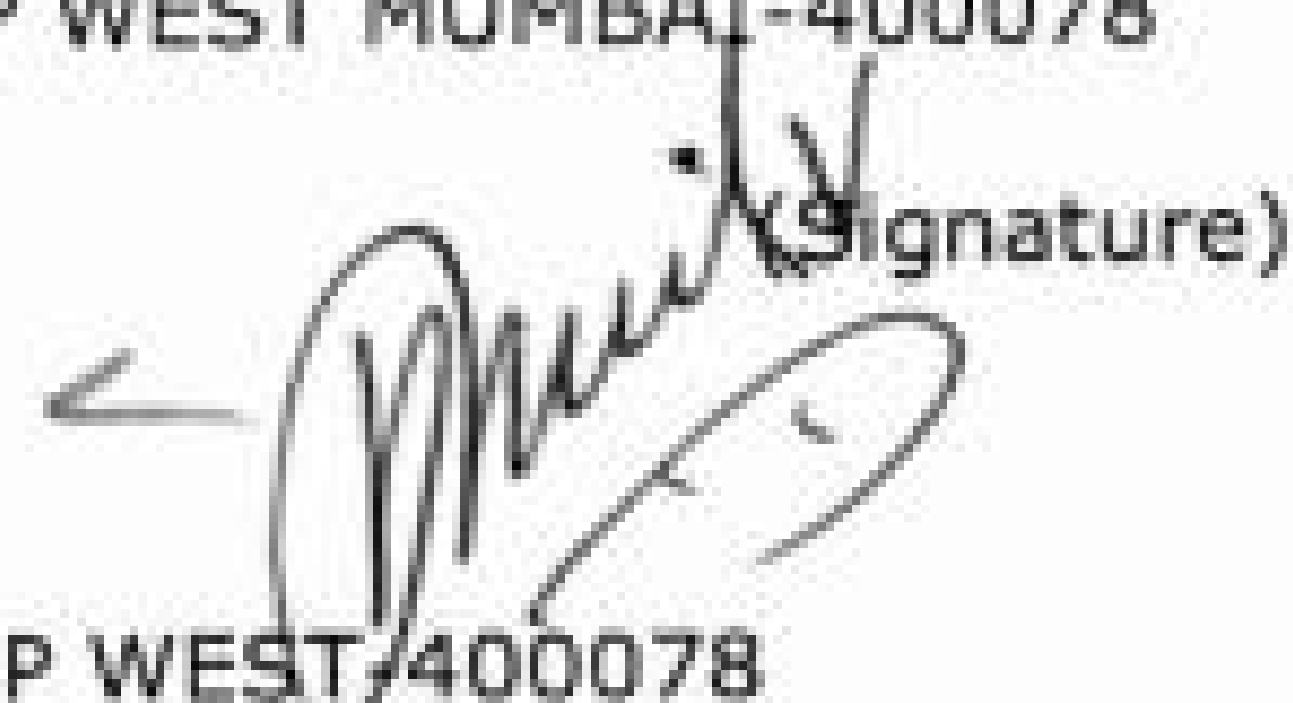
To,
The Asstt. General Manager,
State Bank of India,
RACPC, SOUTH MUMBAI

I / We, understand that as a pre-condition, relating to grant of loans / advances / other non-fund-based credit facilities to me / us, the State Bank of India requires my / our consent for the disclosure by the Bank of, information and data relating to me / us, of the credit facility availed of / to be availed, by me / us, obligations assumed / to be assumed by me / us, in relation thereto and default, if any, committed by me / us, in discharge thereof.

2. Accordingly I / We, hereby agree and give consent for the disclosure by the State Bank of India of all or any such
- Information and data relating to me / us,
 - the information or data relating to any credit facility availed of / to be availed by me / us, and
 - default, if any, committed by me / us, in discharge of my / our such obligation.
- as the State Bank of India may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. (CIBIL) and any other agency authorized in this behalf by RBI.
3. I/We, declare that the information and data furnished by me / us to the State Bank of India are true and correct.
4. I/We, undertake that,
- the Credit Information Bureau (India) Ltd. (CIBIL) and any other agency so authorized may use, process the said information and data disclosed by State Bank of India in the manner as deemed fit by them; and
 - the Credit Information Bureau(India) Ltd.(CIBIL) and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to Banks/Financial Institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.

Mr.SHUBHANGI MANISH VEDAK S/O D/O W/O Mr.MANISH VEDAK
G-702 USHA COMPLEX NEAR USHANAGAR, KHANDELWAL MARG, BHANDUP WEST MUMBAI-400078

(Borrower)

Mr.MANISH SHARADKUMAR VEDAK S/O D/O W/O Mr.SHARADKUMAR
G-702,USHA COMPLEX ,KHANDELWAL MARG, NEW USHA NAGAR, BHANDUP WEST,400078

(Borrower)

(Signature)

BORROWER(S)

Place: MumbaiDate: 18/12/17

LOS Application ID - 10692705

OPERATIONS LETTER

Unstamped Operations Letter

STATE BANK OF INDIA

Mr. SHUBHANGI MANISH VEDAK s/d/w of Mr. MANISH VEDAK
 Mr. MANISH SHARADKUMAR VEDAK s/d/w of Mr. SHARADKUMAR

To:

ASSTT. GENERAL MANAGER,
 State Bank of India,
RBO REGION1 MUMBAI 1

Dear Sir / Madam

**'P' SEGMENT ADVANCES
 HOME LOAN - HL FOR INDIVIDUALS
 TERM LOAN OF ₹70,00,000.00 (Rupees Seventy Lakhs Only)**

With reference to the Agreement dated 18/12/17 executed by me/us in respect of the above limit, I / We request you to please make the account operative at **MUMBAI KALBADEVI** Branch, until otherwise agreed upon. In token of my/our acceptance to the above, I / We return to you the duplicate of this letter duly signed by me / us for your records.

Yours faithfully,

Mr. SHUBHANGI MANISH VEDAK S/O D/O W/O Mr. MANISH VEDAK
 G-702 USHA COMPLEX NEAR USHANAGAR, KHANDLWAL MARG, BHANDUP WEST MUMBAI-400078

(Borrower)

(Signature)

Mr. MANISH SHARADKUMAR VEDAK S/O D/O W/O Mr. SHARADKUMAR
 G-702, USHA COMPLEX, KHANDLWAL MARG, NEW USHA NAGAR, BHANDUP WEST-400078

(Borrower)

(Signature)

730 S.

महाराष्ट्र शासन

GOVERNMENT OF MAHARASHTRA

ई-सुरक्षित बँक व कोषागार पावती

e-SECURED BANK & TREASURY RECEIPT (e-SBTR)

Bank/Branch: IBKL - 6910233/Ghatkopar
Pmt Txn Id : 147030167
Pmt DtTime : 19-DEC-2017@12:25:25
ChallanIdNo: 69103332017121950383
District : 7101-MUMBAI

Stationery No: 16183640650376
Print DtTime : 19-DEC-2017 16:25:36
GRAS GRN : MH008427177201718S
Office Name : IGR200-KRL4_JT SUB REGI
GRN Date : 19-Dec-2017@12:24:47

StDuty Schm: 0030045501-75/STAMP DUTY
StDuty Amt : R 14,000/- (Rs One Four, Zero Zero Zero only)

RgnFee Schm: 0030063301-70/Registration Fees
RgnFee Amt : R 0/- (Rs Zero only)

Article : 6(1).2-Equitable Mortgage
Prop Mvpty: Immovable Consideration: R 70,00,000/-
Prop Descr : FLAT NO 901 9TH,FLR C WING BLDG,NO 1 SKYLINE,SPARKLE GAVDEVI,MANDIR
SUBHASH,RD NAHUR BHANDUP, WEST MUMBAI, Maharashtra, 400078
Duty Payer: PAN-ABAPV1722H, SHUBHANGI M VEDAK

Other Party: PAN-AAACS8577K, STATE BANK OF INDIA

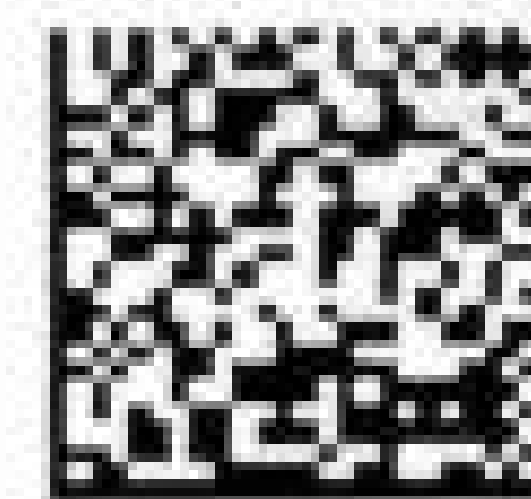
Bank official 1 Name & Signature



Shubhangam
मुंबईचे संतुलन / Shubhangam Subhangam
सेवा एवं परिवार प्रबंधक / SOM

Bank official 2 Name & Signature

Jayashree
जयश्री अहिर / Jayashree Ahire
एच एच ओ / West Branch Head
Emp. Code: 8480
Ghatkopar Br. 033



----- Space for customer/office use ----- Please write below this line -----

3539