

554

Please Tick

Saving A/C No :		Branch FILE No.:	
CIF NO.		PAL/Take Over/NEW/Resale/Top up	
RLMS / LOS Reference No.		Tie Up No. <small>(if applicable)</small>	

Applicant Name : ANIL Dhaktode :-

Co-Applicant Name : Kamta Dhaktode :-

Contact (Resi.) : _____ Mobile : 8380071227

Loan Amount : 21,00,000 + 6,00,000	Tenure : 20 years
Interest Rate : 8.50%	EMI : 18,000
Loan Type : Balance Transfer + Top up	SBI LIFE : NA
Hsg. Loan _____	Maxgain _____
Realty _____	Home Top up _____

Property Location : ulwe Navi Mumbai

Property Cost : 45,00,000

Name of Developer / Vendor : urja Developers

RBO - III ZONE - III Branch : Konkan Bhavan (Code No) 6240

Contact Person : Rahul Yadav Mobile No: 8424979224

Name of RACPC Co-ordinator along with Mob No. _____

	DATE		DATE
SEARCH - 1	Sail	RESIDENCE VERIFICATION	08.02.2024
SEARCH - 2		OFFICE VERIFICATION	
VALUATION - 1	Jastukole	SITE INSPECTION	
VALUATION - 2			

HLST / MPST / BM / FS / along with Mob. No. _____

SBI - RACPC Beelapar - Rahul Yadav - SSC)

(Take over)
(Semi Bond)

Anil Dhure Jode.
8380071224

3:35 PM.
812924

86/3077

पावती

Original/Duplicate

Wednesday, March 16, 2022

नोंदणी नं. :39M

5:41 PM

Regn.:39M

पावती नं. : 3617 दिनांक: 16/03/2022

गावाचे नाव: वहाळ

दस्तऐवजाचा अनुक्रमांक: पचल 1-3077-2022

दस्तऐवजाचा प्रकार : करारनामा

सादर करणाऱ्याचे नाव: अनिल रबाजी धाकतोडे - -

नोंदणी फी

₹. 30000.00

दस्त हाताळणी फी

₹. 1320.00

पृष्ठाची संख्या: 66

एकूण:

₹. 31320.00

आपणास मूळ दस्त, थंबनेल प्रिंट, सूची-२ अंदाजे

6:00 PM ह्या वेळेस मिळेल.

बाजार मूल्य: ₹. 1456444/-

मोबदला ₹. 3050000/-

भरलेले मुद्रांक शुल्क : ₹. 183000/-

1) देयकाचा प्रकार: DHC रकम: ₹. 1320/-

हीही/घनादेश/पि ऑर्डर क्रमांक: 1503202220981 दिनांक: 16/03/2022

बँकेचे नाव व पत्ता:

2) देयकाचा प्रकार: eChallan रकम: ₹. 30000/-

हीही/घनादेश/पि ऑर्डर क्रमांक: MH014700782202122E दिनांक: 16/03/2022

बँकेचे नाव व पत्ता:

अनिल धुरे
दस्त हाताळणी फी
₹. 1320.00
₹. 30000.00
₹. 31320.00
₹. 1320.00
₹. 30000.00
₹. 31320.00

सह दुय्यम निबंधक पनवेल ?

JOINT S R PANVEL



16/03/2022

सूची क्र.2

दुय्यम निबंधक : दु.नि. पनवेल 1

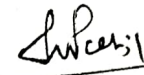
दस्त क्रमांक : 3077/2022

नोंदणी :

Regn 63m

गावाचे नाव : वहाळ

(1) बिलेखाचा प्रकार	करारनामा
(2) मोबदला	3050000
(3) बाजारभावाभाडेपट्टयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ने नमुद करावे)	1456444
(4) धू-मापन, पोटहिस्सा व घरक्रमांक (असल्यास)	1) पालिकेचे नाव: रायगड इतर वर्णन : इतर माहिती : इतर माहिती: विभाग क्र. 6, दर मूल्य 5,39,500/- रती चौरस मीटर, सदनिका नं. 203,2 रा मजला, साई आंगन बिल्डिंग, प्लॉट नं. 314, सेक्टर - 25, पुण्यक रोड, गांव - वहाळ, नवी मुंबई, क्षेत्रफळ - 27.49 चौरस मीटर कारपेट क्षेत्रफळ (एक्सकलुडिंग 5.889 चौरस मीटर उच्च क्षेत्रफळ + 2.416 चौरस मीटर नेचुरल टेरेस क्षेत्रफळ). ((Plot Number : 314 ; SECTOR NUMBER : 25 ;))
(5) क्षेत्रफळ	1) 35.575 चौ.मीटर
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.	1): नाव:-अंकुश बबन पाटील -- वय:-55; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं. हाऊस नं. 136, कॉंबडभुजे, पोस्ट- उलवा, तालुका - पनवेल, जिल्हा - रायगड, महाराष्ट्र, साईगाव (००). पिन कोड:-410206 पॅन नं:-ASFPP1243F
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव:-अनिल रबाजी धाकतोडे -- वय:-48; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं. मेंघावन, अहमदनगर, महाराष्ट्र, आ:०ंण्डणासार. पिन कोड:-422611 पॅन नं:-BBQPD9324J 2): नाव:-कविता अनिल धाकतोडे -- वय:-36; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं. मेंघावन, अहमदनगर, महाराष्ट्र, आ:०ंण्डणासार. पिन कोड:-422611 पॅन नं:-DCHPD3607J
(9) दस्तऐवज करून दिल्याचा दिनांक	16/03/2022
(10) दस्त नोंदणी केल्याचा दिनांक	16/03/2022
(11) अनुक्रमांक, खंड व पृष्ठ	3077/2022
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	183000
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14) शेर	


 सह दुय्यम निबंधक, पनवेल-१

मुल्यांकनासाठी विचारात घेतलेला तपशील:-

मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-

(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per the Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.

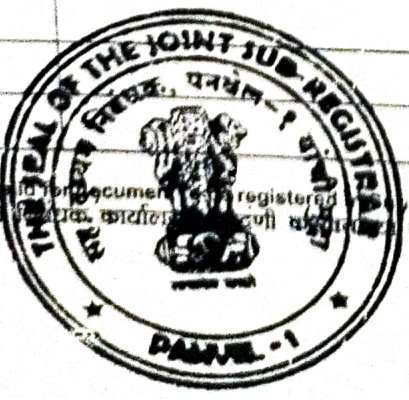


CHALLAN
MTR Form Number-6



GRN	MHD14700782202122E	BARCODE	[Barcode]	Date	16/03/2022-00:49:10	Form ID	25.2	
Department	Inspector General Of Registration			Payer Details				
Type of Payment	Stamp Duty	TAX ID / TAN (If Any)		PAN No.(If Applicable)				BBQPD9324J
Office Name	PNL3_PANVEL 3 JOINT SUB REGISTRAR	Full Name	ANIL RABAJI DHAKTODE					
Location	RAIGAD	Flat/Block No.	FLAT NO. 203, 2ND FLOOR, SAI ANGAN					
Year	2021-2022 One time	Premises/Building	PLOT NO. 314, SECTOR-25, VAHAL					
Account Head Details		Amount In Rs.		Road/Street				PLOT NO. 314, SECTOR-25, VAHAL
0030046401	Stamp Duty	183000.00		Area/Locality				ULWE, NAVI MUMBAI
0030063301	Registration Fee	30000.00		Town/City/District				
				PIN				4 1 0 2 0 8
				Remarks (If Any)				PAN2=ASFPP1243F--SecondPartyName=ANKUSH BABAN PATIL-CA=3050000
Total		13,000.00	Amount In Words	Two Lakh Thirteen Thousand Rupees Only				
Payment Details	IDBI BANK			FOR USE IN RECEIVING BANK				
Cheque/DD No.	Cheque-DD Details			Bank CIN	Ref. No.	69103332022031611596	2735257104	
Name of Bank				Bank Date	RBI Date	16/03/2022-00:51:05	Not Verified with RBI	
Name of Branch				Bank-Branch	IDBI BANK			
				Scroll No. , Date	Not Verified with Scroll			

पवल
3000 2022
IDBI BANK
Cheque-DD Details



Department ID :
NOTE:- This challan is valid for documents registered at Registrar office only. Not valid for unregistered document.
सदर चलन केवल दृष्ट्यतः केवल कार्यालय परीक्षण हेतु वैध है। नोदणी न करावयाच्या दस्तावेजांसाठी सदर चलन लागू नाही.
Mobile No. 865585000

Anil Dhakode
15/3/22

AGREEMENT

THIS AGREEMENT made and entered into at PANVEL (Navi Mumbai) on this 16 day of March, 2022, BETWEEN **MR. ANKUSH BABAN PATIL**, (having I. T. Pan No. ASFPP1243F), Adult, Indian Inhabitant, having address at House No.136, At- Kombadbhuje, Post-Ulwa, Tal- Panvel, Dist. Raigad-410206, herein after called "THE PROMOTERS" (which expression shall unless repugnant to the context or meaning thereof shall mean and includes his/her/their heirs, executors, administrators and assigns) of the ONE PART AND **MR. ANIL RABAJI DHAKTODE** (having I. T. Pan No.BBQPD9324J) AND **MRS. KAVITA ANIL DHAKTODE** (having I. T. Pan No. DCHPD3607J) both adults, Indian Inhabitants, having address at Mendhavan, Ahmednagar, Maharashtra - 422611, herein after called "THE ALLOTTEE/S" (which expression shall unless repugnant to the context or meaning thereof shall mean and includes his/her/their heirs, executors, administrators and assigns) of the OTHER PART.

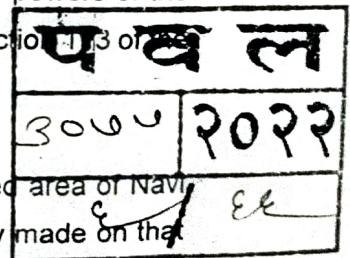
AND WHEREAS

1. The City and Industrial Development Corporation of Maharashtra Ltd., is a Government Company within the meaning of the Companies Act, 1956, (hereinafter referred to as "The Corporation/CIDCO") having its registered office at "Nirmal", 2nd Floor, Nariman Point Mumbai - 400 021, The Corporation has been declared as a New Town Development Authority, under the provisions of sub sec.(3-A) of Section 113 of the Maharashtra Regional and Town Planning Act, 1966, (Maharashtra Act No. XXXVIII of 1966 hereinafter referred to as "the said Act") for the new Town of Navi Mumbai by Government of Maharashtra in the exercise of its powers of the area designated as site for New Town under Sub- Section (1) of Section 113 of said Act.

2. The State Government has acquired lands within the designated area of Navi Mumbai and vested the same in the Corporation by an Order duly made on that behalf as per the provisions of Sec. 113 of the said Act.

3. By virtue of being the Development Authority the Corporation has been empowered under Section 118 of the said Act to dispose off any land acquired by it or vested into it in accordance with the proposal approved by the State Government under the said Act.

4. The Corporation has decided to establish the Navi Mumbai International Airport with the approval of State Government as the part of development of Navi Mumbai.



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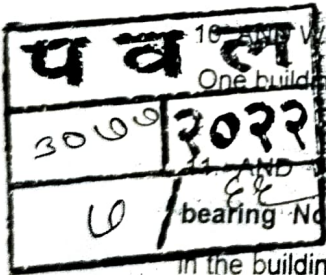
5. AND WHEREAS accordingly, the CIDCO Ltd. has allotted plot of land bearing Plot No. 314, Sector - 25, Pushpak Node, Village - Vahal, Navi Mumbai, Taluka - Panvel and District - Raigad and issued Allotment letter Dated - 14.06.2017, to MR. ANKUSH BABAN PATIL .

6. AND WHEREAS accordingly on payment of lease premium the corporation has consented to grant a lease of a piece or parcel of land bearing Plot No. 314, Sector - 25, Pushpak Node, Village - Vahal, Navi Mumbai, Taluka - Panvel and District - Raigad, (Hereinafter referred to as the said PROJECT LAND/PLOT) to MR. ANKUSH BABAN PATIL.

7. AND WHEREAS, vide Agreement to Lease Dated - 16.04.2018, duly registered with Joint Sub Registrar Panvel -3, on 16.05.2018, under Serial No.PVL3-5206/2018, M/s. City and Industrial Development Corporation of Maharashtra Ltd., The Corporation has leased to MR. ANKUSH BABAN PATIL THE LICENSEE, one such Plot of Land bearing No.314, admeasuring about 220.00 Sq.Mtrs. Area, Sector - 25, Node-Pushpak, Village-Vahal, Taluka Panvel and District Raigad, (hereinafter referred to as "THE SAID PLOT") for a period of 60 years computed from the date of Agreement to Lease.

8. AND WHEREAS the PROMOTER is entitled and enjoyed upon to construct building/s on the aforesaid project land in accordance with the recitals herein above.

9. AND WHEREAS the PROMOTER is in possession of the project land .



10. AND WHEREAS PROMOTER has proposed to construct on the project land One buildings thereof having Ground + 4 upper floors.

11. AND WHEREAS THE PURCHASER/S/ALLOTTEE/S is/are offered Flat bearing No., 203, on the Second Floor, (Hereinafter referred to as the said flat) in the building called "SAI ANGAN" (Hereinafter referred to as the said building)

constructed on the aforesaid project land by the PROMOTER.



12. AND WHEREAS the PROMOTER have entered into standard agreement with the Council of Architects and such agreement is registered with the council of Architects and such agreement is in accordance with the provisions prescribed by the council of Architects

13. AND WHEREAS the PROMOTER has registered the project under the provisions of the Real Estate (Regulation & Redevelopment) Act 2016 with the Real Estate Regulatory Authority at Mumbai, registration No. P52000030310. Authenticated copy is attached herein .

BA

Anil N. N. N.

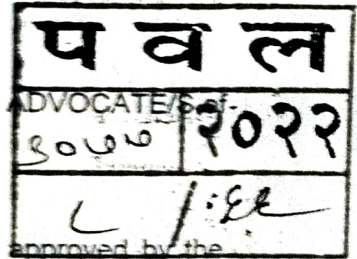
14. AND WHEREAS The PROMOTER have appointed a structural Engineer for the preparation of the structural design and drawings of the building/s and the PROMOTER accepts the professional supervision of the Architect and the Structural Engineer till the completion of the building/s.

15. AND WHEREAS the CIDCO LTD has approved the plan of the building to be constructed on the aforesaid plot of land and accordingly issued commencement certificate No CIDCO/BP-17045/TPO(NM&K)/2019/5525, Dated - 20.09.2019 to MR. ANKUSH BABAN PATIL, the PROMOTER herein for constructing the Residential + Commercial building on the aforesaid plot consisting of Ground + 4 upper floors on the terms and conditions contained therein.

16. AND WHEREAS THE PROMOTER has accordingly commenced construction of the residential + Commercial building known as "SAI ANGAN " in accordance with the plans and specification duly approved by the CIDCO LTD. (Hereinafter for the sake of brevity referred to as the "SAID PROJECT BUILDING").

17. AND WHEREAS by virtue of the Agreement to Lease Dated - 16.04.2018 and Commencement Certificate dated - 20.09.2019, the PROMOTER has sole and exclusive right to sell the Flats and shops in the building known as "SAI ANGAN" to be constructed by the PROMOTER on the project land and to enter into an Agreement/s with the PURCHASER/S/ALLOTTEE/S of the flats and Shops, to receive the sale consideration in respect thereof.

18. AND WHEREAS the copy of certificate of title issued by the the PROMOTER and has been annexed hereto .



19. The Authenticated Copies of the Plans of the Layout as approved by the concerned Local Authority and according to which the construction of building proposed to be provided for on the said project have been annexed hereto .

20. The Authenticated copies of the plans and specification of building to be purchased by the PURCHASER/S/ALLOTTEE/S as sanctioned and approved by the local authority have been annexed hereto .



21. AND WHEREAS the PROMOTER have got some of the approvals from the concerned local authority(s) to the plans, the specifications, elevations, sections and of the said building/s and shall obtain the balance approvals from various authorities from time to time, so as to obtain Building Completion Certificate or Occupancy Certificate of the said Buildings.

[Handwritten signature]

Anil Dhakale

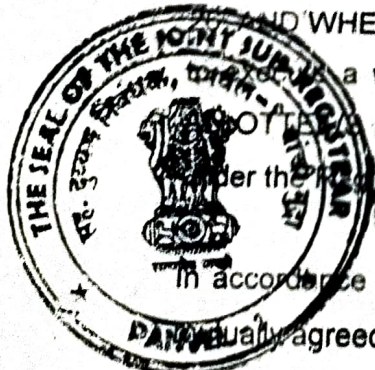
22. AND WHEREAS while sanctioning the said plans concerned local authority and/or Government has laid down certain terms, conditions, stipulations and restrictions which are to be observed and performed by the PROMOTER while developing the project land and the said buildings and upon due observance and performance of which only the completion or occupancy certificate in respect of the said building/s shall be granted by the concerned local authority.

23. AND WHEREAS the PURCHASER/S/ALLOTTEE/S has applied to the PROMOTER for purchase /allotment of the Flat No. 203, admeasuring about 27.49 Sq. Mtrs of Carpet area (excluding 5.669 Sq.Mtrs. Chajja area + 2.416 Sq. Mtrs. Natural Terrace area), on the Second Floor , in the building known as "SAI ANGAN" constructed on Plot bearing No. 314, Sector - 25, Pushpak Node, Village - Vahal, Navi Mumbai, Taluka -Panvel and District- Raigad (Hereinafter referred to as the "SAID FLAT") for the agreed consideration of Rs.30,50,000/- (RUPEES THIRTY LAKHS FIFTY THOUSAND ONLY).

24. AND WHEREAS the carpet area of the said Flat No. 203, is 27.49 square meters and "carpet area" means the net usable floor area of an Flat, excluding the area covered by the external walls, areas under services shafts, exclusive balcony appurtenant to the said Flat for exclusive use of the PURCHASER/S/ALLOTTEE/S or verandah area and exclusive open terrace area appurtenant to the said Flat for exclusive use of the PURCHASER/S/ ALLOTTEE/S , but includes the area covered by the internal partition walls of the Flat.

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[Signature]	

25. AND WHEREAS the parties relying on the confirmations representations and stipulations of each other to faithfully abide by all the terms, conditions and stipulations contained in this agreement and all applicable laws, are now willing to enter into this Agreement on the terms and conditions appearing hereunder;



AND WHEREAS under section 13 of the said Act the PROMOTER is required to execute a written Agreement to sale of said flat with the PURCHASER/S/ALLOTTEE/S being in fact these presents and also to register said Agreement under the Registration Act 1908.

In accordance with the terms and conditions set out in this agreement and as mutually agreed upon by and between the parties the PROMOTER hereby agrees to sell and the Allottee hereby agrees to purchase Flat No. 203, in the said project.

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NOW THEREFORE THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS :-

1. This Agreement shall always be subject to the provisions contained in the Real Estate (Regulation and Development) Act, 2016 (RERA) or any amendment therein or re-enactment thereof for the time being in force or any other provisions of law applicable from time to time and the rules framed thereunder. Under the provisions contained in the Real Estate (Regulation and Development) Act, 2016, the Promoter and all references herein shall be read and construed accordingly. The said Real Estate (Regulation and Development) Act, 2016 shall be hereinafter referred to as the "Act" and the Rules framed there under shall be referred to as the "Rules".

2. The PURCHASER/S/ALLOTTEE/S has/have inspected the Agreements, Sanctioned Plans and other relevant documents required to be given by the Promoter under the provisions of the Real Estate (Regulation and Development) Act, 2016 in respect of the said plot and the Purchaser/s has/have visited the site of construction and made himself/herself/ themselves familiar with the terms and conditions imposed by CIDCO Ltd. and other relevant authorities. The Purchaser/s bind/s himself/ herself/ themselves to adhere with terms and conditions of all documents /correspondence with CIDCO Ltd. and other concerned authorities. All the liabilities pertaining to the above shall be borne and paid by the Purchaser/s and when demanded by the CIDCO Ltd./other concerned authorities or the Promoter.

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3. The Promoter shall under normal conditions construct building/s on the said plot in accordance with the said plans and specifications duly approved and sanctioned by CIDCO and other concerned authorities. It is agreed that the Promoter shall save as permissible under the Act and the Rules, not make any additional alterations in the sanctioned plans, layout plans in respect of the said plot or building, as the case may be, without the previous written consent of the Purchaser(s)/ Allottee(s). Provided however, in case if any change, additions, alterations in the layout plans are required by the sanctioning Authority, the additions, alterations, shall be carried out without seeking any prior permission from the Purchaser(s)/Allottee(s) and the Purchaser(s)/Allottee(s) shall not challenge, dispute or raise any objection against the said changes in the sanctioned plans. Provided further that the Promoter may make such minor additions or alterations as may be required by CIDCO Ltd./other concerned Authorities as per the provisions of the Real Estate (Regulation And Development) Act, 2016 or any other act, statute or law governing the development of the said Plot. The Promoter shall keep the said revised plans and specifications at the office of the Promoter for inspection of the Purchaser/s.



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SCHEDULE 'A'

DESCRIPTION OF PLOT:

All that piece of Land bearing Plot No. 314, admeasuring about 220.00 Sq.Mtrs Area, Sector - 25, Pushpak Node, Village - Vahal, Navi Mumbai, Taluka - Panvel and District- Raigad and bounded as follows:-

On or towards the North by : Plot No.313A

On or towards the South by : Plot No.315

On or towards the East by : 9.00 mts. Wide Road

On or towards the West by : Plot No.303

SCHEDULE "B"

DESCRIPTION OF FLAT

ALL THAT piece and parcel of premises bearing Flat No. 203, admeasuring about 27.49 Sq. Mtrs of Carpet area (excluding 5.669 Sq.Mtrs. Chajja area + 2.416 Sq. Mtrs. Natural Terrace area), on the **Second Floor** , in the building known as "**SAI ANGAN**", constructed on Plot No. 314, at Sector - 25, Pushpak Node, Village - Vahal , Navi Mumbai, Tal. Panvel & Dist - Raigad .

Red

Anil Dhakule
कविता अ धाकले

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IN WITNESS WHEREOF the Parties hereto have hereunto set and subscribed their respective hands to the day, month and the year specifically mentioned herein above

Signed sealed and delivered by

The within named 'THE PROMOTER'

MR. ANKUSH BABAN PATIL

1) *BP*



In the presence of

[Signature]

2) *[Signature]*

SIGNED SEALED AND DELIVERED BY

The within named THE FLAT ALLOTTEE/S

)

)



1) *Anil Dhakode*

प व ल
30/03/2022
30/03

AND MRS. KAVITA ANIL DHAKTODE

In the presence of

1) *कविता अ धाकडे*

)

)

)



[Signature]

Reference No. : CIDCO/BP-17045/TPO(NM & K)/2019/5525

Date : 20/9/2019



COMMENCEMENT CERTIFICATE

To,

Shri Ankush Baban Patil
House no 136, At- kombadbhuje, Post- ulwe,
Taluka- Panvel
PIN - 410206

Sub : Development Permission for **Residential [Resi+Comm] + Mercantile / Business (Commercial) [Resi+Comm]** Building on Plot No. **314** , Sector **25** at **Pushpak(New)** , Navi Mumbai.

Ref : 1. Architects application for development permission dtd 30/8/2019

Dear Sir / Madam,



प व ल	
30.04	2022
84	199

Certification signature by PATIL MITHILESH
JANARDHAN, Validity Unknown

Name : PATIL MITHILESH
JANARDHAN
Designation : Associate
Planner
Organization : CIDCO OF

Reference No. : CIDCO/BP-17045/TPO(NM & K)/2019/5525

Date : 20/9/2019

Please refer to your application for Development Permission for **Residential [Resi+Comm] + Mercantile / Business (Commercial) [Resi+Comm]** Building on Plot No. 314, Sector 25 at Pushpak(New), Navi Mumbai.

The Development Permission is hereby granted to construct **Residential [Resi+Comm] + Mercantile / Business (Commercial) [Resi+Comm]** Building on the plot mentioned above.

The Commencement Certificate as required under section 45 of Maharashtra Regional and Town Planning (MRTP) ACT 1966 is also enclosed herewith for the structures referred above.

The Developer / Individual plot Owner should obtain the proposed finished road edge level from the concerned Nodal Executive Engineer. The Developer/ Plot Owner to ensure that the finished plinth level of the proposed buildings / shops to be minimum 750 mm above the proposed finished road edge level. In case, the building is having still, the finished still level to be minimum 300 mm. above the road edge level.

The approval for plumbing services i.e. drainage and water supply shall be separately obtained by the applicant from the concerned nodal Executive Engineer, CIDCO prior to the commencement of the construction work.

You will ensure that the building materials will not be stacked on the road during the construction period.

 **CIDCO**
WE MAKE CITIES

Certification signature by PATIL MITHILESH
JANARDHAN, Validity 03/09/2019

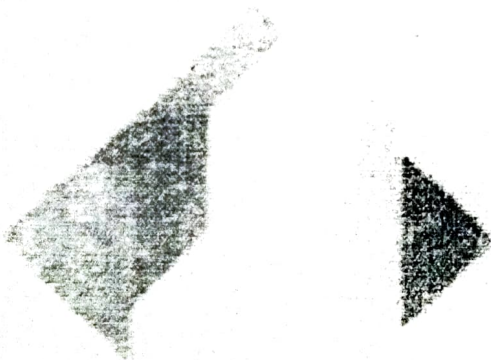
Name : PATIL MITHILESH
JANARDHAN
Designation : Associate
Planner
Organization : CIDCO OF

प व ल
3006 2022

Reference No. : CIDCO/BP-17045/TPO(NM & K)/2019/5525

Date : 20/9/2019

The Developers / Builders shall take all precautionary measures for prevention of Malaria breeding during the construction period of the project. If required, you can approach Health Department CIDCO, for orientation program and pest control at project site to avoid Epidemic.



CIDCO
WE MAKE CITIES

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3000	2022
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Certification signature by PATIL MITHILESH
JANARDHAN, Validity Unknown
Name : PATIL MITHILESH
JANARDHAN
Designation : Associate
Planner
Organization : CIDCO OF

COMMENCEMENT CERTIFICATE

Permission is hereby granted under section - 45 of the Maharashtra Regional and Town Planning Act. 1966 (MaharashtraXXXVII) of 1966 to M/s **Shri Ankush Baban Patil , House no 136, At-kombadbhuje, Post- ulwe, Taluka- Panvel** for Plot No. **314 , Sector 25 , Node Pushpak(New)**

. As per the approved plans and subject to the following conditions for the development work of the proposed **Residential [Resi+Comm] + Mercantile / Business (Commercial) [Resi+Comm]** in **1Ground Floor + 4Floor** Net Builtup Area [**Residential [Resi+Comm] =302.43, Mercantile / Business (Commercial) [Resi+Comm] =26.52 Total BUA = 328.95**] Sq m .

Nos. Of Residential Units :- 11, Nos. Of Mercantile / Business (Commercial) Units :- 2

- A.** This Commencement Certificate is valid up to plinth level only. The further order will be given after the plinth is inspected and plinth Completion Certificate is issued.
- B.** Applicant Should Construct Hutments for labors at site.
- C.** Applicant should provide drinking water and toilet facility for labors at site.

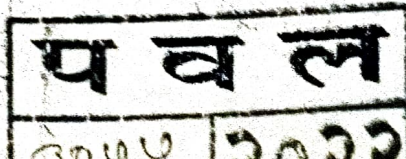
1. This Certificate is liable to be revoked by the Corporation if :-

- 1(a) The development work in respect of which permission is granted under this certificate is not carried out or the use thereof is not in accordance with the Sanctioned plans.
- 1(b) Any of the conditions subject to which the same is granted or any of the restrictions imposed upon by the corporation is contravened.
- 1(c) The Managing Director is satisfied that the same is obtained by the applicant through fraud or Misrepresentation and the applicant and/or any person deriving title under him, in such an event shall be deemed to have carried out the development work in contravention of section - 43 or 45 of the Maharashtra Regional and Town Planning Act- 1966.

2. The applicant shall :-

Certification signature by PATIL MITHILESH
JANARDHAN, Validity Date: 20/09/2019

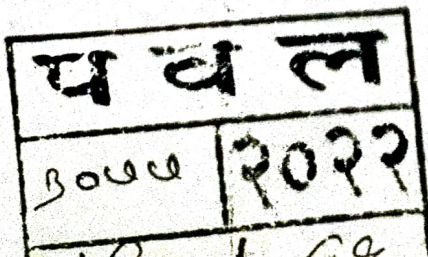
Name : PATIL MITHILESH
JANARDHAN
Designation : Associate
Planner
Organization : CIDCO OF



Reference No. : **CIDCO/BP-17045/TPO(NM & K)/2019/5525**

Date : **20/9/2019**

- 2(a) Give a notice to the Corporation for completion of development work upto plinth level, at least 7 days before the commencement of the further work.
- 2(b) Give written notice to the Corporation regarding completion of the work.
- 2(c) Obtain Occupancy Certificate from the Corporation.
- 2(d) Permit authorized officers of the Corporation to enter the building or premises for which the permission has been granted, at any time for the purpose of ensuring the building control Regulations and conditions of this certificate.
3. The Certificate shall remain valid for period of 1 year from the date of its issue, thereafter revalidation of the same shall be done in accordance with provision of Section - 48 of MRTP Act- 1966 and as per regulations no. 16.1(2) of the GDCRs - 1975.
4. The conditions of this certificate shall be binding not only on the applicant but also on its successors and/or every person deriving title through or under him.
5. A certified copy of the approved plan shall be exhibited on site.
6. The amount of Rs _____/- deposited with CIDCO as security deposit shall be forfeited either in whole or in part at the absolute discretion of the Corporation for breach of any of the conditions attached to the permission covered by the Commencement Certificate. Such forfeiture shall be without prejudice to any other remedy or right of Corporation.
7. "Every Building shall be provided with underground and over head water tank. The capacity of the tanks shall be as per norms fixed by CIDCO. In case of high rise buildings underground and over head water tank shall be provided as per the fire fighting requirements of CIDCO. The applicant shall seek approval of the EE (Water Supply) of CIDCO in respect of capacity of domestic water tanks. The applicant shall seek approval of the Fire Officer of CIDCO in respect of capacity of water tanks for the fire fighting purpose".
8. You shall approach Executive Engineer, M.S.E.B. for the power requirements, location of transformer, if any, etc.



Certification signature by PATIL MITHILESH
JANARDHAN, Vardhya, Chhatrapati
Name : PATIL MITHILESH
JANARDHAN
Designation : Associate
Planner
Organization : CIDCO OF

Reference No. : CIDCO/BP-17045/TPO(NM & K)/2019/5525

Date : 20/9/2019

9 As per Govt. of Maharashtra memorandum vide no. TBP/4393/1504/C4-287/94, UD-11/RDP, Dated 19th July, 1994 for all buildings following additional conditions shall apply.

- i) As soon as the development permission for new construction or re-development is obtained by the Owners/Developer, he shall install a 'Display Board' on the conspicuous place on site indicating following details :-
 - a) Name and address of the owner/developer, Architect and Contractor.
 - b) Survey Number/City survey Number, Plot Number/Sector & Node of Land under reference along with description of its boundaries.
 - c) Order Number and date of grant of development permission or re-development permission issued by the Planning Authority or any other authority.
 - d) Number of Residential flats/Commercial Units with areas.
 - e) Address where copies of detailed approved plans shall be available for inspection.
- ii) A notice in the form of an advertisement, giving all the detailed mentioned in (i) above, shall be published in two widely circulated newspapers one of which should be in regional language.

11. As directed by the Urban Development Deptt. Government of Maharashtra, under Section -154 of MR & TP Act- 1966 and vide Provision No. TPB 432001/2133/CR-230/01/UD-11, dated 10/03/2005, for all buildings, greater than 300.00 Sq. m. following additional condition of Rain Water Harvesting shall apply.

- a) All the layout open spaces/amenities spaces for Housing Societies and new construction /reconstruction / additions on plots having area not less than 300.00 Sq. m. shall have one or more Rain Water Harvesting structures having minimum total capacity as detailed in schedule (enclosed).

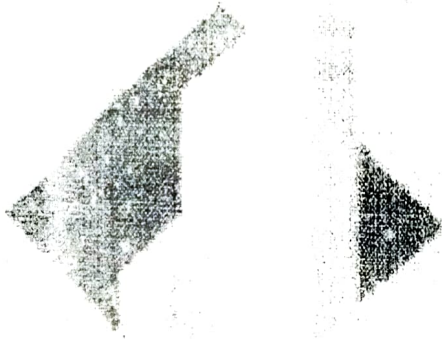
Provided that the authority may approve the Rain water Harvesting Structures of specifications different from those in Schedule, subject to the minimum capacity of Rain Water Harvesting being ensured in each case.

प व ल		Verification signature by PATIL MITHLESH ANARDHAN, Associate Planner
3040	2022	Name : PATIL MITHLESH ANARDHAN Designation : Associate Planner Organization : CIDCO OF
14/09/2019		

Reference No. : **CIDCO/BP-17045/TPO(NM & K)/2019/5525**

Date : **20/9/2019**

- b) The owner/society of every building mentioned in the (a) above shall ensure that the Rain Water Harvesting structure is maintained in good repair for storage of water for non potable purposes or recharge of groundwater at all times.
- c) The Authority may impose a levy of not exceeding Rs. 100/- per annum for every 100 Sq. m. of built up area for the failure of the owner of any building mentioned in the (a) above to provide or to maintain Rain Water Harvesting structures as required under these byelaws.



CIDCO
WE MAKE CITIES

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Certification signature by PATIL MITHILESH
JANARDHAN, Validity 08/11/2019

Name : PATIL MITHILESH
JANARDHAN
Designation : Associate
Planner
Organization : CIDCO OF



Maharashtra Real Estate Regulatory Authority

REGISTRATION CERTIFICATE OF PROJECT

FORM 'C'

(See rule 8(a))

This registration is granted under section 5 of the Act to the following project under project registration number P52000030310

Project: SAI ANGAN Plot Bearing / CTS / Survey / Final Plot No: PLOT NO 314 at Wahai, Panvel, Raigarh, 410206

1. Mr./Ms. Ankush Baban Patil son/daughter of Mr./Ms. BABAN SITARAM PATIL Tehsil: Panvel, District: Raigarh. Pin: 410206, situated in State of Maharashtra.

2. This registration is granted subject to the following conditions, namely:-

- The promoter shall enter into an agreement for sale with the allottees;
- The promoter shall execute and register a conveyance deed in favour of the allottee or the association of the allottees, as the case may be, of the apartment or the common areas as per Rule 9 of Maharashtra Real Estate (Regulation and Development) (Registration of Real Estate Projects, Registration of Real Estate Agents, Rates of Interest and Disclosures on Website) Rules, 2017;
- The promoter shall deposit seventy percent of the amounts realised by the promoter in a separate account to be maintained in a schedule bank to cover the cost of construction and the land cost to be used only for that purpose as per sub-clause (D) of clause (1) of sub-section (2) of section 4 read with Rule 5;

OR

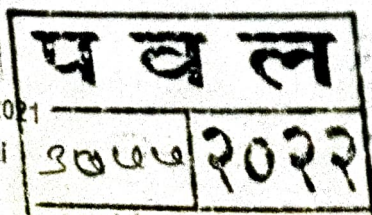
That entire of the amounts to be realised hereinafter by promoter for the real estate project from the allottees, from time to time, shall be deposited in a separate account to be maintained in a scheduled bank to cover the cost of construction and the land cost and shall be used only for that purpose, since the estimated receivable of the project is less than the estimated cost of completion of the project.

- The Registration shall be valid for a period commencing from 15/08/2021 and ending with 31/12/2022 unless renewed by the Maharashtra Real Estate Regulatory Authority in accordance with section 5 of the Act read with rule 6.
- The promoter shall comply with the provisions of the Act and the rules and regulations made there under;
- That the promoter shall take all the pending approvals from the competent authorities

3. If the above mentioned conditions are not fulfilled by the promoter, the Authority may take necessary action against the promoter including revoking the registration granted herein, as per the Act and the rules and regulations made there under.

Dated: 15/08/2021

Place: Mumbai



Signature valid

Digitally Signed by
Dr. Vasant V. Pramanand Prabhu
(Secretary, MahaRERA)
Date: 15-08-2021 17:50:59

Signature and seal of the Authorized Officer

Mr. Sanket Vijay Dalvi

B. Com, LL.B.

ADVOCATE

Office No. 163, First Floor, Central Facility
Building No. 02, Above Punjab National
Bank, Opp. Visava Hotel & Jalaram Market,
Sector 19, APMC Market 2, Phase 2, Vashi,
Navi Mumbai 400 703
Mobile : +91 98238 11855
Email : sanketdalvi83@gmail.com

Date : 20.09.2019

TITLE CERTIFICATE

This is to certify that I have investigated the documents in respect of Plot No .314, admeasuring about 220.00 Sq.Mtrs. Area, Sector - 25, Node - Pushpak , Village -Vahal, Navi Mumbai , Taluka -Panvel and District- Raigad (herein referred to the said Property/Plot) owned by **MR. ANKUSH BABAN PATIL**, I have perused the following documents :

a) Allotment Letter Dated - 14.06.2017, issued by the CIDCO LTD., in respect of Plot No.314, admeasuring about 220.00 Sq.Mtrs. Area, Sector - 25, Node-Pushpak, Village-Vahal, Navi Mumbai, Taluka -Panvel and District- Raigad in the name of **MR. ANKUSH BABAN PATIL**.

b) Agreement to Lease Dated - 16.04.2018, duly registered with Joint Sub Registrar Panvel -3, on 16.05.2018, under Serial No.PVL3-5206/2018, executed between M/s. City and Industrial Development Corporation of Maharashtra Ltd., (herein referred to the CIDCO LTD/ The Corporation) and **MR. ANKUSH BABAN PATIL**, THE LICENSEE, Plot No.314 .

c) Commencement Certificate issued by the CIDCO LTD., in respect of Plot No . 314, bearing No.CIDCO/BP-17045/TPO(NM&K)/2019/5625, Dated - 20.09.2019,

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It is determined from the records that :

1) M/S. CITY AND INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARASHTRA LTD., having its registered Office at "Nirmal", 2nd Floor, Nariman Point, Mumbai-400021, (hereinafter referred to as the CIDCO Ltd./The Corporation) is the New Town Development Authority for the Township of Navi Mumbai designated by the Government fo Maharashtra in exercise of its powers under Section 113 (1) (3A) of the Maharashtra Regional and Town Planning Act, 1966 (hereinafter referred to as the said Act").

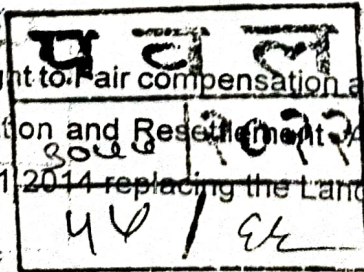
2) The Government of Maharashtra, pursuant to Section 113 of (A) of the said Act , acquires lands and vests such lands in CIDCO Ltd., for Development and Disposal and in turn CIDCO Ltd., grants lease of such lands for Development thereof to the intending Lessees .

3) By the virtue of being the Development Authority the Corporation has been empowered under Section 118 of the said Act to dispose off any land acquired by it or vested into it in accordance with the Proposal approved by the State Government under the said Act.

4) The Corporation has decided to establish the Navi Mumbai International Airport with the approval of State Government as the part of development of Navi Mumbai.

5) The Corporation is required to acquire the private land for the said project before 01.01.2014 apart from the land already acquired under the erstwhile Land Acquisition Act 1894.

6) The Right to Fair compensation and Transparency in land Acquisition, Rehabilitation and Resettlement Act 2013 come into force with effect from 01.01.2014 replacing the Land Acquisition Act, 1894.



7) Although the project was notified under the Land Acquisition Act, 1894, the award for certain land was not declared as on 01.01.2014. Therefore as per Section 24 of the Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act 2013, the determination of the compensation for such land will be conformity with the Right to Fair Compensation and Transparency in Land Acquisition Rehabilitation and Resettlement Act, 2013.

8) As per Sec 108 (1) and 108 (2) of the Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act 2013 and Government Resolution of Urban Development Department Dated - 01.03.2014 in lieu of the monetary compensation provided higher and better compensation in form of developed plots to the land owners whose land are acquired for the project and accordingly, the Corporation allotted the plots to the land owners who opted for compensation in form of developed plots instead of monetary compensation.

9) There were certain structure on the said land which were also required to be shifted for the purpose of development and as per the Government . Resolution of Urban Development Department Dated - 28.05.2014 decision to grant the developed plots to the owners of such structure was taken as the special case in accordance with the Government Resolution, Forest and Revenue Department 25.06.2014 . The District Rehabilitation officer was appointed to the eligibility of such structure owners .

Dated	
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10) MR. ANKUSH BABAN PATIL is the owner/occupant of the unnumbered in Survey Numbers land in gaothan area of village Kombadbhuje along with the structure standing thereon admeasuring



53.15 Sq. Mtrs and the Building Numbers as per survey given is/was No. 237 and the Structure given is /was No. KB-185, KB-185A, and was used for Residential purpose .

11) The competent authority had determined admissible area for determination of eligibility as 71.50 sq. mtrs. and the area of the plot to be given was determined as 220.00 Sq. Mtrs.

12) Vide an Allotment Letter Dated - 14.06.2017, M/s. City and Industrial Development Corporation of Maharashtra Ltd. have allotted the Plot No . 314, admeasuring about 220.00 Sq.Mtrs. Area, Sector - 25, Node-Pushpak, Village-Vahal, Navi Mumbai, Taluka -Panvel and District- Raigad (herein after referred to the said Plot) to **MR. ANKUSH BABAN PATIL.**

13) AND WHEREAS, vide Agreement to Lease Dated -16.04.2018, duly registered with Joint Sub Registrar Panvel -2, on 16.05.2018, under Serial No. No.PVL3-5206/2018, M/s. City and Industrial Development Corporation of Maharashtra Ltd., The Corporation has leased to **MR. ANKUSH BABAN PATIL** , THE LICENSEE, one such Plot of Land bearing No.314, admeasuring about 220.00 Sq.Mtrs. Area , Sector - 25, Node-Pushpak, Village-Vahal, Navi Mumbai, Taluka -Panvel and District- Raigad (hereinafter referred to as "THE SAID PLOT") for a period of 60 years, computed from the date of Agreement to Lease.

14) AND WHEREAS M/S. CITY AND INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARASHTRA LTD. has granted permission by its Commencement Certificate bearing No. CIDCO/BP-17045/TPO	
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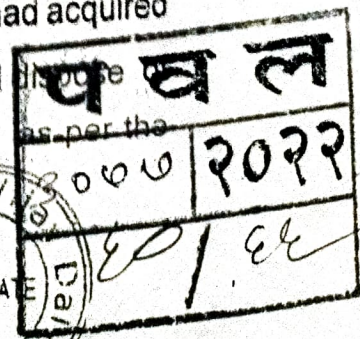
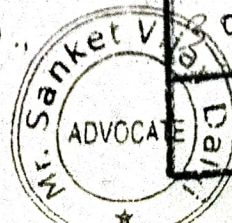


(NM&K)/2019/5525, Dated - 20.09.2019, to commence the construction work of residential + Commercial building on the said Plot of Land bearing No.314, admeasuring about 220.00 Sq. Mtrs. Area, Sector -25, Node-Pushpak, Village-Vahal, Navi Mumbai, Taluka -Panvel and District-Raigad, on the terms & conditions mentioned therein.

15) As per the Agreement to Lease Dated -16.04.2018 and Commencement Certificate Dated -20.09.2019, the Licensee have got License and authority to enter upon the land for construction of the Building thereon .

16) AND WHEREAS Search Report Submitted by Search clerk MR. RAKESH MOHITE for the period of 5 years in respect of Plot of Land bearing No. 314, Sector -25, Node-Pushpak , Village-Vahal, Navi Mumbai, Taluka - Panvel, and District -Raigad , the Search Report is enclosed along with the receipt to the Government .

On the basis of the documents submitted and information cited herein above subject to producing on original documents and Subject to compliance of all the terms & Conditions stated in Allotment Letter, Agreement To Lease and Commencement Certificate , I hereby certify that the title of the **MR. ANKUSH BABAN PATIL** to the said Plot of Land bearing No.314 is clear and marketable & free from all encumbrances and so also **MR. ANKUSH BABAN PATIL** had acquired valid and legal right to develop the said property/Plot and dispose the Flats and Shops in the building constructed thereon as per the building permission granted by the CIDCO LTD .



SCHEDULE OF THE PLOT

Plot of Land bearing Plot No.314, admeasuring about 220.00 Sq.Mtrs,
Sector - 25, Node - Pushpak, Village-Vahal, Navi Mumbai, Taluka -
Panvel and District Raigad



Your Truly,

A handwritten signature in black ink, appearing to read "Sanket Dalvi".

Mr. Sanket Vijay Dalvi
B Com, LL.B
ADVOCATE
32 SS-III Type, Sector-2 Vashi
Navi Mumbai-400 703

प व ल
२०२० २०२२

86/3077
बुधवार, 16 मार्च 2022 5:41 म.नं.

दस्त गोश्वारा भाग-1

पवेल 1
दस्त क्रमांक: 3077/2022

दस्त क्रमांक: पवेल 1 /3077/2022

बाजार मूल्य: रु. 14,56,444/-

मोबदला: रु. 30,50,000/-

भरलेले मुद्रांक शुल्क: रु.1,83,000/-

दु. नि. सह. दु. नि. पवेल 1 यांचे कार्यालयात

पावती: 3617

पावती दिनांक: 16/03/2022

क्र. क्र. 3077 वर दि. 16-03-2022

सादरकारणाचे नाव: अनिल रत्नाजी धाकतोडे - -

रोजी 5:35 म.नं. वा. हजर केला.

नोंदणी फी

रु. 30000.00

दस्त हाताळणी फी

रु. 1320.00

गृह्यांची संख्या: 66

एकूण: 31320.00

Anil Dhakade

दस्त हजर करणाऱ्याची सही:


JOINT S R PANVEL 1


JOINT S R PANVEL 1


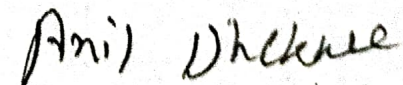
दस्ताचा प्रकार: करारनामा

मुद्रांक शुल्क: (दोन) कोणत्याही नगरपालिका किंवा नगर पंचायत किंवा स्थानगत असलेल्या कोणत्याही कटक क्षेत्राच्या हद्दीत किंवा मुंबई महानगर प्रदेश विकास प्राधिकरणाच्या हद्दीत असलेल्या कोणत्याही ग्रामीण क्षेत्रात, किंवा मुंबई मुद्रांक (मालमत्तेच्या प्रत्यक्ष बाजार मूल्याचे निधारण) नियम, 1995 अन्वये प्रकाशित झालेल्या वार्षिक विवरणपत्रातील दराप्रमाण प्रभाव क्षेत्रात.

शिफ्टा क्र. 1 16 / 03 / 2022 05 : 35 : 08 PM ची वेळ: (सादरीकरण)

शिफ्टा क्र. 2 16 / 03 / 2022 05 : 40 : 12 PM ची वेळ: (फी)

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3077 2022
EX / EX

प्रतिज्ञा पत्र
मदर दस्तऐवज हा नोंदणी क्रमांक १९०० अंतर्गत असलेल्या तरतुदीनुसारच नोंदणीस आणून केलेला आहे. * दस्तऐवज पूर्ण भरादूर, विषादक व्यक्ती, साक्षीदार, व संबत जोडलेल्या कायदेशीर बांधकाम तज्ज्ञांनी आहे. * हस्ताची सत्यता, वैधता कायदेशीर बांधकामासाठी दस्त निष्पत्तीक व तज्ज्ञांच्याकडे हे संपूर्णपणे जबाबदार राहतील. * दस्तऐवजासोबत जोडलेले कायदेशीर मुद्रांक शुल्काचे प्रत्यक्षी इत्यादी बनावट काढून घ्यावेत. * पूर्ण बनावटारी विषादकाची उशील

विष्णु शेणार

अनिल धाकतोडे
लिग्न वेणार



कॉपीज म धाकतोडे

प्रमाणित करणेत येते की, या दस्तामळे



दस्त गोपधारा भाग-2

पवल 1
दस्त क्रमांक: 3077/2022

दस्त क्रमांक : पवल1/3077/2022

दस्ताचा प्रकार :- करारनामा

क्र.	पक्षकाराचे नाव व पत्ता	पक्षकाराचा प्रकार	छायाचित्र	अंगठ्याचा ठसा
1	नाव: अंकुश बबन पाटील - - पत्ता: प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं.: हाऊस नं. 136, कोंबडभुजे, पोस्ट- उलवा, तालुका - पनवेल, जिल्हा - रायगड, महाराष्ट्र, राईगार: (०). पॅन नंबर: ASFPP1243F	लिहून घेणार वय :- 55 स्वाक्षरी:- <i>BH</i>		
2	नाव: अनिल रबाजी धाकतोडे - - पत्ता: प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं.: मेधावन, अहमदनगर, महाराष्ट्र, महाराष्ट्र, आ: एड्णागार. पॅन नंबर: BBQPD9324J	लिहून घेणार वय :- 48 स्वाक्षरी:- <i>Anil Dhakode</i>		
3	नाव: कविता अनिल धाकतोडे - - पत्ता: प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं.: मेधावन, अहमदनगर, महाराष्ट्र, महाराष्ट्र, आ: एड्णागार. पॅन नंबर: DCHPD3607J	लिहून घेणार वय :- 36 स्वाक्षरी:- <i>कविता अ धाकतोडे</i>		

दस्तऐवज करून देणार तथाकथित करारनामा चा दस्त ऐवज करून दिल्याचे कबुल करतात.
क्र. 3 ची वेळ: 16 / 03 / 2022 05 : 52 : 35 PM

दस्तऐवज करून देणा-यानां व्यक्तीश: ओळखतात, व त्यांची ओळख पटवितात

क्र.	पक्षकाराचे नाव व पत्ता	स्वाक्षरी	छायाचित्र	अंगठ्याचा ठसा
1	नाव: रोहन व्ही. चव्हाण - - वय: 30 पत्ता: सेक्टर - 19, वाशी, नवी मुंबई पिन कोड: 400703	<i>Rohan</i> स्वाक्षरी		
2	नाव: रुपेश सिन्हा - - वय: 38 पत्ता: नेरुळ, नवी मुंबई पिन कोड: 400706	<i>Rupesh</i> स्वाक्षरी		

पवल
क्र 4 ची वेळ: 16 / 03 / 2022 05 : 54 : 13 PM
3000 2022
६६ / ६६

पुस्तक क्र. 2
पुस्तक 3000
वर नोंदव.

Purchaser	Type	Verification no/Vendor	GRN/Licence	Amount	Used At	Deface Number	Deface Date
ANIL RABAJI DHAKTODE	eChallan	691033320220981	400703202122E	183000.00	SD	0007120328202122	16/03/2022
ANIL RABAJI DHAKTODE	eChallan		401470752122E	30000	RF	0007120328202122	16/03/2022
	DHC		150320220981	1320	RF	1503202220981D	16/03/2022



पुस्तक क्र. 2, पुस्तक 3000, वर नोंदव.



CIDCO OCCUPANCY COMPLETION CERTIFICATE

CIDCO/BP-17045/TPO(NM & K)/2019/11820

Date: 12 January, 2024

Unique Code : 2019040210222201

To,

Shri Ankush Baban Patil
House no 136, At- kombadbhuje, Post- ulwe,
Taluka- Panvel
PIN - 410206

Sub : Occupancy Certificate for **Resi_Commercial [Resi+Comm]** Building on Plot No. 314
Sector 25 at **Pushpak**, Navi Mumbai.

Ref : 1) Your architect's resubmitted online application on 08.12.2023. 2) No dues vide letter
No CIDCO/ESTATE/ACSLO(NMIA)/2023/3065 dtd 10.10.2023

Dear Sir,

Please find enclosed herewith the necessary Occupancy Certificate for **Resi_Commercial [Resi+Comm]** Building on above mentioned plot along with as built drawing duly approved.

You shall carry out Structural Audit of this development from Structural Engineer after every 5 years from the date of occupancy certificate granted and submit the copy of structural audit to Estate section. CIDCO for their record, However, If the said premise is to be transferred to the register society, the above terms & conditions shall be incorporated in the conveyance deed and the society member shall be made aware of the said terms and conditions at the time of execution of conveyance deed.

The Developers / Builders shall take a note that, you have submitted as built drawing regarding change made at site. Hence as per condition mentioned in commencement certificate Your security deposit has been forfeited .

Since, you have paid 100% IDC, you may approach to the office of Executive Engineer (W/S -1) to get the water supply connection to your plot.

CIDCO/BP-17045/TPO(NM & K)/2019/11820
Unique Code : 2019040210222201

Date : 12 January, 2024

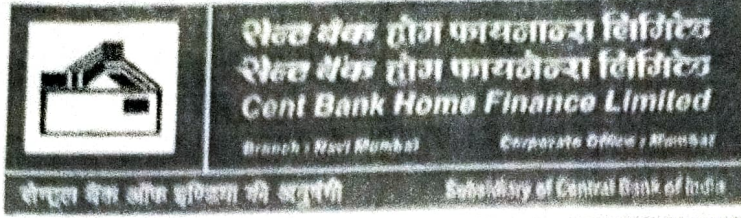
OCCUPANCY COMPLETION
CERTIFICATE

I hereby certify that the development of **Resi_Commercial [Resi+Comm]** Building **Ground+04 [Total BUA = 328.95Sq.mtrs , Residential BUA = 302.43 Sq.mtrs , Commercial BUA = 26.52 Sq.mtrs , Any Other BUA = 0 Sq.mtrs Number of units = 13No. , No. of Residential Units = 11No. , No.of Commercial Units = 2No. , Any Other Units = 0No. Ground+No. Of Floors = Ground+04]** Plot No. **314 ,]** , Sector - **25** at **Pushpak** of Navi Mumbai completed under the supervision of **Prasanna Pramod Patil** Architect has been inspected on **01 January, 2024** and I declare that the development has been carried out in accordance with the General Development Control Regulations and the conditions stipulated in the Commencement Certificate dated **06 September, 2019** and that the development is fit for the use for which it has been carried out.

1 The proposed Chajja over openings for protection from the sun & rain and architectural features for decoration, Aesthetic purpose shall not be used for any habitable purpose.

Thanking you,

Yours faithfully,



Mumbai Branch

CBHFL/2022-23/MUM

1st February 2023

To,
Mr. Anil Rabaji Dhaktode
Mrs. Kavita Anil Dhaktode
Flat no. 203, 2nd floor, Building Sai Angan,
Plot no. 314, Pushpak Node, Sector 25,
Village Vahal, Panvel, Raigad - 410206
☎ Job No.: 8380071227/ 7744862492

Dear Sir/Madam,

Reg: Credit of PMAY Subsidy in your Housing loan A/c no. 00703010000172

Your account has been credited with Rs. 2,67,280/- on account of receipt of PMAY-CLSS Subsidy under EWS/LIG New/Old, MIG I/II Scheme. This provides you the option to reduce your monthly EMI by submitting a consent letter at our branch office, as it alters the contract terms.

For your reference please see appended loan account statement, reflecting the credit of subsidy amount and a reduced outstanding balance.

Please note that in case of non-compliance of scheme guidelines at any stage, all the benefits given under the scheme would be withdrawn and difference of interest amount and EMI would be recovered as per the original contract terms.

Please acknowledge receipt.

With warm regards,

Yours sincerely,



Shop No. 5&6, Chawla Plaza, Plot no- 14/15, Sector 11, CBD Belapur, Navi Mumbai - 400614
Tel.: 022-27571591, 022-27580513, 2246057548. CIN: U65922MP1991PLC006427



सेन्ट बैंक होम फायनेंस लिमिटेड
सेन्ट बैंक होम फायनेंस लिमिटेड
Cent Bank Home Finance Limited

Branch : Navi Mumbai

Corporate Office : Mumbai

सेन्ट्रल बैंक ऑफ इण्डिया की अनुषंगी

Subsidiary of Central Bank of India

CBHFL/ MUM/2021-22/

LOS Application Id - 00700000000237

Loan A/c No. - 00703010000172

Date - 25.03.2022

Mr. Anil Rabaji Dhaktode
Mrs. Kavita Anil Dhaktode
Flat no. 503, Krishna Heights,
Plot no. 44 B, Sector 19 B, Ulwe,
Tal- Panvel, Dist Raigad - 410206.
Contact no.- 8380071227, 7744862492

Dear Sir / Madam,

Re: - Your Application for seeking Housing Loan of Mr. Anil Rabaji Dhaktode & Mrs. Kavita Anil Dhaktode
Date: 05.03.2022 for Rs. 26.50 Lacs.

With reference to the above, we are pleased to inform you that we have sanctioned your loan of Rs. 26.50 Lacs in the name of Mr. Anil Rabaji Dhaktode & Mrs. Kavita Anil Dhaktode on following terms and conditions:

1. Purpose	HL -Builder Purchase
2. Cost of House/Flat/Plot	Rs. 30.50 Lacs
3. Margin/ Own Contribution	Rs. 4.00 Lacs
4. Loan Amount Sanctioned	Rs. 26.50 Lacs
5. Login Fee Received	Rs. 5900/-
6. Applicable Rate of Interest* (Base Rate + Spread)	9.65 + 0.30 = 9.95 % per Annum as on date of execution of the loan agreement fixed for two years, and there after then prevailing floating rate of interest would be applied.
7. Repayment	1. Total Tenor (Moratorium + EMI) : 252 months 2. Moratorium Period: 1 months 3. Total EMI's : 251 months (Excluding Moratorium period) 4. EMI Amount: Rs. 25,137/-
8. Date of Commencement of EMI	10.08.2022
9. Prime Security	Equitable Mortgage of the proposed property at Flat No. 203, 2nd Floor, building known as "SAI ANGAN", Plot bearing No. 314, Sector - 25, Pushpak Node, Village - Vahal, Navi Mumbai, Taluka - Panvel and District - Raigad.
10. Collateral Security (If Any)	NA
11. Personal Guarantee of	NA
12. Name of Seller/ Builder/ Housing Society	MR. ANKUSH BABAN PATIL
13. Property description	Flat No. 203, 2nd Floor, building known as "SAI ANGAN", Plot bearing No. 314, Sector - 25, Pushpak Node, Village - Vahal, Navi Mumbai, Taluka - Panvel and District - Raigad.
14. Disbursement Mode	DD / CHEQUE

• Any change into Interest rates will be the sole discretion of CBHFL. Refer our website www.cbhfl.com for latest updates on Interest rates, charges and fee.

Central Bank Building, Opp. Belapur Railway Station, Sector 11, CBD Belapur, Navi Mumbai - 400614.
Tel.: 022-27571591, 022-27580513, CIN: U65922MP1991PLC006487

Anil Dhaktode

कविता अ धाकतोडे





सेन्ट बँक होम फायनान्स लिमिटेड
सेन्ट बँक होम फायनान्स लिमिटेड
Cent Bank Home Finance Limited

Branch : Navi Mumbai

Corporate Office : Mumbai

Subsidiary of Central Bank of India

सेन्ट्रल बँक ऑफ इण्डिया की अनुषंगी

Other Terms and Conditions of sanction:

- In case of reduction in Rate of Interest (ROI) due to any reason, EMI will not be changed; and the loan would get repaid and closed before full term. In case of increase in Rate of Interest (ROI), EMI may get changed on borrower's request. Any change in EMI is the sole discretion of CBHFL.
- (a) The loan will be disbursed in lump sum or in installments (Not exceeding 4 tranches) to be decided by CBHFL considering the need and progress of construction as determined by CBHFL and not necessarily as per your agreement with the builder, if any. CBHFL will not be liable for any penalties/charges imposed by the Builder/Developer/Society.
 - (b) The loan will not be disbursed in part or in full, until you have invested your own contribution i.e. the cost of the unit less CBHFL's loan.
 - 3) The dwelling unit for the purchase or construction of which the loan has been sanctioned must conform to the approved building plan/Map from the appropriate authorities.
 - 4) The loan will be secured by (a) First Charge on the dwelling unit purchased or constructed with the help of this loan, (b) personal guarantees as acceptable to CBHFL, (c) Assignment of Life Insurance Policies in favor of CBHFL, and/or such other security as CBHFL may find necessary, suitable and acceptable. You shall produce such documents/reports/evidence as may be required by CBHFL to ascertain that the property to be mortgaged with CBHFL has a clean, clear and marketable title. Applicant/co-applicant will bear all charges & stamp duty payable for creation of security charge in respect of this loan.
 - 5) You shall inform CBHFL in writing, about any change/loss of job, business, profession (as the case may be) immediately after such change.
 - 6) The amount of this loan has been fixed, inter-alia, on the assumption that the cost of the dwelling unit to be purchased or constructed by you will be as estimated in your application. In the event of the cost actually incurred being less, we reserve the right to suitably reduce the amount of loan.
 - 7) This letter of offer shall stand revoked and cancelled and shall be absolutely null and void if:-
 - (a) There are material changes in the proposal for which this loan is, sanctioned;
 - (b) Any material fact concerning your income, or ability to repay, or any other relevant aspect of your proposal on your application for loan is withheld, suppressed, concealed or not made
 - (c) known to us;
 - (d) Any statement made in the loan application is found to be incorrect or untrue;
 - (e) The "Acceptance Note" duly signed together with the Processing Fees has not been received by us within 30 days of this letter.
 - 8) The offer may be kept open at the sole direction of CBHFL after 60 days from the date hereof on payment of Rs. 100/- per lac per month and subject to processing fees being paid along with your acceptance on the "Acceptance Note" within 30 days from the date of this letter for maximum period of 90 days from the day of acceptance of letter.
 - 9) In case of loan already disbursed in part or in full, if loan amount is found to be misutilised or any material change noticed in given information based on which the loan was sanctioned, CBHFL may recall its entire loan together with interest and may also impose penalty as deemed fit.
 - 10) Stamp duty and other charges for documentation and creation of Equitable/Registered Mortgage will be borne by the borrowers.

Central Bank Building, Opp. Belapur Railway Station, Sector 11, CBD Belapur, Navi Mumbai - 400614.
Tel.: 022-27571591, 022-27580513, CIN: U65922MP1991PLC006427

Navil Phalke

कविता अ धाकली





सेन्ट बँक होम फायनान्स लिमिटेड
सेन्ट बँक होम फायनान्स लिमिटेड
Cent Bank Home Finance Limited

Branch : Navi Mumbai

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सेन्ट्रल बँक ऑफ इण्डिया की अनुषंगी

Subsidiary of Central Bank of India

- 11) NACH/ Cheque Return charges, Foreclosure and other charges applicable as per schedule of charges. CBHFL retains the right to alter any charge or fee from time to time or to introduce any new charge or fee as it may deem appropriate with due intimation to the borrower through publication on website: www.cbhfl.com.
- 12) Property Insurance against flood, fire and natural calamities is mandatory for entire loan tenure. Insurance premium will be borne by the borrower. Copy of policy bearing "Bank clause" should be submitted to the branch office. Insurance policy must cover the Superstructure value of the Property.
- 13) In case of Composite loan, (Plot purchase plus construction) construction has to be started within 12 months from the date of 1st disbursement and must be completed with 36 months from the date of 1st disbursement. If construction is not started within 12 months and/or construction is not completed within 36 months, entire loan will be converted to commercial loan on the date of default and prevailing commercial Rate of Interest (RoI) will be charged on the entire amount since 1st disbursement. Boundary construction will not be considered as construction of house.
- 14) Payment should be directly made to the seller/ builder through cheque/Electronic Transfer. No Draft shall be handed over to the borrower.
- 15) Before disbursement applicant/co-applicants has to confirm that they are holding originals of the documents as mentioned in LSR and/or collect the same from the Builder/Developer/Seller.
- 16) Equitable mortgage is to be registered with the concerned Sub-Registrar office wherever required and broken period encumbrance certificate reflecting CBHFL charge would be submitted by borrowers (if applicable)
- 17) Housing loan extended will be liable to be recalled if it is found that the property financed has been used for non-residential purpose.
- 18) Any Other term or condition
- If these are acceptable to you, kindly sign the portion marked "Acceptance Note" on the duplicate of this letter in token of your acceptance and return it within 30 days from the date of this letter together with a cheque/demand draft marked "Payee's Account Only" for **Rs. 31,388/- (Processing fee-1% +GST-18% & CERSAI Rs.100/-+GST-18%)/-** in favor of **CENT BANK HOME FINANCE LIMITED** on account of Processing fee and CERSAI Charges.

For CENT BANK HOME FINANCE LIMITED

Authorized Signatory / Branch Manager



Acceptance Note

Accepted terms and conditions of the sanction

Name of Borrower	Type of Borrower	Signature with Date
Mr. Anil Rabaji Dhaktode	Applicant	Anil Dhaktode
Mrs. Kavita Anil Dhaktode	Co-applicant 1	काविता अ धाकतडे

25.03.2022