



319

26 AUG 1993

महाराष्ट्र राज्य सरकार, मुंबई

दिनांक

जमादी/पौ/शुक्रवारी

Jugal Kishore. Asawa

महाराष्ट्र राज्य सरकार, मुंबई

महाराष्ट्र राज्य सरकार, मुंबई



A G R E E M E N T

THIS AGREEMENT is made and entered into at Bombay on this 26th day of August in the Christian Year ONE THOUSAND NINE HUNDRED AND NINETY THREE between : -

MADAN MOHAN MALPANI S/o AMRITLAL MALPANI of Bombay inhabitant hereinafter referred to as the " TRANSFEROR" (which expression shall unless it be repugnant to the context or meaning thereof be deemed to mean and include their legal heirs, executors, administrators and assigns) of the ONE PART ; A N D

Handwritten signature and initials: J.B. Asawa

Shri JUGALKISHORE ASAWA, son of Shri BANSILAL ASAWA of Bombay inhabitant hereinafter referred to as the " TRANSFEREES " (which expression shall unless it be repugnant to the context or meaning thereof be deemed to mean and include their legal heirs, executors, administrators and assigns) of the OTHER PART ;

Receipt No. 1 Date 26/7/96
No. AMN. - 25051/C/94/5043
GENERAL STAMP OFFICE, Bombay
Dt: 5/8/96

RECEIVED From MR. JUGALKISHOR B.

ASAWA the stamp
Duty Rupees 19,460/- Nineteen Thousand-
Four Hundred sixty only
Act. 1953, that the stamp duty Rupees 19,460/-
Nineteen Thousand Four Hundred
sixty only 1 penny Rupees 250/-
Two Hundred Fifty only
have been paid in respect of the instrument.

25 (d).

6/8/96
COLLECTOR



WHEREAS the transferor herein is a member and share holder of RAMANUJ CO-OPERATIVE HOUSING SOCIETY LIMITED. The society registered under the Maharashtra Co-operative Housing Societies Act, 1960 holding Registration No. BOM/HSG/3664 of 1972. Further the said Transferor is holding FIVE (5) shares bearing No. 91 to 95 both inclusive under Share Certificate No. 19 in the said RAMANUJ CO-OPERATIVE HOUSING SOCIETY LIMITED. The Transferor owns therein a Flat No. 19, measuring approximately 475 sq.ft. of Carpet area situated at 3rd floor of the Building No. B-1 of the said RAMANUJ CO-OPERATIVE HOUSING SOCIETY LIMITED, Mahesh Nagar, S.V.Road, Goregaon (West), Bombay - 400 062.

Handwritten signature
JDA/SWS

WHEREAS the Transferor is neither a defaulter nor has made any other breach of the bye-laws, rules, regulations and decisions and that his right on the said flat and the shares is valid and subsisting.

NOW, THIS AGREEMENT BY AND BETWEEN THE PARTIES HERETO WITNESSETH AS FOLLOWS : -

1. THAT the party of the First Party " THE TRANSFEROR " does hereby agree to sell, transfer and assign unto the party of the Second Part " THE TRANSFEREES " and the party of the other part " THE TRANSFEREE " does hereby agree to purchase and acquire from the party of the First Part " THE TRANSFEROR " all the rights, interest and title of the party of the First Part in the said Flat No. 19 on the 3rd floor of Building No. B-1 of Ramanuj Co-operative Housing Society Limited, Mahesh Nagar, S.V. Road, Goregaon (W), Bombay - 400 062 together with the shares held in the said society for a sum of Rs. 3,50,000/- (Rs. Three Lakhs Fifty Thousand only).

2. THAT the transferor hereby declare that he is owner of and/or otherwise duly entitled to the said flat and the membership rights of the said society. The Transferor confirms that apart from the loan of the M.C.H.F. Society the said Flat is free from all claims, liens and charges of whatsoever nature and is not subject to any litigation attachment or requisition.



M. J. Sawant
J. B. Sawant

3. THAT the Transferee hereby agree to pay to the Society in respect of the said Flat all the contributions of balance instalments of loan and will pay maintenance charges, municipal taxes as and when demanded from him after 1st September 1993 and that he shall also abide by its bye-laws, rules, regulations and decisions.
4. THAT the Transfer fees payable to the said Society shall be borne and paid by the Transferees.
5. That the Transferee has paid a sum of Rs.5000/- (Rs. Five Thousand only) in cash as earnest money on execution of this Agreement. The Transferor doth hereby admit and acknowledge the receipt of the said payment of Rs. 5,000/-.
6. THAT the Transferee shall make the balance payment of Rs. 3,45,000/- (350000 - 5000 = 345000) (Rs. Three Lakhs Forty Five Thousand only) on or before 31st August 1993.
7. THAT the possession of the Flat will be given against full and final payment.
8. THAT the Transferor hereby agree with the Transferee that all the time hereafter and upon reasonable request of the Transferees, the Transferor shall do and execute all such further and other lawful acts, deed whatsoever necessary for the transfer of the said flat and the said shares of the said society in favour of the Transferees.



M. S. Sawar
J. S. Sawar

- 9. The Transferor will write to the B.S.E.S. Ltd for the transfer of the Electricity Meter in the name of the Transferees.
- 10. THAT the Transferor hereby indemnify the transferee from any loss, damages, costs, etc. incurred in respect of any dispute which may arise in respect of Ownership of the transferor of in the said flat.

IN WITNESS WHEREOF the parties have hereunder set and subscribed their respective hands and the seal the day and the year first hereinabove written.

SIGNED, SEALED AND DELIVERED)

BY THE WITHIN NAMED TRANSFEROR)

MADAN MOHAN MALPANI, in the)

presence of BB Asawa)

Bayramlal B. Asawa

SIGNED, SEALED & DELIVERED)

BY THE WITHIN NAMED TRANSFEREES)

SHRI JUGALKISHORE ASAWA, in the)

presence of KB Dassam)

Karnel Singh Dassam

Handwritten signature

Handwritten signature

R E C E I P T

RECEIVED of and from the Transferee Shri JUGALKISHORE ASAWA a sum of Rs. 5,000/- (Rs. Five Thousand only) in cash being part payment.

Rs. Five thousand only

I SAY RECEIVED



Handwritten initials

WITNESS :

(MADAN MOHAN MALPANI)

1. BB Asawa

2. KB Dassam





रुमांक

कलघौत कार्यालय, मुंबई

दिनांक

सर्वश्री/श्री./श्रीमती

..... श्रीमती मीलि महान मालपानी

..... यांस न्यायेत्तर पुत्रांक

..... चा विकला.

26 MAR 1985

.....

AGREEMENT OF TRANSFER

THIS AGREEMENT OF TRANSFER is entered into at Bombay this the Sixth day of April 1985 BETWEEN

1) Mrs. VIJAYALAKSHMI wife of Mr. M. Selva Ganesan, Hindu, aged about 32 years residing at No.36, Ramasamy Street, T.Nagar, Madras-600 017 hereinafter referred to as the TRANSFEROR (which term shall mean and include wherever the context requires or permits her heirs, legal representatives, executors, administrators and assigns) of the One part AND 2) Shri MADAN MOHAN MALPANI son of Shri. Amrit Lal Malpani, Hindu, aged about 26 years residing at No.82 A, Neapeasea Road, PERRIINA Building, 4th Floor, Bombay - 400 006

S Vijayalakshmi

Malpani

D. V. V. V. V.

Malpani

hereinafter referred to as the TRANSFEE (which term shall mean and include wherever the context requires or permits his heirs, legal representatives, executors, administrators and assigns) of the Other part.

WHEREAS the TRANSFEROR is the registered member of the FLAT No.19 in BUILDING No.B-1 on the third floor owned by Ramanuj Co-operative Housing Society Limited, Mahesh Nagar, Goregaon (West) Bombay-400 062 and has been in possession and enjoyment of the said Flat.

WHEREAS the TRANSFEROR who is in urgent need of money to meet her family and other expenses has approached the TRANSFEE and offered to transfer all her rights, title, and interest in and upon the said flat (more particularly described in the Schedule hereunder) for a valuable consideration of Rs.1,39,001/- (Rupees One lakh thirty nine thousand and one only) and the same has been accepted by the transferee herein subject to the following terms and conditions:-

AND WHEREAS in part performance of the said agreement the transferee has paid on various dates amounting to Rs.25,001/- (Rupees Twenty five thousand and one only) and the receipt of which the transferor hereby admits and acknowledges by signing this agreement.

NOW THIS DEED OF AGREEMENT WITNESSETH that in consideration upon the terms and considerations said forth below the parties hereto mutually agree as follows:-

S. Vijayalakshmi
 Dhain

1. The TRANSFEROR will sell and the TRANSFEREE will purchase Flat No.19, in Building No.B-1 on the third floor Ramanuj Co-operative Housing Society Limited, Mahesh Nagar, Goregaon (West) Bombay - 400 062.

2. The consideration will be Rs.1,39,001/- (Rupees one lakh thirty nine thousand and one only). Out of which a sum of Rs.25,001/- (Rupees Twenty five thousand and one only) has already been paid to the transferor; and a sum of Rs.8,000/- (Rupees eight thousand only) which the transferee agreed to pay to the said Housing Society against loan account of the transferror and have it transferred in the name of the transferee; and the transferor agrees to receive the balance amount of Rs.1,06,000/- (Rupees one lakh and six thousand only) the balance amount of Rs.1,06,000/- (Rupees one lakh and six thousand) has been paid to the transferor this day on the execution of this agreement.

3. The Transferor declares that the flat mentioned in the Schedule and the shares held by the her in the said society in respect of the said flat are free from all encumbrances and/or liabilities. As such the transferor has this day transferred all her rights, interests and title etc relating to the said Flat and the shares held by her in the said society to the transferee. If there are any liabilities or encumbrances relating to the said Flat and the said shares, the transferor assures to indemnify the transferee.

4. As the whole consideration has been received, the

S. Vijayalakshmi
Mhalpau

the transferor has removed all her belongings from the Schedule mentioned Flat and put the transferee this day in possession of the said Flat. As such the transferor will not have any right or claim whatsoever over the Schedule mentioned Flat.

5. The TRANSFEROR agrees to do all such acts, deeds and needs for the purpose of transferring all rights, interests, titles etc., relating to the Schedule mentioned flat in the name of the transferee.

6. The TRANSFEROR further covenants that she will indemnify the transferee against any damage, loss, liability, or expenses which he may suffer or incur by reason of any defect in title interests, and rights or in the Power of the transferor to convey to the transferee an absolute title to the said Flat herein convey or by reason of the said transferee being disturbed in the quite and peaceful enjoyment of the said flat so vested in the transferee or by reason of any action or legal proceedings for the purpose of enforcing or depending his title or peaceful enjoyment of the said Flat.

7. The Transferee agrees to bear all necessary costs and expenses of the transfer from this date till date of the transfer of flat in the name of the transferee; dues if any in excess of Rs.8,000/- (Rupees eight thousand only) before and/or after this date of agreement shall be borne by the transferor. If the transferee happens to pay such dues the transferor agrees to indemnify the same.

S. Vijaya Lakshmi
Dhoni

8. The Transferor hereby declares that she has right to sell the said Flat to the transferee and by this agreement the transferee herein is entitled to have all the rights, claims, interests, title etc., of the transferor granted to her under the rules and regulations of the said society.

9. THAT BOTH THE PARTIES DO HERE BY AGREE TO SIGN and submit all applications, statements, declarations, and other papers as may be necessary for the transferor of the said Flat and the shares in the name of the said transferee.

SCHEDULE

Flat No.19 in Building No.B1 on the third floor, Ramanuj Co-operative Housing Society Limited, Plot No.30 F, S.No.46 & 47 (Pt) Mahesh Nagar, S.V. Road Goregaon (West), Bombay - 400 062. Registration No.BOM/H.S.G./3664/1972 measuring 475 Sq.feet (Carpet area) or thereabouts consisting of Two bed rooms, one Kitchen, one Latrine and one bathroom.

IN WITNESS WHEREOF the parties hereto have set and subscribed their respective hands hereto at Bombay the day and your first hereinabove mentioned.

SIGNED, SEALED AND DELIVERED by the withinnamed 'TRANSFEROR' Mrs. VIJAYALAKSHMI in the presence of S.R.CHANDRAN.....

X
X
X
X
X

S. Vijayalakshmi

SIGNED, SEALED AND DELIVERED by the withinnamed 'TRANSFEREE' SHRI MADAN MOHAN MALPANI in the presence of S.V. MALPANI.....

X
X
X
X
X

Malpani

: 6 :

RECEIPT

RECEIVED the sum of Rs. 1,06,000/- from the
within named Transferee SHRI MADAN MOHAN MALPANI by
Cheque No. 4199845 dated 4.4.1995 drawn on
State Bank of India Branch. MADRAS,

WITNESS:-

1. U. T. [Signature]
24, Godevar, Street
MADRAS 600001

2. [Signature]
S. R. CHANDRAN
26, RAMASWAMY ST,
MADRAS 600017.

I say received

S. Vijayarajeshmi

Transferor.



(वि.नि. नमना क्र) (Fin R. Form No.1)

सर्वसा. ११३ म. ई
Gen 113 m.e.

COUNTER CODE

CASE NO. :

मूळ प्रत
ORIGINAL COPY B

7 AUG 1996
DELIVERED

RECEIPT NO.:

26/07/96 (अहस्तातरणीय)
(NOT TRANSFERABLE)

DELIVERED

शासनास केलेल्या प्रदानाची पावती
RECEIPT FOR PAYMENT TO GOVERNMENT

ठिकाण / Place

Received from BOMBAY

दिनांक / Date

रु. / Rs

रुपये / Rupees

JUGALKISHORE B. ASAWA

7 AUG 1996
DELIVERED

यांच्याकडून 26/07/96

On account of Ten

19710.00
Only

Nineteen Thousand Seven
याकरिता मिळाले

mode of Payment:

103-(III)

CASH

रोखपाल व लेखापाल

Cashier or Accountant

(सही / Signature)

(पदनाम / Designation)

[Handwritten Signature]

Bombay

शे.का.म. (एम्) १६८

DATE: 16.03.1995

From: Mr. Jugalkishore B. Asawa
B 1/24, Mahesh Nagar,
S.V. Road, Goregaon(w),
Bombay-400 062.



TO :
The Collector of Stamps and
Supritendent of Stamps,
Bombay-400 023.

Sub: Registration of Document

2505/- C
24 MAR 1995

Collector of Stamps
Bombay

Sir,

I herewith produce the zerox copy of the original Agreement and Original Agreement also for purpose of regularisation of document afterpayment of deficited Stamp Duty and penalty of Rs. 250/- as per Annesty Scheme.

Please regularies the document and do the needful.

Thanking you,

Yours faithfully,

J. Asawa

Details of my flat are as under :-

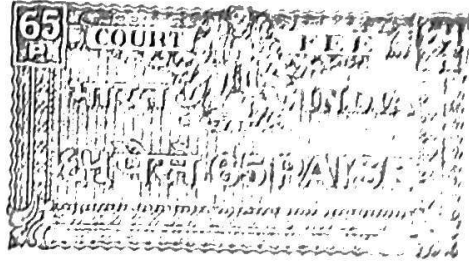
1. Date of Execution : 26.08.1993
2. Year of Construction : 1972
3. Built area of Flat : 475 Sq.Ft.
4. No. of Floor of building : Ground + Four
5. Muncipal Ward No. : 137 (South)
6. Details address of Property : B 1/19 Ramanuj Co-Op Housing Society Ltd. Mahesh Nagar, S.V. Road, Goregaon (West) Bombay-400 062.
7. Mode of Purchase of Flat : Cash 5000/- & 3,45,000/- Cheque Payment
8. Amenities provided if any : NIL

ENCL : 1) Original & 2 copies of Agreement.

2) Affidavit

DATE: 16.03.1995

From: Mr. Jugalkishore B. Asawa
B 1/24, Mahesh Nagar,
S.V. Road, Goregaon(w),
Bombay-400 062.



TO :
The Collector of Stamps and
Supritendent of Stamps,
Bombay-400 023.

Sub: Registration of Document.

Sir,

I herewith produce the zerox copy of the original Agreement and Original Agreement also for purpose of regularisation of document afterpayment of deficited stamp Duty and penalty of Rs. 250/- as per Annesty Scheme.

Please regularies the document and do the needful.

Thanking you,

Yours faithfully,

J. Asawa

Details of my flat are as under :-

- | | |
|--------------------------------|---|
| 1. Date of Execution | : 26.08.1993 |
| 2. Year of Construction | : 1972 |
| 3. Built area of Flat | : 475 Sq.Ft. |
| 4. No.of Floor of building | : Ground + Four |
| 5. Muncipal Ward No. | : 137 (South) |
| 6. Details address of Property | : B 1/19 Ramanuj Co-Op Housing Society Ltd. Mahesh Nagar, S.V. Road, Goregaon(West) Bombay-400 062. |
| 7. Mode of Purchase of Flat | : Cash 5000/- & 3,45,000/-Cheque Payment |
| 8. Amenities provided if any | : NIL |

ENCL : 1) Original & 2 copies of Agreement.

2) Affidavit



28 SEP 1994

1994
 28 SEP 1994
 Jugal Asawa
 श्री. सु. ल. तोंड

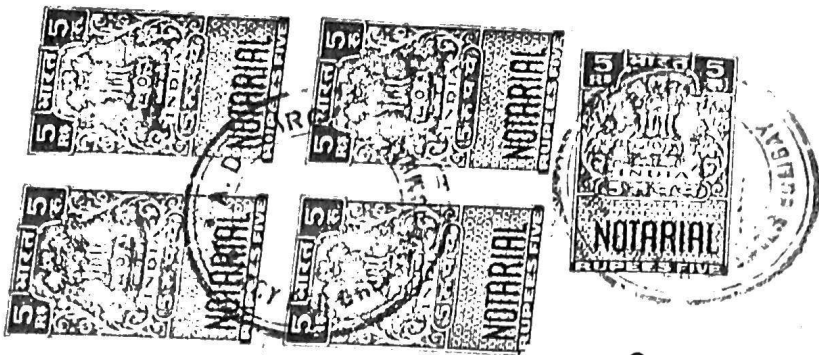


A F F I D A V I T

I, Mr. JUGALKISHORE B. ASAWA address B 1/24, Mahesh Nagar, Goregaon (West), Bombay-400062 have submitted a document titled as Ramanuj Co-Operative Housing Society Limited, under 'Amnesty Scheme' to the Collector of Stamps, Bombay on this behalf following information is furnished:-

1. Date of Execution of Document : 26th August 1993.
2. Name and address of Seller : Madan Mohan Malpani
B 1/19 Mahesh Nagar,
Goregaon (West),
Bombay-400 062.
3. Name and address of Purchaser : Mr. Jugalkishore B. Asawa
B 1/24, Mahesh Nagar,
Goregaon (West),
Bombay-400 062.
4. Details of land
 - a) Taluka, Village, Survey No. : Borivali Taluka
: Plot No. 3, Survey No. 46 & 4
(PT)
 - b) Area : 475 Sq. Ft.
 - c) Nature and use of land : Residential

(CONTD...2)



: 2 :

5. Details of Building/Flat/Gala

- a) Taluka, Village, City Survey No. Municipal Ward No. : Borival Taluka
Survey No. 46 & 47 (Plot No. 3) Pth
- b) Type of construction No. of Floors : Mun. Ward No. 137 (P. Sec. 46)
- c) Built up area, FSI : R.C.C. Ground + Four
- d) Year of Construction : 475 Sq. Ft.
- e) Location of Property : 1972
- : S.V. Road, Goregoan(W), Bombay-400 062.

I state on oath/solmnly declare that the above information is true and correct to the best of my knowledge and belief. I shall be held responsible for any inaccuracies in the information furnishabove.

Place : Bombay

Date : 16.03.1995

J. B. Asawa
(MR. JUGALKISHORE B. ASAWA)

DEPONENT

A. D. Shiriff
A. D. SHIROFF
Notary Greater Bombay.

20.3
95

Govind R. Dubbula
GOVIND R. DUBBULA
B.Com. & G.L.C.A.L.L.B.
143-B, Dr. Viegas Street,
Kalbadevi, Bombay-400 002.



O C

B1/19 O.C.

RAMANUJ CHS

Office of the Asst. Engr. Bldg. Prop Zone II P/R
Mady Bldg. Division (W.), Bombay 67.

Municipal Corporation of Greater Bombay.

No. GB282/III

3 APR 1975

To
Shri N.M. Harai, Architect.

Sub : Permission to occupy the residential building
at plot No. 3 bearing S.No. 64, S.V. Rd. Goregaon
West for M/s. Ramanuj Coop. Housing Society.

Sir,

Ref : Your letter No. B/M/74/71 dt. 16-2-75.

By direction I have to inform you that the permission to occupy the building shown by you in red colour in the plan submitted by you on 26-10-74 is hereby granted upto 31-12-75. Please note that this permission is without prejudice to section under section 353A/471 of B.M.C. Act and subject to the following conditions :-

1. That the certificate u/s 270A of B.M.C. Act should be obtained from A.E.W.W.P. and certified copy of the same submitted to this office.
2. That all the terms and conditions of the approved layout/subdivision/amalgamation shall be complied with.
3. That all the I.O.D. objection including notes should be duly complied with.
4. That the setback in S.V. Rd. widening should be handed over before applying for occupation permission for bldg. on plot No. 1.
5. H.E.'s remarks for laying watermain shall be obtained.
6. The labourer's hutments in green belt should be removed before applying for occupation/B.C.C. for Bldg. on plot No. 1.

Yours faithfully,

SD

Asstt. Engineer Bldg. Proposals ZII-P.

- Copy to :
1. M/s. Ramanuj Coop. Housing Society Owner.
 2. E.E.V.
 3. A.E.W.W. PR
 4. A.A. & C.P.
 5. A.E. SR. III.
 6. W.O.P. for information.

Ramanuj
A. E. B. P. ZII-P.

Register Folio 19

Number of Equity Shares 5

Certificate No. 19

Ramanuj Co-operative Housing Society Limited

Regd. No. BOM/HSG/3664/1972.

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

At Society :

Plot No. 3 of S. No. 46 & 47 (pt) Maheshnagar, S. V. Road, Goregaon (West), BOMBAY-62.

Authorised Capital Rs. 1,00,000 Divided Into 2,000 Shares of Rs. 50/- each

This is to Certify that Shri/Smt. JAI PRAKASH BAI RAGRA
is/are the Registered Holder(s) of FIVE shares of
Rupees (50) fifty each numbered from 91 to 95 both inclusive in the
Ramanuj Co-operative Housing Society Limited. subject to
the Bye-Laws of the said Society, and that upon each of such Shares the
sum of **Rupees Fifty** has been paid.

Given under the Common seal of the said Society at Bombay this 2nd

day of May 1976 .

Chairman C. L. Kasharin

Hon. Secretary M. L. Patil

Hon. Treasurer M. L. Patil



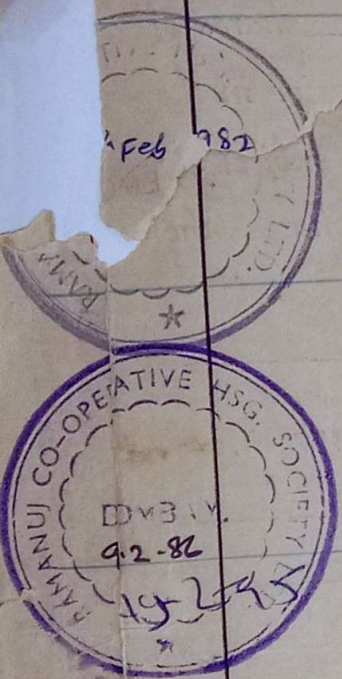
NOTE:- No transfer of any of the Shares comprised in this Certificate will be registered unless accompanied by this Certificate.

131/19 O.C.

RAMANUJ

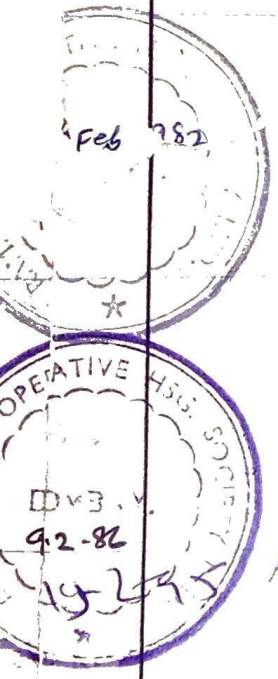
MEMORANDUM OF THE TRANSFERS OF THE WITHIN MENTIONED SHARES

Date of Transfer	Transfer No.	Share Regd. No. (Old)	To whom transferred	Share Regd. No. (New)	Signature
2 Dec 76			Sri M. Selva Ganesan		<i>[Signature]</i> For Ramanuj Co-op. Hsg. Soc.
Feb 1982		SM	S. V. JAYALAKSHMI		For Ramanuj Co-op. Hsg. Soc. <i>@Ratt</i> Chairman Secretary
			Sri Madan Mohan Malpani		For Ramanuj Co-operative Housing Soc. <i>[Signature]</i> Chairman
			Jugal Kishore Ashwari		Ramanuj Co-operative Housing Soc. <i>@Ratt</i> Chairman 10-5-88



MEMORANDUM OF THE TRANSFERS OF THE WITHIN MENTIONED SHARES

Date of Transfer	Transfer No.	Share Regd. No. (Old)	To whom transferred	share Regd. No. (New)	Signature
14 Dec 76			M. Selva Ganesan		<i>[Signature]</i>
Feb 1982		SMT	S. VIJAYALAKSHMI	For Ramanuj	Co-op. Hsg. Soc. <i>@Ratti</i> Chairman Secretary
9-2-82			Sri Madan Mohan Malpani	For Ramanuj	Co-operative Housing Soc. <i>[Signature]</i> Chairman Hon. S.
19-2-82			Jugal Kishore Ashank	Ramanuj Co-op. Hsg. Soc.	<i>@Ratti</i> Chairman 10-5-82 Hon. S.



RAMANUJ CO-OPERATIVE HOUSING SOCIETY
 CHAIRMAN
 SECRETARY
 HON. S.

Ramanuj Co-operative Housing Society Limited

(Regd. No. BOM/HSG/3664/1972)

Plot No. 3 of S. No. 46847 (Pt.)
Mahesh Nagar, S. V. Road,
Goregaon (West),
Bombay-400 062.

Date 5/9/05,

Ref. No. _____

TO,
THE MANGER,
THE SHAMRAO VITHAL CO-OPERATIVE BANK LTD.
GOREGAON(W) MUMBAI

Dear Sir/Madam,

Re: Flat No. 19 of Mr. JUGALKISHOR ASAWA in the Building known as B-1 of the RAMANUJ HOUSING CO-OPERATIVE SOC. Ltd. situated at MAHESH NAGAR S.V.ROAD GOREGAON (W) MUMBAI 64.

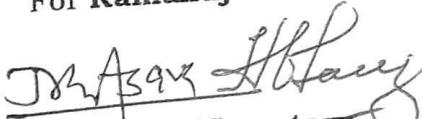
MR. JUGALKISHOR ASAWA is the member of our Society and share certificate No.19 for shares bearing distinctive numbers 91 to 95 stand in his/her name and the said flat is possessed by him/her.

We hereby inform you that said flat is owned and possessed by Mr. JUGALKISHOR ASAWA who is members of our Society who has approached your Bank for a loan against the security of the said flat.

We hereby assure you that the said flat, is not subject to any encumbrance, charge or liability of any kind whatsoever and that the entire property is free and marketable.

We hereby undertake to note your Bank's charge in our books in respect of the said flat and Mr. JUGALKISHOR ASAWA will not be permitted to transfer, assign, sell off or in any other way/manner deal with the said flat prejudicial to the interest of your Bank without the prior written consent of your Bank.

Yours truly,
For **Ramanuj Housing Co-op. Housing Society Ltd.**


Chairman/Secretary.