

LETTER OF SANCTION TO THE BORROWER

Ref: ADV/ Retail-00001123965-LMS **Place:** MOUNTPOINSUR
Date: 14-01-2022

To,
MR. SAMADHAN VIJAY TANAWADI
ROOM NO 4, CHAWL NO 3 , SUBHADRA NIWAS, ,
MEGHWADI JOGESHWARI EAST , NEAR IT COLONY ,
JOGESHWARI EAST ,
MUMBAI , MUMBAI
MAHARASHTRA - INDIA . 400060

Dear Sir / Madam,

RE: Your request for Baroda Home Loan - Baroda Home Loan Advantage of Rs. **48,00,000.00/-**

With reference to your application dated 14-01-2022, we are pleased to inform you that we have sanctioned you the above credit facility, on the terms and conditions as under:

TERMS AND CONDITIONS:

NAME OF PRODUCT	:Baroda Home Loan
PURPOSE OF LOAN	:@PURCHASE OF HOUSE FLAT APARTMENT ETC
NAME OF THE SPECIFIC SCHEME	:Baroda Home Loan Advantage
FACILITY	:Term Loan
TOTAL COST	:Rs. 65,00,000.00
LIMIT REQUESTED	:Rs. 48,00,000.00/-
PERMISSIBLE LIMIT	:Rs. 48,00,000.00/-
Insurance Company :	NA
Insurance Scheme:	NA
INSURANCE PREMIUM AMOUNT:	NA
INSURANCE PREMIUM AMOUNT	:NA
ACTUAL MARGIN :	<u>26.15 %</u>
RATE OF INTEREST	Applicable Rate of Interest is 6.90% , per annum , which is a sum of RBI Repo Rate : 4.00 % (at present), Mark Up of : 2.50 % (at present), Credit spread of 0.35% (at present) , and Risk Premium of 0.05 % (at present), The Interest shall be payable at monthly rests. The Bank shall be entitled to reset the Interest rate (including any of its components mentioned above) on monthly basis.
TOTAL PERIOD	: <u>360</u> months
MORATORIUM	:0
REPAYBLE IN	:360 months by Equated Monthly Installment Payment
EMI	:Rs. 31,613.00/-
COMMENCING FROM	:
Installment Commencement Date(DD /MM/YYYY)	: 10-02-2022

PROCESSING CHARGES
UPFRONT CHARGES
DEVIATION CHARGES

: Rs. 0.00/-
:Rs. 10,030.00 /-
:Rs. 0.00 /-

:THE TOTAL LOAN AMOUNT IS SANCTIONED FOR RS. 4800000/- FOR TENURE -360- MONTHS UNDER BARODA HOME LOAN ADVANTAGE AND DISBURSEMENT OF THE LOAN AMOUNT SHOULD BE MADE AS UNDER AFTER COMPLIANCE OF ALL TERMS AND CONDITIONS OF SANCTION AND OBTAINING COMPLETE SET OF DOCUMENTS, CREATION OF EQUITABLE MORTGAGE ON THE PROPOSED PROPERTY AND REGISTRATION OF THE SAME WITH CONCERNED SRO THROUGH NOTIFICATION BY OBTAINING ALL ORIGINAL CONCERNED DOCUMENTS ALONG WITH COMPLETE CHAIN DOCUMENTS, IF ANY OF THE PROPOSED PROPERTY AS PER TCR--- 1. VETTING OF DOCUMENTS AS PER BANK GUIDELINES AND LETTER OF AUTHORITY FROM THE BORROWER(S) TO MAKE PAYMENT DIRECTLY TO THE SELLERS ONLY. (2) THE LOAN AMOUNT OF RS. 1781172/-, ALONG WITH THE BALANCE OUTSTANDING AMOUNT OR THE LOAN AMOUNT AS MENTIONED IN THE LATEST FORECLOSURE LETTER FROM THE BORROWERS IS TO BE DISBURSED DIRECTLY TO AXIS BANK BY AN A/C PAYEE CROSSED BANKERS CHEQUE, BY QUOTING ACCOUNT NUMBER AND NAME OF THE ACCOUNT HOLDER AFTER OBTAINING PRESENT FORECLOSURE AMOUNT OF LOANS FROM THE ICICI BANK AND THERE AFTER BRANCH TO CREATE VALID EQUITABLE MORTGAGE BY OBTAINING ALL ORIGINAL CONCERNED DOCUMENTS OF THE PROPOSED PROPERTY (3) CREATION OF EQUITABLE MORTGAGE (4) FURTHER DISBURSEMENT OF AMOUNT OF RS. 3017828/- AFTER OBTAINING REQUIRED MARGIN AMOUNT FROM THE APPLICANT, TO BE MADE DIRECTLY TO ACCOUNT OF BUILDER/SELLER AS PER PAYMENT SCHEDULE OF REGISTERED AGREEMENT FOR SALE BY AN A/C PAYEE CROSSED BANKER CHEQUE AFTER OBTAINING DEMAND LETTER FROM SELLER/S AND QUOTING THE ACCOUNT NUMBER, BANK AND BRANCH AND TO KEEP THE RECEIPT CONFIRMATION FROM THE SELLERS ON RECORD (5) PRE DISBURSEMENT INSPECTION OF PROPOSED PROPERTY TO BE CARRIED OUT BY BRANCH OFFICIAL AND TO GET SATISFY ABOUT THE GENUINENESS OF THE PROPERTY AND REPORT TO BE KEPT ON RECORD

DISBURSEMENT

RISK RATING

INTERNAL RATING SCORE : 96
INTERNAL RATING GRADE : HL-8
CIBIL BUREAU SCORES:
CIBIL BUREAU SCORE OF APPLICANT :-1
AVERAGE CIBIL SCORE :0

Details of Securities offered:

PRIMARY RESIDENTIAL FLAT

Details of Securities offered

Equitable Mortgage, of RESIDENTIAL FLAT, bearing Survey Number 215/216/218, HISSA NO. 1 , located at Plot No. -, / Flat No 1801 , Door No/House -, Nearest Door -, adm. land Sq Feet, Build up Area 474 , Carpet Area 426, which is situated at FLAT NO. 1801 BEING ON THE 18TH FLOOR, WING A ADMEASURING 35.32 SQ MTRS ADDITIONAL USABLE CARPET AREA 2.79 SQ MTRS IN THE BUILDING KNOWN AS HUBTOWN GREENWOODS ,SITUATED AT POKRAN ROAD NO. 1 VARTAK NAGAR MAJIWADA THANE BEING BEARING SURVEY NO. 215/216/218, HISSA NO. 1 AT VILLAGE MAJIWADA TALUKA AND DISTRICT THANE,-,-, City Thane, District THANE, State/Region MAHARASHTRA, CountryINDIA,PINCode400606,belonging toMR. SAMADHAN VIJAY TANA WADI
Boundary Description East : LIFT ,West : FLAT NO. 1802 ,North : FLAT NO. 1804 ,South : OPEN TO AIR

SECURITY DOCUMENTS:

1. Attendance Sheet
2. Auto Recovery SI
3. Credit Appraisal Note Draft
4. Credit Appraisal Note Final
5. ECS Mandate
6. Executive Summary_Deviation_Home Loan
7. HL_Undertaking_Not to violate sanction plan
8. In Principle
9. LDOC 1 Attestation Memo
10. LDOC 23(A) Term Loan agreement
11. LDOC 57 Letter of instalment with accelaration clause
12. LDOC 72 Letter of authority to make payment directly to the dealers
13. LDOC 90 (A) Memorandum of Entry (in case of mortgage of Individuals Property)
14. LDOC 90 (C) Declaration in the matter of mortgage by deposit of title deeds in respect of immovables
15. LDOC 90 (D) Letter of confirmation of mortgage
16. LETTER OF UNDERTAKING for Post Dated Cheques
17. Sanction Letter
18. Welcome Letter

Terms &Conditions :

1. This sanction is valid for six months from the date of sanction
2. The unified processing charges at the rate prescribed by the Bank and Good and Service Tax thereon as prescribed by Government of India will be borne by the borrower .
3. Bank reserves the right to recall the concessions, if any, if the account is not conducted satisfactory as per stipulated terms of sanction.

4. No pre-payment / pre-closure penalty will be levied on Home Loans irrespective of the period for which the account has run or source of funds
5. The Bank retains the right to alter any charges or fees from time to time or to introduce any new charges or fees, as it may deem appropriate, with due intimation to the customer.
6. The amount of the loan shall be utilised strictly for the purpose detailed in the manner.
7. The House/flat shall be insured comprehensively for the market value (excluding cost of land) covering fire, flood, earthquake etc. Cost of the same shall be borne by the borrower
8. The Bank will have the right to inspect the borrower's property by an officer of the Bank or a qualified auditor or a technical expert as decided by the Bank as and when required and the charges thereof will be borne by the borrower.
9. Borrower to create and register Equitable Mortgage by deposit of title deeds in favour of our Bank and ensure that Bank's Lien there under is registered with concerned SRO and also under CERSAI; within 30 days of the sanction bearing the charges incurred there for.
10. Equated monthly instalments are fixed for the convenience of the borrower, whereby interest payable towards the loan is spread over the entire term of repayment fixed. The repayment of all such equated monthly instalment will not be construed as full repayment /settlement of loan account. On payment of all equated monthly instalments, residual amount if any, in the account due to debiting of overdue / penal interest / additional interest as a consequence of revision in interest rates, other incidental charges shall be paid separately by the borrower
11. Disbursement of loan will be made on fulfillment of terms and conditions to Bank's satisfaction.
12. The Borrowers to bring in margin money, being his own contribution towards the cost of flat, from own sources and if the margin money is met from outside borrowings, the loan will be liable to be rejected at any time at the discretion of the Bank. Any disbursement made at/up to the time of knowing the fact by Bank, may be recalled and interest with penal interest as applicable for commercial borrowings from time to time may be recovered from the borrower till Bank's loan is fully repaid.
13. The Loan will be disbursed only on the conditions that all the security documents prescribed have been executed by applicant/ co-applicant(s)/ guarantor (s) and all necessary statutory compliance are in place.
14. Bank may disburse the quantum of loan in lump sum or in installments at its own discretion depending on the level of construction of the house / flat as acceptable to Bank
15. Bank will disburse loan amount directly to the builder /seller/society as the case may be and as requested/ specified / directed by the customer to the Bank at the time of each disbursement. Bank shall not be responsible / liable in any manner whatsoever for the delay by the customer in providing such request / specification / direction to Bank and the customer shall not claim any costs, charges and expensed in any relation to any non-disbursal by Bank due to any such delay by the customer
16. Bank reserves the right to collect any tax if levied by the State / central Government and/ or any other authorities in respect of this transaction.

17. The construction of the flat /house or the modification/ extension proposed by the borrower in the existing house/flat should be strictly according to the plan approved by the local authorities / town planning / development authorities. Any modifications desired in the plan as originally approved, can be undertaken only after express sanction for it has been obtained from the appropriate authority.
18. Borrower to submit original copy of agreement for sale/sale deed along with registration fee receipt in original issued by the Sub Registrar of Assurance and original receipt for stamp duty paid to be lodged with the Bank.
19. Borrower to submit original receipt for payment made to the Seller / Builder
20. The liability to the Bank will be extinguished only when the outstanding in the loan account becomes nil, on payment of redidual amount, if any
21. Borrower to submit share certificate issued by the society duly transferred in his / her name.
22. As per Financial Bill of 2013, TDS is applicable on sale of immovable property wherein the sale consideration of the property exceeds or is equal to Rs.50.00 lacs. Section 194 1A of the IT Act, 1961 states that for all transactions w.e.f June 1, 2013 Tax @ 1% should be deducted by the purchaser of the property at the time of making payment of sale consideration and the proof to be submitted to the branch.
23. The sanctioned plan shall not be violated. Construction shall be strictly as per the sanctioned plan and it shall be the sole responsibility of the borrower to obtain completion certificate within -3-(Three) months of completion of construction, failing which the bank shall have the power and the authority to recall the entire loan with interest, costs and other usual bank charges.
24. The interest on the amount of the Loan will be applied at the prevailing rate per annum on daily reducing balance with monthly rests.
25. The sanctioned plan shall not be violated. Construction shall be strictly as per the sanctioned plan and it shall be the sole responsibility of the borrower to obtain completion certificate within -3-(Three) months of completion of construction, failing which the bank shall have the power and the authority to recall the entire loan with interest, costs and other usual bank charges.
26. Borrower will remit the Equated Monthly Installments (EMIs) into the linked SB account.
27. Borrower to submit original copy of agreement for sale/sale deed along with registration fee receipt in original issued by the Sub Registrar of Assurance and original receipt for stamp duty paid to be lodged with the Bank.
28. Recovery of EMI will be made by way of auto recovery from linked SB account only.
29. Borrower to note that any credit available in the linked SB a/c at the end of the day will be counted for credit in linked Home Loan account. Borrower will get the benefit of interest in the Home Loan account to the extent of daily outstanding balance in the savings Bank account
30. Home Loan account will be linked with Saving Bank Account.
31. The rate of interest applicable on this SB account will be Zero.
32. Borrower shall have the option to deposit all his savings in the linked SB account to avail maximum benefit of interest in the Home Loan account.

33. All other collaterals charged to the previous Bank / HFC will also be made available as security to our bank
34. The borrower to address a letter to the Bank / HFC from whom finance have been availed stating that the Bank / HFC will deliver the title deeds to our bank upon receipt of the loan amount.
35. The borrower to address a letter to the Bank / HFC from whom finance have been availed stating that the Bank / HFC will deliver the title deeds to our bank upon receipt of the loan amount.
36. Rate of interest is linked to RBI Repo. The RBI Repo rate prevailing on the date of disbursement will be applicable till the next reset date. Interest shall be reset every month. Any change in the RBI Repo Rate during a month will take effect from the beginning of the following month.
37. The Rate of interest will be reviewed annually at the time of review of the account. The rate of interest will be revised based on the Bureau score of the borrower and the applicable RBI Repo Rate at the time of review. Period of loan will be adjusted as per increase/decrease in rate of interest, keeping EMIs at fixed level till full repayment subject to the condition that total/extended tenure of the loan does not go beyond the maximum period permissible under the scheme as per guidelines.
38. Salary Account will not be changed without Banks consent
39. Penal interest @ 2% p.a. will be charged for non-payment / delayed payment on overdue amount for overdue period / breach/violation/non-compliance of any terms and; conditions of the sanction .
40. Penal interest @ 2% p.a. will be charged for breach/violation/non-compliancen of terms and condition of the sanction for the period in default.
41. OTHER PRE DISBURSEMENT DOCUMENTS: ----- 1. UNDERTAKING FOR UNCONDITIONAL CANCELLATION OF UNDRAWN COMMITMENTS. ----- 2. COUPLE OF PDCS (POST DATED CHEQUES IN CTS-2010 STANDARD FORMAT) AS SECURITY IN ADDITION TO THE ECS MANDATE. ----- 3. SUPPLEMENTAL TITLE REPORT FROM ADVOCATE RENUKA M NAIR MENTIONING THAT THEY HAVE OBTAINED CERTIFIED COPY OF TITLE DEED IN THE NAME OF THE PRESENT OWNER /MORTGAGOR AND CONFIRM THE AUTHENTICATION OF ORIGINAL TITLE DEED, WHICH IS TO BE DEPOSITED WITH THE BANK. ---- 4. AUTHORITY LETTER TO MAKE PAYMENT DIRECTLY TO LENDING INSTITUTION OF PROPOSED SELLERS I.E. AXIS BANK LIMITED. ----- 5. LETTER OF UNDERTAKING FOR POST DATED CHEQUES. ----- 6. LATEST BALANCE OUTSTANDING OF THE SELLERS LOAN WITH LENDING INSTITUTION OF PROPOSED SELLERS I.E. AXIS BANK LIMITED. i.e. FORECLOSURE LETTER. ----- 7. ORIGINAL RECEIPTS OF PAYMENTS MADE TO THE SELLER. ----- 8. STAMPED UNDERTAKING FROM THE BORROWER, TO DEPOSIT ORIGINAL DOCUMENTS AS PER TCR AND TO CREATE MORTGAGE IMMEDIATELY AFTER THE PARENT DOCUMENTS ARE RECEIVED FROM LENDING INSTITUTION OF PROPOSED SELLERS I.E. AXIS BANK LIMITED. ----- 9. DEMAND LETTER FROM THE SELLERS. ----- 10. COPY OF APPROVED BUILDING PLAN. ----- 11. AN AFFIDAVIT-CUM-UNDERTAKING FROM THE BORROWER(S) STATING THAT THE BUILT UP PROPERTY HAS BEEN CONSTRUCTED AS PER THE SANCTIONED PLAN AND/OR BUILDING BYE-LAWS. ----- 12. CONFIRMATION FROM LENDING INSTITUTION OF PROPOSED SELLERS I.E. AXIS BANK LIMITED THAT THE PROPOSED PROPERTY IS NOT MORTGAGED WITH ANY OTHER FACILITY. ----- 13. UNDERTAKING FOR UNCONDITIONAL CANCELLATION OF UNDRAWN COMMITMENTS. ----- 14. UNDERTAKING FROM THE MORTGAGOR(S) TO DEPOSIT THE ORIGINAL SHARE CERTIFICATE IMMEDIATELY ONCE ISSUED/ENDORSED BY THE SOCIETY. ----- 15. STAMPED UNDERTAKING FROM THE BORROWERS THAT THEY WILL TAKE

PERMISSION FROM OUR BANK BEFORE THEY WILL RENOVATE/RENT OUT/LEASE OUT THE PROPOSED PROPERTY. ---- 16. CONFIRMATION FROM LENDING INSTITUTION OF PROPOSED SELLERS I.E. AXIS BANK LIMITED THAT THE ORIGINAL DOCUMENTS ALONG WITH OTHER COLLATERALS (IF ANY) WILL BE DELIVERED TO OUR BANK AFTER THE LOAN IS LIQUIDATED WITH THEM,IF APPLICABLE ---- 17. COPY OF COMPLETION CERTIFICATE AND OCCUPANCY CERTIFICATE ISSUED BY COMPETENT AUTHORITY. ----- 18. COPY OF FULL OCCUPANCY CERTIFICATE ISSUED BY COMPETENT AUTHORITY. ---- 19. COPY OF LATEST MAINTENANCE RECEIPTS/LIGHT BILL/PROPERTY TAX RECEIPT OF THE PROPOSED PROPERTY IN THE NAME OF SELLER(S).----23. COPY OF SHARE CERTIFICATE ISSUED BY THE SOCIETY IN THE NAME OF SELLER(S).---- 20. BRANCH TO OBTAIN UNDERTAKING FROM APPLICANT TO SUBMIT POSSESSION LETTER ISSUED IN THE NAME OF APPLICANTS. 21. PRE DISBURSEMENT INSPECTION OF PROPERTY BY BRANCH OFFICIAL AND TO SATISFY ABOUT THE KNOW-HOW OF THE PROPERTY AND REPORT TO BE KEPT ON RECORD. 26 BRANCH TO OBTAIN ORIGINAL TCR, VALUATION, CPV AND PSIR AND MAINTAIN RECORD OF THE SAME. 27. BRANCH TO GET ALL DOCUMENTS SELF ATTESTED BY THE APPLICANTS 28. BRANCH TO COMPLY WITH ALL THE TERMS AND CONDITIONS STIPULATED IN DEVIATION NOTE AND TO RECOVER DEVIATION CHARGES AS PER STIPULATED GUIDELINES. BRANCH TO UPLOAD DEVIATION APPROVAL NOTE ACCORDED BY RMCC VIDE AGENDA NO. A-116 ON 11.01.2022 IN LLPS

42. POST DISBURSEMENT DOCUMENTS 1. 1. CERSAI CHARGE SATISFACTION LETTER FROM LENDING INSTITUTION OF PROPOSED SELLERS I.E. AXIS BANK FOR LOANS WITH OUTSTANDING BALANCE OF Rs. 1782172/- ---- 2. BANKS LIEN NOTING OVER THE FLAT/PROPERTY IN SOCIETY RECORD /LAND REVENUE RECORDS /REGISTRAR OFFICE. ---- 3. ORIGINAL SHARE CERTIFICATE ISSUED / ENDORSED IN THE NAME OF MORTGAGOR(S) BY THE SOCIETY IMMEDIATELY AFTER ITS ENDORSEMENT. ---- 4. MAINTENANCE RECEIPTS/LIGHT BILL/PROPERTY TAX RECEIPT OF THE CHARGED PROPERTY DULY TRANSFERRED IN THE NAME OF PURCHASER(S). ---- 5. INSURANCE POLICY OF THE PROPOSED PROPERTY UNDER OUR BANKS CLAUSE WITH ADEQUATE SECURITY COVERAGE. ---- 6. POSSESSION LETTER / CERTIFICATE ISSUED BY THE SELLERS IN THE NAME OF PURCHASER(S). ---- 7. UPDATION OF OUR BANK LOANS WITH CIBIL, EQUIFAX AND OTHER CREDIT INFORMATION AGENCY AS PER BANK REQUIREMENT. ---- 8. MUTATION IN THE NAME(S) OF MORTGAGORS IN REVENUE RECORDS/MUNICIPAL RECORDS AND COMPETENT AUTHORITY WITHIN 3 MONTHS OF EXECUTION OF REGISTERED SALE AGREEMENT / SALE DEED, AS APPLICABLE. ---- 9. ALL THE DOCUMENTS AS THE LEGAL REPORT DATED 20.12.2021 AND 29.12.2021 OF ADVOCATE RENUKA M NAIR FOR CREATION OF EQUITABLE MORTGAGE. ---- 10. NOC AND CHARGE RELEASE LETTER FROM LENDING INSTITUTION OF PROPOSED SELLERS I.E. AXIS BANK ON THE PROPOSED MORTGAGED PROPERTY. ---- 11. UPDATION OF OUR BANKS CHARGE OVER THE PROPOSED PROPERTY ON CERSAI PORTAL AND RECORD TO BE KEPT WITH THE FILE. ---- 12. ORIGINAL NO OBJECTION CERTIFICATE FROM THE SOCIETY IN RESPECT OF THE SAID PROPERTY IN BANK FORMAT FOR CREATION OF EQUITABLE MORTGAGE IN FAVOUR OF BANK OF BARODA. -----13. COPY OF OCCUPANCY CERTIFICATE, SHARE CERTIFICATE, POSSESSION LETTER AS AND WHEN READY -----14. BRANCH TO ENSURE THAT THE PROPOSED PROPERTY IS OCCUPIED BY THE APPLICANTS THEMSELVES.-----15. ORIGINAL REGISTERED AGREEMENT TO SALE / TITLE DEED AND INDEX-II ALONG WITH REGISTRATION FEE RECEIPT IN ORIGINAL ISSUED BY THE SUB REGISTRAR OF ASSURANCE AND ORIGINAL RECEIPT FOR STAMP DUTY PAID TO BE LODGED WITH THE BANK IN FAVOUR OF MORTGAGORS

Justification for Sanction:

1. The CIBIL Score of the applicants are good. 2. Good net worth of applicants. 3. The Present valuation

of all the property Branch/SMS has been satisfied. 4. The financial condition of the both applicants is consistent and health. 5. Opportunities available for cross selling of other retail products 6. Existing customer of Jogeshwari East Branch

यह सुविधा आपको वार्षिक समीक्षा के अधीन 360 माह की अवधि के लिये प्रदान की गई है. बैंक के पास यह अधिकार सुरक्षित होगा कि वह इस सुविधा को वापस ले ले अथवा अपने नियम व शर्तों में कमी भी परिवर्तन कर सके. बैंक को यह भी अधिकार होगा कि किसी नियम व शर्तों का अनुपालन न करने या उल्लंघन करने, कोई सूचना/विवरण के गलत पाये जाने अथवा ऐसे स्थिति के उभरने जिसमें बैंक की राय में ऋण/ सुविधा को जारी रखना बैंक के हितों के विरुद्ध होगा, बैंक द्वारा बिना कोई कारण बताए सुविधा/ऋण को बंद करने का अधिकार होगा.

The facility is granted to you for a period of 360 months, subject to annual renewal, the Bank reserves the right to recall the facility or alter the terms and conditions at any time, during the currency of the facility. Bank also reserves the right to discontinue the facility/advance and to with-hold/stop any disbursement, without giving any notice in case of non-compliance/breach of any of the terms and conditions stipulated herein, or any informations / particulars furnished to us found to be incorrect or in case of any development or situations wherein in the opinion of the Bank, its interest will be/ is likely to be prejudicially affected by such continuation or disbursements.

यदि आपको उपर्युक्त नियम व शर्तें स्वीकार्य हैं तो कृपया इस पत्र पर इस आशय के अपने हस्ताक्षर के बाद इसे हमें वापस कर दें कि आपको इस स्वीकृति के सभी नियम व शर्तें स्वीकार्य हैं.

If the above terms and conditions are acceptable to you, kindly arrange to return a copy of this letter duly signed, for having found acceptable/accepted the terms and conditions of sanction

भवदीय
Yours faithfully,

शाखा प्रबंधक
Branch Manager

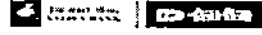
स्वीकार किया गया
Accepted

(MR. SAMADHAN VIJAY TANAWADI)
ऋणकर्ता /Borrower

स्थान Place
दिनांक Date



बँक ऑफ बरोडा
Bank of Baroda



Ref: POINSU/ADV/ /2023

Date: 23.11.2023

To

Mr. Samadhan Vijay Tanawadi
Room No 4, Chawl No 3, Subhadra Niwas
Meghwadi Jogeshwari East
Mumbai 400060

Mr. Samadhan V Tanawadi had availed housing loan from our branch under the account no 22890600001440 for purchase for following flat:

Flat No 1801,18th Floor
A Wing, Hubtown Greenwoods
Pokran Road No 1,Vartak Nagar
Majiwada Thane

The list of documents submitted to our branch are as follows:

1. Original Agreement for sale dated 17.12.2021 executed between Mr. Ashish Achuyt Hegishte and Mrs Krantee Ashish Hegishte (Sellers) and Mr. Samadhan Vijay Tanawadi (Purchasers) being document No TNN-5/18686/2021 dated 17.12.2021 with Registration Receipt No 21511
2. Original Registered Agreement for Sale dated 12.12.2013 executed between M/s Hubtown Limited (formerly known as Ackruti City Limited) (Promoters) and Mr. Ashish Achuyt Hegishte and Mrs Krantee Ashish Hegishte (Purchasers), being document No TNN-5/12404/2013 dated 13.12.2013 with Registration Receipt No 13337
3. NOC for mortgage from promoter
4. Letter of Release/No Due Certificate from Axis Bank Ltd



Bank of Baroda, Mount Poinsur Branch, I.C.Colony, IC Church Compound
Borivali-West, Mumbai-400103, Maharashtra
Phone: 28952950,28907868,28932846 Fax:2893393

LOAN DETAIL SHEET

Full Name :- SAMADHAN VIJAY TANAWADI
DOB :- 14/02/1993
Mobile Number:- 8655762677
Mother Name:- RAJESHRI
Spouse Name:- ANUYA
Spouse DOB :- 18-08-1993
Qualifications:- Bachelor of Engineering - Mechanical Engineer
Residential Address:- Hubtown Greenwoods, A -1801, Pokharan Road No-01, Near Apna Bhandar, Vartak Nagar, Thane West - 400606
Landmark:- Near Apna Bhandar
Telephone Number:- -
Pan card Number:- APUPT4730M (All are Zeros)
Aadhar Card:- 451842029400
No of years at current residence:- 2 Years
Residence type (rent/own):- Own
Permanent Address:- Hubtown Greenwoods, A -1801, Pokharan Road No-01, Near Apna Bhandar, Vartak Nagar, Thane West - 400606
Marital Status:- Marrried
No of dependant :- 2
Personal email id:- samadhantanawade@gmail.com
Official email id:- t.samadhan@maico.co.in
Company Name:- Maico Ventilations Pvt Ltd
Office Address:- Nirma Plaza, Office No. 502/503, 5th Floor, Makwana Rd, Gamdevi, Marol, Andheri East, Mumbai, Maharashtra 400059
Office telephone no:- 7767802195
No of years in current job :- 2 years
Designation:- Area Sales Manager
Total Experience :- More than 7 years
Salary account bank name:- Purjfab National Bank
Branch name:- Andheri East Branch
Account number :- 4364000100120382

Two Refernce details :-

Name - Vinita Takke
Address Hubtown Greenwoods, C-2903, Pokharan Road No-01, Near Apna Bhandar, Vartak Nagar, Thane West - 400606
Mobile - 8655209477

Name - Sangharsh Sangale
Address
Mobile - 9833894815

BANK OF BARODA
(A Govt. of India Undertaking)
BRANCH: MOUNT POINSUR, MUMBAI
IC CHURCH COMPOUND , IC COLONY BORIVALI (W)

PROVISIONAL INTEREST CERTIFICATE

TO WHOM SO EVER IT MAY CONCERN

This is to certify that Mr./Shri/Smt SAMADHAN VIJAY TANAWADI is maintaining a loan account under LA183 (BARODA RESI HOME LN ADVTG) Scheme with a sanctioned limit of Rs.4800000 and sanctioned as on 14-01-2022 as per our records.

This Certificate is issued for the specific request from the borrower. The provisional interest certificate for the financial year 2023 _ 2024 for loan accounts as follows :

A/C NO : 22890600001440 NAME : SAMADHAN VIJAY TANAWADI
JOINT NAME :

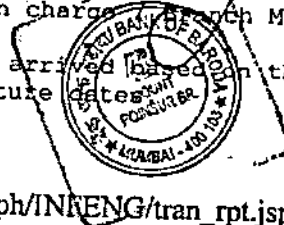
SL NO	MONTH	INT AMT DEBITED / TO BE DEBITED	COLLECTION AMT	INTEREST DEBIT DATE
1	APR	39153	0	10-04-2023
2	MAY	37929	33195	10-05-2023
3	JUN	39250	33195	10-06-2023
4	JUL	38046	33195	10-07-2023
5	AUG	39317	33195	10-08-2023
6	SEP	39409	33195	10-09-2023
7	OCT	38169	33196.67	10-10-2023
8	NOV	39469	33195	10-11-2023
9	DEC	38233	33195	10-12-2023
10	JAN	39525	33195	10-01-2024
11	FEB	39507	33195	10-02-2024
12	MAR	38438	0	
		466445	331951.67	

Total Interest Amount
(in words) : Four Lakh Sixty Six Thousand Four Hundred Forty Five

Place: MOUNT POINSUR, MUMBAI
Date: 21-02-2024

Officer in charge Branch Manager

Please Note: Interest amount in this certificate is arrived based on the last date of interest debited to the account for the future



https://cbdlb101.bankofbaroda.co.in:12000/finbranch/arjspmorph/INKENG/tran_rpt.jsp?r... 21-02-2024

HUBTOWN GREENWOODS 'A' CO-OP. HSG. SOCIETY LTD.

TNA/(TNA)/HSG/(TC)/33147 Dt.23.03.2021
Survey No.215/1B, 215/2B, 216 & 218 Vartak Nagar, Pokharan Rd.1,
Taluka, District-Thane 400 606.

BILL

Name	[1801] Mr. Samadhan Vijay Tanawadi	Bill No.	1621
Sq. Ft.	411.00	Date	01/02/2024
Particulars	Bill for Feb'2024	Due Date	20/02/2024
Sr. No.	Nature of Charges	Amount	
1.	Electricity Charges	1298.00	
2.	Security/Housekeeping Ch.	533.00	
3.	Lift/Other AMC	431.00	
4.	Service Charges	235.00	
5.	Salary	400.00	
6.	Building Insurance	77.00	
7.	Sinking Fund	257.00	
8.	Repair Fund	771.00	
		Total	4002.00
		Arrears	0.00
		Amount Due	4002.00
Rupees Four thousand two only			

Notes Net Banking -TJSB Bank, Vartak Nagar Branch SB A/c No.007110200000031 IFSC-TJSB0000007 E.&O.E.
Cheque in favour of Hubtown Greenwood's 'A' CHS Ltd. Bills should be paid on or before 20th of every month.
Delayed payment attracts 21% Interest p.a. Online payment inform htgreenwoodsawing@yahoo.com
For HUBTOWN GREENWOODS 'A' CO-OP. HSG. SOCIETY LTD.

Sal Accounting - 2542 6902 Time - 10.00 am to 6.00 pm - Sunday Close

Computerised bill signatory not required

HUBTOWN GREENWOODS 'A' CO-OP. HSG. SOCIETY LTD.

TNA/(TNA)/HSG/(TC)/33147 Dt.23.03.2021
Survey No.215/1B, 215/2B, 216 & 218 Vartak Nagar, Pokharan Rd.1,
Taluka, District-Thane 400 606.

RECEIPT

Received with thanks from [1801] Mr. Samadhan Vijay Tanawadi

Receipt No. 1132
Date 13/01/2024

Sum of Rupees Five thousand two hundred sixty-two only
By Cheque No. UPI of Rs. 5262.00
Against Part/Full Settlement of Bill # 1469 dt. 01/01/2024

For HUBTOWN GREENWOODS 'A' CO-OP. HSG. SOCIETY LTD.

Rs. 5262.00

Subject to Realization of Cheque

Computerised bill signatory not required