

Recommendation for Return of Property- HL- Javed Shaikh

guruprasad.nadkarni@cosmosbank.in

18/01/2023 12:03

anas.shelke@cosmosbank.in

Cc: rupa.date@cosmosbank.in, bhanuprakash.dave@cosmosbank.in

To,
Asst. General Manager,
Recovery Dept, Mumbai Region

Sub: Recommendation for initiating procedure of "Return of Property" in case of seized Vehicle of Borrower- Javed Shaikh

Resp. Sir,

With reference to the captioned subject, please be informed that we have sanctioned & disbursed Vehicle Loan of Rs.10.00 Lacs to Mr. Javed Khaja Mainuddin Shaikh to purchase Four Wheeler i.e. Hyundai Venue Car for personal use. The loan is disbursed on 08/04/2021 vide Loan A/c No.1198015291.

DESCRIPTION OF VEHICLE HYPOTHECATED WITH THE BANK

Vehicle & Model No.	Registration No.	Engine No.	Chassis No.
Hyundai Venue Petrol SX MT White BS-6	MH-02-FN-4489	G3LCMM224292	MALFC81ALMM 202624

Mr. Javed Shaikh had paid EMI of Rs.20,277/- for 7 months i.e. till November, 2021. However, later he did not pay further EMIs and also not responded to the Notices sent by us. Upon inquiry, we found that Javed Shaikh (Accused No.1) and his Guarantor – Shadab Ali (Accused No.2) had submitted the fake Employee ID, Appointment Letter and Confirmation of Employment Letter etc. to avail said Vehicle Loan from our Bank and intentionally cheated the Bank. Considering that, we have filled Complaint at Dahisar Police Station on 27/10/2021.

The said Vehicle loan has become NPA on 09/03/2022.

Now, the accused nos. 1 & 2 i.e. **Mr. Javed Khaja Shaikh and Mr. Shadab Ali** are absconding. The vehicle Hyundai Venue Petrol SX MT bearing Registration number **MH02 FN4489** was also not traceable. However, the said Vehicle i.e Hyundai Venue Car is now traced and seized by Nalasopara Police in pursuance of another case of fraud.

We have obtained copy of "Panchnama" from Nalasopara Police Station and now require to initiate the process of "Return of Property" to take the said Vehicle in the custody of our Bank.

To that context, we recommend for initiating the process of "Return of Property" of the seized Vehicle i.e. Hyundai Venue Car bearing **Registration No.MH02 FN4489** of the Borrower – Javed Khaja Mainuddin Shaikh.

Thanks & Regards,

Guruprasad Nadkarni

Manager, Dahisar (E) Branch

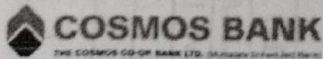
Shop No.1 & 2, Gloris Apartment,

Harishankar Joshi Road,

Dahisar (East), Mumbai – 400068

Tel: +91 022 28975314/ 41

VOIP - 6131



Venue - 1.0 Turbo GDI MT SX

Recommendation for Return of Property- HL- Javed Shaikh

17/01/2023 16:52

From: guruprasad.nadkarni@cosmosbank.in

To: rupa.date@cosmosbank.in

Cc: bhanuprakash.dave@cosmosbank.in, vilas.shelke@cosmosbank.in, "Digvijay Chavan" <digvijay.chavan@cosmosbank.in>, "Shweta Gavli" <shweta.gavli@cosmosbank.in>

To,
Asst. General Manager,
Borivali Region

Sub: Recommendation for initiating procedure of "Return of Property" in case of seized Vehicle of Borrower- Javed Shaikh

Resp. Madam,

With reference to the captioned subject, please be informed that we have sanctioned & disbursed Vehicle Loan of Rs.10.00 Lacs to Mr. Javed Khaja Mainuddin Shaikh to purchase Four Wheeler i.e. Hyundai Venue Car for personal use. The loan is disbursed on 08/04/2021 vide Loan A/c No.1198015291.

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We have obtained copy of "Panchnama" from Nalasopara Police Station and now require to initiate the process of "Return of Property" to take the said Vehicle in the custody of our Bank.

To that context, we recommend to give your approval for initiating the process of "Return of Property" of the seized Vehicle i.e. Hyundai Venue Car bearing **Registration No.MH02 FN4489** of the Borrower – Javed Khaja Mainuddin Shaikh.

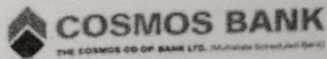
Thanks & Regards,

Guruprasad Nadkarni**Manager, Dahisar (E) Branch**Shop No.1 & 2, Gloris Apartment,
Harishankar Joshi Road,

Dahisar (East), Mumbai – 400068

Tel: +91 022 28975314/ 41

VOIP - 6131



THE COSMOS CO-OPERATIVE BANK LTD., PUNE
Dahisar Branch

INSPECTION AND VERIFICATION OF VEHICLE

Name of the inspection officer : Mrs. Shweta Gavli (Asst. Manager)
Place of Inspection Made : Dahisar Branch
Time of Inspection & Date : 4.00 p. m. on 07/06/2021
Name of the Borrower : Mr. Javed Khaja Shaikh
Address of the Borrower : Flat no. 105, star complex, Galaxy apartment, A wing,
Golani Vasai East, Palghar-401208
Loan amount sanctioned : Rs.10,00,000/-

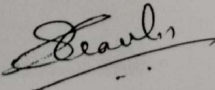
At the time of inspection following points are noted :

Type of Vehicle	Four Wheeler
Model Name	Hyundai Venue Petrol SX MT White BS-6
Registration No.	MH 02 FN 4489
Colour of Vehicle	White
Chassis No	MALFC81ALMM202624
Engine No.	G3LCMM224292
Hypothecation noted on	27/05/2021
Name of Insurance Company	Cholamandalam Ms General Insurance Co ltd
Insurance Policy No	3311/00479445/000/00
Period of Insurance Policy	14.04.2021 To 13.04.2022
Condition of the Vehicle	New Vehicle

The Vehicle is in good condition and performance of the vehicle is satisfactory.

Report submitted with Dahisar Branch.

Date : 08/06/2021


Signature of the Inspecting Officer
SHWETA GAVLI
AM:- GSS8001

Regn. No. MH02FN4489

MH12092181

Regd Owner JAVED KHAJA MAUDDIN SHAIKH
S/DW of KHAJA MAUDDIN SHAIKH

Purpose NEW / HPA

Regn Date 28/05/2021

Colour POLAR WHITE 2

Fuel PETROL

Vehicle Class Motor Car - M1

Body Type STATION WAGON

Manufacturer HUNDAI MOTOR INDIA LTD

Chassis No MALFC81ALMM202624

Engine No G3LCMM224292

Model No VENUE 1.0 TURBO GDI MT SX

Hypothecated To THE COSMOS CO OPERATIVE BANK LTD

Manufacturing Dt. 03/2021

Seat Capacity 005

Stand Capacity 00

Tax Paid Up To LTT

Regd Validity 27/05/2036

Address

105 ANTHONY PAREIRA SOCIETY OPP BANK OF
BARODA SOCIETY M C CHAGALA MARG ANDHERI
(E) Mumbai Suburban MH400099

RTO Mumbai West

Issuing Authority

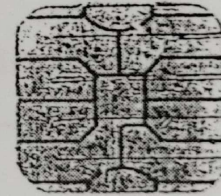
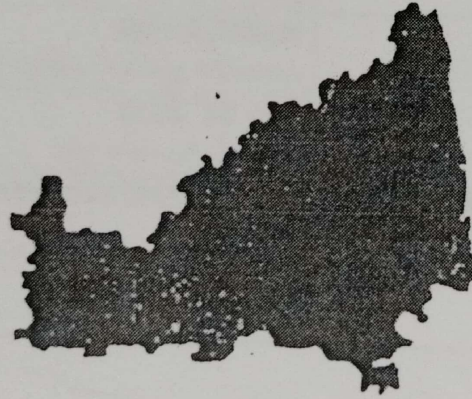
Signature Of Issuing Authority

M. J. B. K. S.

Unladen Wt 001140
Cubic Capacity 000998
Wheel Base 002500
R L W 001570

No. Of Cyl 03
Owner Serial 01

Form 23A



MAHARASHTRA STATE GOVERNMENT
CERTIFICATE OF REGISTRATION



2024

Policy Certificate

Stand-Alone Own Damage Private Car Insurance Policy

Your Policy Details

Name JAVED KHAJA MAINUDDIN SHAIKH		Contact no -	Email -
Address 105 A WING GALAXY APARTMENT STAR COMPLEX GOLANI VASAI EAST, PALGHAR, MAHARASHTRA - 401208		Policy No 3001/O/250376010/00/B00	E-Policy No -
Tenure 1 Year		Policy Issued On Jun 22, 2022	Covernote No 250376010
Nominee Name -		Relationship -	Age 0
Named Passenger's Nominee -		Relationship -	Age 0
Servicing Branch Name Mumbai		Servicing Branch Address 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA	
Period of Insurance - Own Damage Jun 13, 2022 12:12 to Midnight of Jun 12, 2023		RTO Location MAHARASHTRA-MUMBAI	Hypothecated To THE COSMOS CO-OP BANK LTD.,-
GSTIN Number (Customer)		Invoice Number 1006221203821	

Previous Policy Details

Previous Policy No 3311/00479445/000/00	Previous Policy Period 14-04-2021 to 13-04-2022	Previous Insurer Name CHOLAMANDALAM	Previous Policy Type Standalone Own Damage
Previous Year NCB 0	Claims Made Under Previous Policy 0		

Third Party Insurance Details

Third Party Policy No. 3311/00479445/000/00	Third Party Insurance Period Apr 14, 2021 to Apr 13, 2024	Third Party Insurer Name CHOLAMANDALAM
This policy covers only Own Damage Risk with no other liability in connection with Private Car vehicle including third party cover and is issued basis following : Third Party Policy No. -3311/00479445/000/00 valid from Apr 14, 2021 to Apr 13, 2024, Insured by CHOLAMANDALAM		

Vehicle and IDV Details

Registration No. MH02FN4489	Make HYUNDAI	Model VENUE 1.0 SX TURBO GDI	Type of Body SUV	CC/KW 998	Mfg Yr 2021	Seating Capacity 5	Chassis No. MALFC81ALMM202624	Engine No. G3LCMM224292
Vehicle IDV (₹) 805600	Trailer (₹) 0	Non Electrical Accessories (₹) 0		Electrical / Electronic Accessories (₹) 0		CNG / LPG Unit (₹) 0	Total IDV (₹) 805600	

Premium Break-up

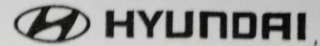
Own Damage Premium (A)	(₹)
Basic OD Premium	6498
Sub-Total	6498
Savings - You have saved the following amount on your premium	
No Claim Bonus 20%	1300
Total Own Damage Premium (A)	5198
CGST	₹ 467.82
	% 9
SGST	₹ 467.82
	% 9
Total Tax Payable in ₹	936
Total Premium Payable In ₹	6134

Geographical Area: No Extension	Applicable IAT Clauses: 7, 28, 22	
Compulsory Deductible: ₹ 1000	Voluntary Deductible: ₹ 0	
Premium Collection No. 1145470187	Premium Amount 6134	Receipt Date 13-06-2022
GSTIN Reg.No 27AAACI7904G1ZN	HSN/SAC code 997134/GENERAL INSURANCE SERVICES	

In case of claim, immediately notify ICICI Lombard General Insurance Company Limited on the Toll Free Number 1800 2668 (Chargeable) 8555 222668 or SMS "Claim" to 575758.
Mailing Address: ICICI Lombard General Insurance Company Limited Building No. 16, 601 / 602, 6th Floor, New Link Road, Malad (West), Mumbai 400 064.
Registered Office Address: ICICI Lombard General Insurance Company Limited, ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400 025.
IRDA Reg. No. 115 • CIN: L67200MH2000PLC129406

Sai Auto Hyundai
Your Happiness. Our Guarantee.

PROFORMA INVOICE



Neelam Automobiles Pvt. Ltd.

Showroom : 4, 5, 6 & 7, Sumukh Hills, Western Express Highway, Opp. Samianta Nagar Police Station, Kandivali (East) Mumbai - 400067 • Tel.: 022 6885 5555
Showroom : Shop No. 7, Light Hall, Saki Vahiar Road, Powai, Mumbai - 400 076 • Tel.: 845 2000 845

Sr. No. 1342 GDMS No. : _____ Date : 30/3/21

To. Javed Khaja Maiddin Shaikh

Address : _____

Contact No.: _____ Mob.: _____
Fax No. : _____ Model : Venue Petrol
Email Id : _____

Chassis No. : MALFC81A1MM202624
Engine No. : G3LCMM224292

Registration : INDIVIDUAL / COMPANY	1st Scheme	2nd Scheme
FINANCE PROFORMA		
Loan Tenure :		
Cost of Vehicle :		
Loan Amount :		
Margin Amount :		
1st Installment Amount :		
Stamp Duty :		
Depo Charges :		
Registration :		
Insurance :		
Extended Warranty :		
Total Payment :		
- Consumer Offer :		
- Corporate Discount :		
Net Down Payment :		

VEHICLE PROFORMA (Mumbai/Thane/Octroiless/Vashi/Mira Road)

VEHICLE PROFORMA	BILLING (BS-6)
Cost of Vehicle :	<u>997400</u>
Depo Charges : <u>ICS 0.75%</u>	<u>—</u>
Registration (Ind. / Com.) :	<u>1129.58</u>
Insurance (Comp / Zero Dep) :	<u>49950</u>
+ Ext. Warranty + <u>R.S.A</u>	<u>9139</u>
+ On-Road <u>HYP + Fastag</u>	<u>2100</u>
+ Accessories :	<u>8221</u>
Gross Total :	<u>1179768</u>
- Consumer Offer :	
- Corporate Disc. :	
Net Total :	

Document Required for Finance Cases :

1. Identity Proof (Pan Card Copy / Passport Copy / Voters-Id Card / Aadhar Card)
2. Address Proof (Residence Electric Bill / Telephone Bill / Mobile bill / Lic Policy / Leave & license Registered Agreement If Rented Case)
3. 4 Passport size Photographs.
4. Last 3 Months salary Slips & Last 2 years Form 16 (For salaried Customer)
5. Last 2 Years Income tax Returns with Saral Page & computation Of Income, Profit & Loss A/C Balance Sheet Etc
6. Last 6 Month Updated Bank statement.
7. Partnership Deed / MOA / AOA / Company pan card (for company Cases)
8. Board Resolution From Directors (for Ltd & Pvt Ltd companies)

TERMS & CONDITIONS

- ◆ Payment 100% in Advance / Along with Order.
- ◆ Price prevailing at the time of Allotment / Invoicing shall be applicable.
- ◆ Cancellation charge will be 1% of the Ex-Showroom Value.
- ◆ Delivery Subject to Availability of stock & colour with manufacturer.
- ◆ The above offer is valid till _____

For Neelam Automobiles Pvt. Ltd.
Executive Name : Unesh Padave
Mobile No. : 9702196694



GST No.: 27AADCN7653G1Z9

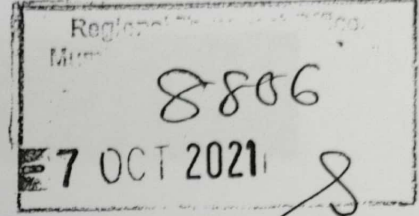
★ All Payment Should be made in The name of **Neelam Automobiles Pvt Ltd**
★ HDFC Bank Branch, Anand Nagar, Dahisar (E),
IFSC: HDFC0000443 Account No: 50200004859676
★ All CASH PAYMENT should be made only at Cash Counter in the SHOWROOM.

Br. Address: Shop No.1 & 2, Gloris Apartment, Harishankar Joshi Road, Dahisar (East),
Mumbai - 400068. Tel: 022 28975314/41

Ref. No. : Cos/Dah/ 86 /2021-22

Date:- 07/10/2021

To,
The Authorized Officer,
Andheri RTO , Mumbai .



Subject : Regarding hypothecated Vehicle with our bank.

Dear Sir / Madam,

With reference to the above subject, we would like to inform you that, the hypothecated vehicle i.e. Hyundai Venue Petrol SX MT White BS-6 having **Registration No. MH 02 FN 4489** is in the Name of Mr. Javed Khaja Maiuddin Shaikh against which our bank has sanctioned loan of Rs.10,00,000/- (Rs. Ten Lacs Only) under Hypothecation to The Cosmos Co-op Bank Ltd., Dahisar Branch on 28/05/2021.

Being committed default by Mr. Javed Khaja Maiuddin Shaikh, Bank instructed him to bring the subject vehicle for inspection, but he failed to do so. **Hence, we request you not to release the hypothecation of the above vehicle without obtaining Our Bank's NOC** and kindly take precaution measures. We are herewith enclosing the Xerox copy of RC and details of the vehicle are as under:

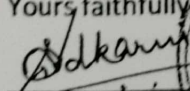
Engine no.	: G3LCMM224292
Chasis no.	: MALFC81ALMM202624
Year of manufacture	: 03/2021
Cubic capacity	: 000998
Makers classification	: Hyundai Venue 1.0 Turbo GDI MT SX
Colour	: Polar White 2
Registration valid up to	: 27/05/2036
Hypothecated	: THE COSMOS CO-OP BANK LTD.
Date of Registration	: 28/05/2021

You are requested to confirm his No Dues by contacting on mobile number of Mr. Guruprasad Nadkarni - 9869261322 and Mr. Digvijay Chavan - 8275391953.

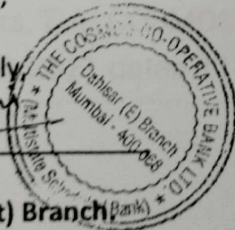
Kindly do the needful accordingly.

Thanking you,

Yours faithfully,


Manager

Dahisar (East) Branch



2nd Floor. Andheri
RTO office
Window No-56.
Direct Cont.