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1

**Annexure-B**

1. Name of the Branch/BU seeking opinion:-

**State Bank of India,**

2. Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded:- **Nil**

3. Name of the Unit/concern/ company/ person offering the property/(ies) as security:-

**Mr. Vilas Gambhir Jagtap**

4. Constitution of the unit/concern/ person/ body/ authority offering the property for creation of charge:-

**Individual**

5. State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.):-

**as borrower**

6.a) Particulars of the documents scrutinized-serially and chronologically:-

1. Original Agreement for sale with respect to property described in schedule II, in Annexure D, executed by Mr. Mr. Madhusudan Jaikrushna Dande, Mr. Subhash Balmukund Loya through G.P.A. and with consent of Mr. Hemant Shivajirao Sanap in favour of Mr. Vilas Gambhir Jagtap registered at sr.no. 4771 on 5.5.2010, in the office of Sub- Registrar Nashik, consideration shown Rs. 9,21,000/- out of that Rs. 1,56,000/- paid and remaining is to be paid as per constructions progress.
2. N.A. order is given by Collector Nashik vide his order no. Maha/Kaksh-III/ N.A.P. No./ 348 dtd. 25.11.86.
3. 7/12 extract dtd. 24.2.2010 in the Mr. Madhusudan Jaikrushna Dande, Mr. Subhash Balmukund Loya
4. N.A. tax payment receipt for the period 2009-2010 dtd 4.11.2009.
5. Building permission given by Grampanchayat Eklahara outward no. 24/A/2009 dtd. 6.11.2009
6. Plan sanctioned by Grampanchayat Eklahara as per resolution no-60 dtd. 29.9.2009.
7. Development agreement executed by Mr. Madhusudan Jaikrushna Dande, Mr. Subhash Balmukund Loya in favour of Mr. Hemant Shivajirao Sanap for plot no. 1 to 42, 44, to 62, total 61 plots area 11167.93 Sq. Mtrs. registered at sr. no. 2063 on 17.4.2009 . Consideration shown Rs. 40,00,000/-in cash and built up area in plot no. 30
8. Power of attorney registered at sr. no. 2064 on 17.4.2009.
9. Payment receipt no. 008 dtd. 30.10.2009 for Rs. 21,000/-, receipt no. 14 dtd. 5.4.2010 for Rs. 1,35,000/-

*Subhash Jagtap*

b) Nature of documents verified and as to whether they are originals or certified copies or registration extract duly certified

**Note-** only originals or certified extracts from the registering/ land/ revenue other authorities be examined.

**Original agreement is seen, other all documents which are produced are the Xerox copies.**

7. Complete or full description of the immovable property/ (ies) offered as security for creation of Mortgage whether **equitable mortgage**.

i) Survey No. :-

ii) Door No. (in case of house property):-

iii) Extent/areas including plinth/built up area in case of house property :-

iv) Location like name of the place, village, city, registration, sub-district etc. -

v) Boundaries:-

**7 i to v more particularly described in Schedule of Annexure-D.**

8. Flow of titles tracing out the title of the intended mortgagor and his/ its predecessors in interest from the Mother Deed to the Latest Title Deed. And wherever Minor's interest or other clog on title is involved, for a further period, depending on the need for clearance of such clog on the Title. (Separate sheets may be used):-

Not available.

9. Nature of Title of the intended Mortgagor over the property (whether full ownership right, leasehold rights, Occupancy/ possessory rights or Inam Holder or Govt. Grantee/ allottee etc.)

**Borrower will get ownership upon the property after payment of agreed amount as mentioned in registered document.**

10.(a) Encumbrances, Attachment, and/or claims whether of Government, Central or State or other Local authorities or Third party claims, Liens etc. and details thereof. If yes, give the details thereof. :- **No,**

(b) The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.- **Not applicable.**

11. Details regarding property tax or land revenue or other statutory dues paid/ payable as on date and if not paid, what remedy?:-

**N.A. taxes are paid.**

12. Details of RTC extracts/ mutation extracts/ Khata extracts pertaining to the property in question.:-

1. Originally land S. no. 399, 400, 401 and 402 were belonging to Mr. Madhusudan Jaikrushna Dande, Mr. Subhash Balmukund Loya, they obtained N.A. order from, the Collector on 25.11.86
2. M.E.no. 1062 shows that joint layout is prepared with respect to S no. 399+400+401+402 and 7/12 extract separated plotwise.
13. Any bar/ restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc. - **No.**
14. In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extract duly certified etc. as also any precaution to be taken by Bank in this regard. :-

**Please record the charge of the Bank in other rights column of 7/12 extract**

15. The specific persons who are required to create mortgage/ to deposit documents creating mortgage:-

**Mr. Vilas Gambhir Jagtap**

Note:- in case separate sheets are required, the same may be used, signed and annexed.

Date:-  
Place:- Nashik

*Subhash Balmukund*  
Signature of Advocate

**Annexure C**

1. Nature of title-(ownership/ leasehold/ occupancy/ Government grant/ allotments etc):- **Ownership**
2. If Leasehold, whether
  - a. Lease duly stamped and registered- **Not applicable.**
  - b. Lessee is permitted to mortgage the lease hold rights-**Not applicable.**
  - c. Duration of the Lease/un-expired period of lease- **Not applicable.**
  - d. If, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also.- **Not applicable.**
3. If Govt. grant/ allotment/ Lease-cum/ Sale Agreement, Whether
  - a) Grant/agreement etc. provides for alienable rights to the mortgagor with or without conditions,- **Not applicable**
  - b) the mortgagor is competent to create charge on such property - **Yes**

*Subhash Balmukund*

4. *If occupancy right, whether*
- a. *Such right is heritable and transferable- **Not applicable***
  - b. *Mortgage can be created- **Not applicable***
5. a. *Urban Land ceiling clearance, whether required and if so, details thereon.- **Not applicable,***
- b. *Whether No objection certificate under the Income Tax Act is required/ obtained:- **Not applicable***
6. *Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible- the modalities./ procedure to be followed and the reasons for coming to such conclusion:- **Not applicable***
7. *If the property Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for enforcing, thereon,- **Not applicable***
8. *In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/ permission obtained. :- **N.A. order is obtained.***
9. *Whether the property is affected by any local laws (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, etc):- **Not applicable***
- 10a. *In case of Partition/ settlement deeds, whether the original deed is available for deposit. If not the modality. procedure to be followed to create a valid and enforceable mortgage. :- **Not applicable***
- b. *Weather mutation has been effected and whether the mortgagor is in possession and enjoyment of his/her/their share. :- **The possession will be delivered after payment of balance amount to the builder.***
- c. *Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title thereon- **Not applicable***
- 11a. *In case of partnership firm, whether the property belongs to the firm and the deed is properly registered:- **Not applicable***
- b. *Whether the persons(s) creating mortgage has/ have authority to create mortgage for and on behalf of the firm.:- **Not applicable***
- 12a. *Whether the property belongs to Limited Company, check the Borrowing powers, BOD resolution, Authorization to create mortgage/ execution of documents, Registration of any prior charges with the Company Registrar, Articles of Association./ provision for common seal etc. - **Not applicable***
- b. *In case of Societies, Association, the required authority/ power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.:-*

**Yet the builder have not formed society/ association or apartment, with respect to the building which builder has constructed upon the property described in schedule hence NOC from builder is required for mortgage.**



13. Whether mortgage is being created a POA holder, check genuineness of the Power of Attorney and the extent of the power given therein and whether the same is properly executed/ stamped/ authenticated in terms of the Law of the place, whether it is executed. :- **Not applicable**

14. If the property is a flat/ apartment or residential/ commercial complex, check.-

a. Promoter's / Land Owner's title to the land/building-

**Property owned by - Mr. Madhusudan Jaikrushna Dande, Mr. Subhash Balmukund Loya**

**Developer- Mr. Hemant Shivajirao Sanap**

b. Development agreement/ Power of Attorney - **Yes**

c. Extent of authority of the Developer/ Builder- **Developer**

d. Independent title verification of the land and/or building in question- **Developer has executed agreement of sale with respect to property described in schedule- II, in favour of borrower and it is registered documents, part payment is made and remaining is to be paid by availing loan**

e. Agreement for sale (duly registered)- **Yes**

f. Payment of proper stamp- **Yes.**

g. Conveyance in favour of Society/ Condominium concerned- **Not applicable being the property is Grampanchayat limits**

h. Occupancy Certificate/ allotment letter/ letter of possession.- **Yet the completion certificate is not issued also possession is not delivered**

i. Membership details in the Society etc- **Yet the society is not formed.**

j. Share Certificate- **Not applicable.**

k. No objection letter from the society- **Not applicable.**

l. All legal requirement under the local/ municipal laws, regarding ownership of flats/ apartments/ building regulations, Development Control Regulations, Co-operative Societies' Laws etc. - **Yet Society is not formed.**

15. Whether the property is a joint family property, mortgage is created for family benefit/ legal necessity, whether the Major Coparceners have no objection/joint in execution, minor's share if any, right of female members etc. :- **Not applicable**

16. Pending Litigation/ Court attachment/ injunction./ stay orders./ acquisition by the Govt./ Local authorities etc. that could be ascertained. :- **No**

17. Any other details required for the purpose-

*Subhash Loya*

Nil

**Annexure D****CERTIFICATE OF TITLE**

*I have examined the Original Title deeds intended to be deposited relating to the schedule property/(ies) and offered as security by way of \*Registered/ Equitable/ English Mortgage and that the documents of title referred to in the opinion are valid evidence of Right, title and interest and that if the said Registered/ Equitable Mortgage is created, it will satisfy the requirements of creation of Registered/ Equitable Mortgage and I further certify that: (\*please specify the kind of Mortgage)*

Please do the equitable mortgage and record the charge of the bank in other rights column of 7/12 extract

1. *I have examined the Documents in details, taking in to account of all the Guidelines in the check list vide Annexure C and the other relevant factors.*

1A. *I confirm having made a search in the Land/Revenue record. I do not find anything adverse which would prevent the Title Holders from creating a valid **equitable Mortgage**.*

1B. *Following scrutiny of Land Records/ Revenue Records and relative Title Deeds, I hereby certify the genuineness of the Title Deeds. Suspicious/ Doubt, if any has been clarified by making necessary enquiries.- **Not applicable because all those documents are already referred in para no. 6.a of annexure B.***

2A. *There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from **1996 to 2010** pertaining to the immovable property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.*

2B. *In case of second/ subsequent charge in favour of the Bank, there are no other mortgages/ charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever is inapplicable). - **Not applicable.***

3. *Minor/(s) and his/their interest in the property/(ies) is to be extend of - **No.** (specify the share of the Minor with Name). (Strike out if not applicable).*

4. *The Mortgage if created, will be available to the Bank for the liability of the intending Borrower, **Mr. Vilas Gambhir Jagtap***

5. *I Certify that **Mr. Madhusudan Jaikrushna Dande, Mr. Subhash Balmukund Loya** has/have an absolute, clear and marketable title over the **Schedule I** and **Mr. Vilas Gambhir Jagtap** with respect to **property described in schedule II** I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.*

*In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of following tile deeds/ documents would create a valid and enforceable mortgage.*

1. **Original agreement of sale with registration receipt**



2. NOC from builder for mortgage
3. Original payment receipt issued by builder in favour of borrower.
4. N.A. tax payment receipt
5. 7/12 extract
6. Building permission
7. After full and final disbursement -
  - a. possession receipt
  - c. Copy of completion certificate
  - d. Original sale deed with registration receipt of Mr. Vilas Gambhir Jagtap
  - e. 7/12 extract showing the name of borrower in 7/12 extract as owner of row house
  - f. Mutation entry by which name of borrower is recorded in 7/12 extract.

There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in force.

#### SCHEDULE OF THE PROPERTY/IES.

##### SCHEDULE I

All that piece and parcel of property bearing Plot No. 47 to 52, total measuring 1184.07 Sq. Mtrs. out of Gat no. 399+400+401+402, situated at Eklahara, within the limits of Eklahara Grampanchayat Tal. & Dist. Nashik which is bounded as -

East	-	Plot no. 55 to 62
West	-	6 Mtrs. Colony road
South	-	9 Mtrs. colony road
North	-	6 Mtrs. Road

##### SCHEDULE II

All that piece and parcel of constructed premises bearing Row House no. 1, Plot area 72.23 Sq. Mtrs and built up area 76.67 Sq. Mtrs. in the row houses known as **Ananya A-1**, under construction upon the property described in schedule I above, which is bounded as under-

East	-	Row House no. Ananya A-2
West	-	6 Mtrs. colony road
South	-	9 Mtrs. road
North	-	Row House Ananya A-3

Place:-Nashik  
Date. - 3/7/10

*[Handwritten Signature]*  
Signature of the Advocate.

**MAHESH RAMKRISHNA AHER**

B.Sc., LL.B.D.LL. & L.W.

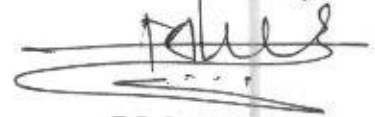
**ADVOCATE**

H/C : 31323804381  
file: HP 699

**CERTIFICATE**

- 1) This is to certify that I, **Maresh R. Aher, Advocate** visited the office of Sub-Registrar/ online Registration Nashik on **28/1/2014** and verified the genuineness of the documents handed over to us by Branch in respect of Housing Loan granted to **Vilas Gambhir Jagtap**.
- 2) We understand that the property owned by **Vilas Gambhir Jagtap** are mortgaged to the bank and the property i.e. **Row House No. 1 in Ananya-A constructed on Plot No. 47 to 52 out of Survey No. 399+400+401+402 situated at village Eklahara , Tal. & Dist. Nashik.**
- 3) We certify that we had verified and tallied these documents from the records of Registrar of Documents and/or from the records of appropriate authorities and the same is/are found to be correct and genuine. As per the requirement, I had advised the branch for obtained of Certified copy and my comments after perusal of certified copy is as per Annexure-I.
- 4) We further certify that the following documents is /are registered in the office of Sub-Registrar, Nashik and the seal and stamp of the Registrar's Office is genuine.
  - a) **Agreement for Sale registered at Sub-Registrar, Nashik-2 at Sr.No. 4771/2010 dtd. 5/5/2010**
- 5) Similarly, the relevant documents have been duly registered/ attested, wherever these documents require Registration/ Attestation and the Registrar's Seal and Signature are genuine.
- 6) Hence this Certificate.

Yours Sincerely,



**(Mahesh Aher)**

**Advocate**

भारतीय डाक  
RLAD THAKKAR BAZAR F.O. (422)  
RLAD A RM375352441N  
Counter No:1.OP-Code:OP1  
To:VILASH G JAGTAP.EKHALRE NTPS  
NAHSIK. PIN:422105  
From:ADV PRASAD D NAGARE . NASHIK  
Wt:20grams.  
Amt:25.00 .21/01/2019 .11:16  
<<Track on [www.indiapost.gov.in](http://www.indiapost.gov.in)>>

भारतीय डाक

RLAD THAKKAR BAZAR F.O. (422)  
RLAD A RM3753524461N  
Counter No:1.OP-Code:OP1  
To:VILASH G JAGTAP.EKHALRE NTPS  
NAHSIK. PIN:422105  
From:ADV PRASAD D NAGARE . NASHIK  
Wt:20grams.  
Amt:25.00 .21/01/2019 .11:16  
<<Track on [www.indiapost.gov.in](http://www.indiapost.gov.in)>>

भारतीय डाक

RLAD THAKKAR BAZAR F.O. (422)  
RLAD A RM3753523921N  
Counter No:1.OP-Code:OP1  
To:VILASH G JAGTAP.EKHALRE GATE  
NAHSIK. PIN:422101  
From:ADV PRASAD D NAGARE . NASHIK  
Wt:20grams.  
Amt:25.00 .21/01/2019 .11:17  
<<Track on [www.indiapost.gov.in](http://www.indiapost.gov.in)>>

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**PRASAD DIPAK NAGARE**

B.Com., D.T.L., LL.B.

**ADVOCATE**

Mob. 9922447202, 9403494566

Email : adv.prasad804@gmail.com

Office 1 : FB-8, Thakkar Buzzar, Nr. Sakal News Office, New CBS, Nashik - 2

Office 2 : A-2, Meghdoot Shopping Center, Near Chetna Dining Hall, Opp. CBS, Nashik - 1

Outward No. PDN/SBI/PSS/01/2019/308

Date: 21 JAN 2019

To,

**Mr. VILAS GAMBHIR JAGTAP**

R/o.: 1) ROW HOUSE NO. 1, ANANYA-A,  
PLOT NO. 47 TO 52, NR. NTPS GATE, EKHALRE,  
DIST NASHIK

2) HOUSE NO.1A-182, SIDDHARTH NAGAR,  
EKLAHARE, A NTPS GATE, NASHIK ROAD, NASHIK

3) PARAS ENTERPRISES, SIDDHARGH NAGAR,  
EKLAHARE GATE, NASHIK ROAD, NASHIK 422101

Sir/Madam,

Under the instructions of my client State Bank of India through its authorized representative, I hereby served you the **Notice under section 25 of the Payment and Settlement Act, 2007 in respect of your Loan Account No.: 31323804381**

1. That my client State Bank of India is a Nationalized Bank and registered under the State Bank of India Act 1955, having its head office at State Bank Bhavan, Nariman Point, Madam Cama Raod, Fort Mumbai 21 and having its branches all over the India out of that one of the branch situated at RACPC branch N.D. Patel Road, Nashik.

That my client is doing a business of Banking as per the guidelines issued by the Reserve Bank of India. According to its business activity my client bank provides a various types of credit facility to its customers, under the heads of Housing Loan, Vehicle Loan, Personal Loan, Enterprises Loan, Education Loan etc.

3. That in consistence with the business of my client bank you had approached to avail **Housing** loan and acceding to your request, my client bank agreed to sanction and disburse a loan facility of **Rs. 537000/-** for the term of **240 Months**.
4. Consequently, you had executed a loan Arrangement Letter, Loan Agreement dated **10/08/2010**, Promissory Note etc. documents in favour of my client bank to avail the loan. In the Loan Agreement you had represented that, you have means to pay the loan instalments and in the event the Loan is disbursed, you will make timely payment of the loan instalments. On the basis of aforesaid representations and warranties, my Client bank disbursed the Loan.
5. That the Loan was repayable in Equal Monthly Instalments (EMI) of **Rs. 18000/-** each and the regular payment of the EMIs was the essence of the contract. In order to ensure timely repayments, you had signed, issued and deposited with my client bank certain standard instructions (mandate) to debit from your bank account bearing No. **31299899753** towards payment of the EMIs and assuring that the said bank account shall have require credit balance so that the standard instructions (mandate) is honored to credit your present Loan Account Number mentioned above held with client bank.
6. However, you have failed and neglected to maintain sufficient credit balance in your aforesaid bank account which has resulted in dishonor of standard instructions (mandate) for the month of **Jan.2019** towards monthly instalment of **Rs. 18000/-** on **10/01/2019** and your bankers has expressed inability to pay the amount contained in the standard instructions (mandate) for the reason **INSUFFICIENT FUNDS**, which attract a penal liability against you.







**PRASAD DIPAK NAGARE**

B.Com., D.T.L., LL.B.

**ADVOCATE**

Mob. 9922447202, 9403494566

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Office 2 : A-2, Meghdoot Shopping Center, Near Chetna Dining Hall, Opp. CBS, Nashik - 1

7. My Client bank states that, apparently the standard instructions (mandate) in question was issued with malafide intention to defraud my Client by making it believe that you had the financial capacity to repay the dues under the Loan Agreement. It is now apparent that your intention was malafide at the time of sanction of the Loan and you issued the mandate knowing and having reason to believe that the said mandate will not be honored on presentation. Thus in addition to criminal prosecutions under Section 25 of the Payment and Settlement Systems Act, 2007 read with provisions of the Negotiable Instruments Act, 1881. Further you have also committed the offence of cheating, fraud and criminal breach of trust for which offences my Client reserves its right to initiate criminal prosecution under relevant provisions of the Indian Penal Code, 1860.
8. That you must have to take notice that, standard instructions (mandate) issued by you for repayment of debt is dishonoured and the amount contained in the same is not received to my client bank. The dishonour of electronic fund transfer in respect of a legally enforceable debt amounts to an offence under section 25(1) of The Payment and Settlement Systems Act, 2007 (as amended up to date) and is punishable with imprisonment for a term which may extend to 2 years or with fine which may extend to twice the amount of the electronic funds transfer, or with both. In addition to the punishment, the courts are also empowered to grant compensation, at the cost of the accused, to the complainant for the interest, expenditure and costs incurred by the complainant for pursuing the complaint.
9. That I hereby with this present notice call upon you that, to make payment for the dishonoured standard instructions (mandate) amount of **Rs. 18000/-** within 15 days from the receipt of this notice to my client bank directly. Failing of which my client bank constrained to file a Criminal Proceeding against you in the Court Of Law. And you shall be held liable for the risk, costs and consequences thereof. Further your standard instructions (mandate) is dishonoured and thus my client bank has right as per the agreement to recall the entire loan amount from you at once/in lump-sum. Please take note of that.
10. That this notice is being sent to you without prejudice to my clients right to enforce the other terms and conditions of the said loan account and other documents executed by you with my client bank for reasons of breach of the terms, committed by you.
11. The original of this notice is send to you by RPAD and a secondary copy of the same has been kept with us as an evidence of the same, which will be used in future proceedings against you. Further the legal charges of this legal notice Rs. 1000/- has been kept on you.

Hence this notice.

Place : Nashik

Date :

21 JAN 2019



Prasad D. Nagare  
Advocate



**PRATIBHA S. LAHANE**

**CONSULTING ARCHITECT  
& INTERIOR DESIGNER**

18/2, Pura Smruti Co-op Society  
Naha Nagara opp.Ambedkar  
Naga Nashik Road

Ref.No:

Date: 9/8/2010

**CERTIFICATE**

**To whom so ever It May Concern**

This is to certify that **Mr. Vilas Gambhir Jagtap** has purchased Row house no.A-1 in **Ananya-A Row houses** at Plot No.47 to 52 Sr.No.399+400+401+402, NTT Colony Chamber No.1 Eklahara Nashik

The row house of the above said customer is **25%** complete with the following description;

Plinth work is complete.

The above information is correct to my knowledge.

Best Regards,



**AR. PRATIBHA S. LAHANE**  
Reg. No. MH 2004/33672

**PRATIBHA S. LAHANE**

**CONSULTING ARCHITECT  
& INTERIOR DESIGNER**

18/2, Puran Smruti Co-op Society  
Nahar Nagar opp. Ambedkar  
Nagar Nashik Road

Ref.No:

Date: 25/10/2010

**CERTIFICATE**

**To whom so ever It May Concern**

This is to certify that **Mr. Vilas Gambhir Jagtap** has purchased Row house no.**A-1** in **Ananya-A Row houses** at Plot No.47 to 52 Sr.No.399+400+401+402, NTTS Colony Chamber No.1 Eklahara Nashik

The row house of the above said customer is **35%** complete with the following description;

Plinth work is complete, R.C.C work completed upto 1st Slab

The above information is correct to my knowledge.

Best Regards,



**AR.PRATIBHA S. LAHANE**  
Reg. No. CA/2004/33672

**PRATIBHA S. LAHANE**

**CONSULTING ARCHITECT  
& INTERIOR DESIGNER**

18/2, Puran Smruti Co-op Society  
Nahar Nagar opp. Ambedkar  
Nagar Nashik Road

Ref.No:

Date:

**CERTIFICATE**

**To whom so ever It May Concern**

This is to certify that **Mr. Vilas Gambhir Jagtap** has purchased Row house no.**A-1** in **Ananya-A Row houses** at Plot No.47 to 52 Sr.No.399+400+401+402, NTTS Colony Chamber No.1 Eklahara Nashik

The row house of the above said customer is **85%** complete with the following description;

Plinth work is complete, R.C.C work completed upto 2nd Slab, Brickwork, External & Internal Plaster Completed.

The above information is correct to my knowledge.

Best Regards,

**AR.PRATIBHA S. LAHANE**  
Reg. No. CA/2004/33672