SHRI RATNESHWAR TEMPLE & SMT. KESARBAI JAMNADAS MAJITHIA, HINDU SANOTORIUM TRUST

208, BHAGWANDAS INDRAJIT ROAD, WALKESHWAR, MUMBAI-400 006.

Date: - 20.03.2019

To. The Manager, The Cosmos Co-op Bank Ltd, Vashi Branch,

Sub: NOC to mortgage Sir.

We confirm that Mr. TUSHAR SHAH is the member of our Trust & he is owner of FLAT No: 301, Sushant, 208, Dr Bhagwandas Inderjit Rd, Off N D Rd, Mumbai-400006. He has applied for some loan facilities to The Cosmos Co-Op. Bank Ltd., Vashi Branch and has agreed to keep his above mentioned property as security for the same. We are giving our No Objection to mortgage the said property in favour of The Cosmos Co-Op. Bank Ltd.

We further state as follows:

a) We have obtained necessary permission/ approvals/ sanctions for construction of the said building from the concerned competent authority.

b) The construction of building and of the flat is carried out in accordance with the

approved plans.

c) We have NO OBJECTION to Mr. TUSHAR SHAH mortgaging the said flat to The Cusmus Co-op Bank Ltd, Pune, Vashi Branch as security for a loan applied by him.

I/We further confirm that the Flat which is the subject matter of the letter is free from any encumbrance and the title of the land is clear and marketable.

We agree to accept The Cosmos Co-op Bank Ltd, Pune as nominee of FLAT No: 301. Sushant, 208, Dr Bhagwandas Inderjit Rd, Off N D Rd, Mumbai-400006 and once the nomination favoring the bank has been registered and advice sent to the Bank of having done so, we note not to change the same without the written consent of the Bank.

The society hereby undertakes to create and confirm the lien on the said flat in the name of THE COSMOS CO-OPERATIVE BANK LTD., PUNE; VASHI BRANCH in the society records as and when the bank will inform the society.

The society also understands that the lien on the said flat will not be cancelled without written permission of the bank.

Thanking You,

Yours Faithfully, For Rat. Temple & K.J.M.H.S. Trust