

The Manager

Date 11/06/14

State Bank of Patiala,
Bhandra Branch

Dear Sir,

I am writing this to confirm that I have deposited with you on 19/06/2014 title deeds relating to my property situated at Nawade, Raigod described below (herein after referred to as the "said property") with the intention of creating an equitable mortgage on the said property by way of collateral security for the amounts due to the Bank from me/us the concern of Mr. Bhalaprasad M. Yadav under the following credit facilities extended to me/it by the Bank :-

- (a) House loan - Rs. 15,00 lacs.
- (b)
- (c)

2. The said property is self acquired and as such no one else has any interest in the said property. The said property is under my sole occupation/a portion of the building is under tenancy occupation of..... on monthly rent of Rs.....

3. There is no subsisting agreement for the sale of the said property nor has any prospective or any intending purchaser has taken possession of it or a part of it. The said property is free from encumbrances.

Name Bhalaprasad M. Yadav

Yours faithfully,

Address Room #02,
Yashwantrao Chavan
Eka Nagar, Manikhera
Govandi, Mumbai

[Signature]

Signature

DESCRIPTION OF PROPERTY GIVEN AS SECURITY
Flat #605, 6th floor, Dev Sai, Phase-II
Plot # 155, Nawade, Dis - Raigod.

S.B. P. 629

C. C. No. 110111.4

Volvo P. 10/2006 10,000

ਪ੍ਰਬੰਧਕ,
ਸਟੇਟ ਬੈਂਕ ਆਫ ਪਟਿਆਲਾ,
ਸ਼੍ਰੀਮਾਨ ਜੀ,

ਮਿਤੀ :

ਬੈਂਕ ਵਲੋਂ ਮੈਨੂੰ (ਪਾਰਟੀ ਦਾ ਨਾਂ) ਮੰਨਜ਼ੂਰ
ਹੋਣ ਲਿਖੇ ਕਰਜ਼ ਦੇ ਅੰਤਰਗਤ ਬੈਂਕ ਨੂੰ ਦੇਅ ਰਕਮ ਦੀ ਜ਼ਮਾਨਤ ਦੇ ਬਦਲ ਵਿੱਚ ਸਮਰਥਕ
ਜ਼ਮਾਨਤ ਦੇ ਰੂਪ ਵਿੱਚ ਬੇਲਾਗ ਰਹਿਨ ਕਰਨ ਦੇ ਉਦੇਸ਼ ਨਾਲ ਮੈਨੂੰ ਆਪਣੀ ਜਾਇਦਾਦ ਦਾ
ਪੱਟਾ ਜੋ ਕਿ ਉੱਤੇ ਸਥਿੱਤ / ਮੌਜੂਦ ਹੈ ਅਤੇ
ਇਸ ਦਾ ਵੇਰਵਾ ਹੇਠ ਦਿੱਤਾ ਗਿਆ ਹੈ (ਜਿਸ ਨੂੰ ਇਸ ਪਿਛੋਂ ਜਾਇਦਾਦ ਕਿਹਾ
ਜਾਵੇਗਾ) ਨੂੰ ਆਪ ਜੀ ਦੇ ਕੋਲ ਜਮ੍ਹਾਂ ਕਰਵਾ ਦਿੱਤਾ ਹੈ।

ਮੈਂ ਇਸ ਪੱਤਰ ਦੁਆਰਾ ਪੁਸ਼ਟੀ ਕਰਦਾ ਹਾਂ:-

- (ੳ)
- (ਅ)
- (ੲ)

2. ਉਕਤ ਜਾਇਦਾਦ ਮੇਰੀ/ਸਾਡੀ ਆਪਣੀ ਖੱਟੀ ਹੈ ਅਤੇ ਇਸ ਵਿੱਚ ਹੋਰ ਕਿਸੇ
ਵਿਆਕਤੀ ਦਾ ਹੱਕ ਨਹੀਂ ਹੈ ਉਕਤ ਜਾਇਦਾਦ ਇੱਕ ਮਾਤਰ ਰੂਪ ਵਿੱਚ ਮੌਰੇ ਕਬਜ਼ ਵਿੱਚ ਹੈ।
ਇਸ ਦਾ ਇੱਕ ਭਾਗ ਰੁ: ਮਾਸਿਕ ਕਿਰਾਏ 'ਤੇ ਨੂੰ
ਦਿੱਤਾ ਗਿਆ।

3. ਉਕਤ ਜਾਇਦਾਦ ਨੂੰ ਵੇਚਣ ਲਈ ਕੋਈ ਕਰਾਰ ਵਿਚਾਰ ਅਧੀਨ ਨਹੀਂ ਹੈ ਅਤੇ ਨਾ ਹੀ
ਕਿਸੇ ਖਰੀਦਦਾਰ ਨੇ ਇਸ ਦਾ ਜਾਂ ਇਸ ਦੇ ਕਿਸੇ ਭਾਗ ਦਾ ਕਬਜ਼ਾ ਲਿਆ ਹੈ ਉਕਤ ਕੰਪਨੀ ਕਿਸੇ
ਵੀ ਪ੍ਰਕਾਰ ਦੇ ਝੰਜਟ ਤੋਂ ਮੁਕਤ ਹੈ।

ਆਪ ਜੀ ਦਾ ਵਿਸ਼ਵਾਸਪਾਤਰ

ਨਾਮ _____
ਪਤਾ _____

ਹਸਤਾਖਰ

ਜ਼ਮਾਨਤ ਦੇ ਰੂਪ ਵਿੱਚ ਦਿੱਤੀ ਗਈ ਜਾਇਦਾਦ ਦਾ ਵੇਰਵਾ

ਸ.ਬ.ਪ. 629

ਸੀ.ਨੰ. 110111.4 ਵੇਲਵੇ ਪ੍ਰਿੰਟਰਜ਼ 10/2006-10,000

THE BRANCH MANAGER

STATE BANK OF PATIALA
STATE BANK OF PATIALA

Corpora. Shop No. G-4,
Near Shangrilla Biscuit Factory,
L. B. S. Marg, Bhandup (West),
Mumbai - 400 078.

Ph. No. 25957569/25956283

From

Bholanath Chawan
Kozm # 2
Yashwantrao Chawan
Ekta Nagar,
Mumbai - 400043



CITY AND INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARASHTRA LIMITED

(CIN - U99999 MH 1970 SGC - 014574)

REGD. OFFICE:

"NIRMAL", 2nd Floor, Nariman Point,
Mumbai - 400 021.
PHONE : 00-91-22-6650 0900
FAX : 00-91-22-2202 2509

HEAD OFFICE:

CIDCO Bhavan, CBD Belapur,
Navi Mumbai - 400 614.
PHONE: 00-91-22-6791 8100
FAX : 00-91-22-6791 8166

Ref. No.

CIDCO/BP-9115 & 1(227/TPO(NM & K)/2015/ 996 - -

Date: - 7 SEP 2015

Unique Code No.	2	0	1	1	0	2	0	2	1	0	2	0	4	6	3	0	1
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OCCUPANCY CERTIFICATE

I hereby certify that the development of Residential Building (Gr.+07 floors), [Resi. BUA= 910.329 Sq.mtrs., Comm. BUA= 63.616, Total BUA= 973.945 Sq.mtrs. [No. of Units Resi.-34 (Thirty Four) Nos. & Comm. 07 (Seven) Nos.] on Plot No.155, Phase-II at Navade (12.5% scheme) of Navi Mumbai completed under the supervision of Architect M/s. Shree Arch has been inspected on 28/05/2015 and I declare that the development has been carried out in accordance with the General Development Control Regulations and the conditions stipulated in the Commencement Certificate dated 05/01/2012 and that the development is fit for the use for which it has been carried out.

Manjula
7/9/15

(Manjula Nayak)
Sr. Planner (Bldg. Permission)
Navi Mumbai & Khopta

DEV ENTERPRISES

BUILDERS & DEVELOPERS

Date : 14/12/2015

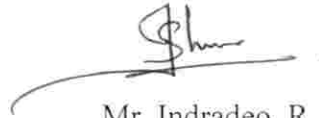
To,
Branch Manager,
State Bank of Patiala,
Bhandup(Mumbai).

Subject : **DEMAND LETTER.**

Dear Sir/Madam,

Mr. Bholaprasad M. Yadav has booked a Flat No.605, in our building known as "DEV SAI", situated at plot no.155, Navde Phase-II, Tal. Panvel, Dist.Raigad and have executed Agreement for Sale. Under the terms and condition contained therein. We hereby inform you that the construction work of the above said building has been completed upto the stage 100% as per agreement for sale. Therefore you are requested to make a payment of Rs. 90,000/- (**Rupees Ninety Thousand only**) which is due and payable by same day. Payment to be made in favour of "DEV ENTERPRISES", A/c No.1269, Karnala Bank, Kharghar, Navi Mumbai. Therefore you are requested to make the payment as early as possible.

Yours faithfully,



Mr. Indradeo R. Sharma

DEV ENTERPRISES

BUILDERS & DEVELOPERS

Date : 21/04/2014

To,
The Branch Manager,
State Bank Of Patiala.
Bhandup, Mumbai

Dear Sir/Madam,

Re : Permission to extended mortgage Flat No.605 on the Building proposed to be named as "DEV SAI" situated at "PLOT NO 155, NAVDE PHASE-II, NAVI MUMBAI".

1. This is to confirm that we have sold flat No. **605** admeasuring **33.81 SQ.MTRS.**(carpet) on the 6th floor of the building proposed to be named as/known as "DEV SAI" situated at "**PLOT NO.155, NAVDE PHASE-II, NAVI MUMBAI**". under construction by us to **MR. BHOLAPRASAD M. YADAV** for a total consideration of **Rs. 1800000/- (Rs. EIGHTEEN LAKHS ONLY)** under an Agreement for Sale/Sale Deed dated **10/04/2014** registered with the sub Registrar under No. **2617** of **2014** on **10/04/2014** at **PANVEL SUB-REGISTRAR OFFICE NO-5.**
2. We confirm that we have obtained necessary permissions/approval /sanctions for construction of the said building from all the concerned competent authorities and the construction of the building as well as of the flat are strictly in accordance with the approved plans and there is no violation in any manner whatsoever as regards construction by us in any manner whatsoever i.e. both from Revenue as well as local authority angle. The approval of the plan is for **G+7** upper floors. We assure that the said flat as well as the said building and the land appurtenant thereto are not subject to any encumbrance, charge or liability of any kind whatsoever and that the entire property is free and marketable. We have a clear, legal and marketable title to the said property and every part thereof.
3. **MR. BHOLAPRASAD M. YADAV** has paid an amount of **Rs.300000/- (Rupees Three Lac Only)** and remaining amount is to be due on him and is payable.
4. Possession of the said flat will be given to **MR. BHOLAPRASAD M. YADAV** on or before 31/12/2014 on payment of full consideration of the flat.

DEV ENTERPRISES

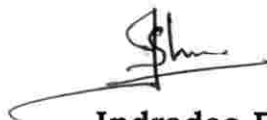
BUILDERS & DEVELOPERS

5. We are aware that **MR. BHOLAPRASAD M. YADAV** has approached you for loan and that you have agreed to extend mortgage the said flat to your bank for the security of the said loan. We hereby confirm that we have no objection to **MR. BHOLAPRASAD M. YADAV** extending mortgage the said flat to you by way of security for repayment of said loan.

AND notwithstanding anything to the contrary contained in the said agreement for sale, we hereby agree to note the charge by way of extending mortgage in our books on the said flat No. 401 and **MR. BHOLAPRASAD M. YADAV** will not be permitted to transfer, assign, sell off/cancel or any other way/ manner deal with the said flat prejudicial to the interest of the aforesaid mortgage in favor of the bank without the prior written consent of the aforesaid mortgage bank.

6. We undertake to form a co-operative society/Condominium/adhoc committee under the Apartment Ownership Act of the premises/flat holder in the aforesaid building within the statutory period. And we agree to inform and give proper notice to the Co-operative Society/Condominium as and when formed about and said unit/flat being so mortgaged by your Bank.

Yours truly,
For



Indradeo R. Sharma
Proprietor of Dev Enterprises

398/1347

पावती

Original/Duplicate

Saturday, August 30, 2014

नोंदणी क्र. :39म

1:48 PM

Regn.:39M

पावती क्र.: 1354

दिनांक: 30/08/2014

गावाचे नाव: Navade

फाइलिंगचा अनुक्रमांक: PNL3-1347-2014

दस्तऐवजाचा प्रकार : Notice of Intimation of Mortgage by way of Deposite of title Deed

सादर करणाऱ्याचे नाव: BHOLAPRASAD YADAV

Document Handling

₹. 300.00

Filing Fee

₹. 1000.00

एकूण:

₹. 1300.00

सादरकर्ता STATE BANK O PATIALA यांनी यांचेकडून दि. 19/08/2014 रोजी घेतलेल्या
₹.1500000/- कर्जासंबंधीची नोटीस ऑफ इंटिमेशन फायलिंग साठी मिळाली.

GRN is MH002593446201415R Defaced vide 0001560346201415

Dated.30/08/2014.


Joint S.R. Panvel 3

Notice of Intimation regarding Mortgage by way of Deposit Of Title Deed

Token No. : 9993008140341 / 2014

Date : 30/08/2014

We, the undersigned parties, are by this notice of intimation, giving notice to the public at large that, the mortgagor herein had deposited the title deeds of the property for the security of the loan given/ agreed to be given by the mortgagee herein.

(1) Party Details:

Name Of Party/Address	Party Photo	Party Thumb
(Mortgagee) STATE BANK O PATIALA Address: BHANDUP		
(Mortgagor) BHOLAPRASAD YADAV Address: Building Name:NEW MANDALA LINK ROAD, Flat No:ROOM NO 02, Block Sector:YASHAYANTRAO NAGAR, Road:VEER JIJAMATA BHOSALE MARG, City:MANKHURD MUMBAI, State:MAHARASHTRA, District:400043	Photo	Thumb

(2) Property Location: District: Raigad, Taluka: Panavel, Village: Navade.

(3) Property Details: 1) Building Name:DEV SAI, Floor No:6TH, Flat No:605, Landmark:PHASE II, Village/
City:Navade, Taluka:Panavel, District:RaigadS.No/CTS NO etc.: Plot Number :155,
Area: Build : 33.81 Sq.mt.Documents Deposited with Bank: Index II :PVL-5-
2617/2014

(4) Mortgage details: Date of Mortgage : 19/08/2014 Loan Amount: Rs. 1500000 /- Rate of Interest
:10.25%

Payment Details:

-Total Stamp Duty of Rs.: 3100/- has been paid vide Stamp Paper No.:7/1996-97 Stamp Paper Amount Rs.3100/-
Dated :30/08/2014

-Filing Fee of Rs.: 1000/- has been paid vide eChallan No.:MH002593446201415R eChallan Amount Rs.1000/-
Dated :30/08/2014, - By Cash Amount Rs.300/-

Tokennumber 9993008140341 dated 19/08/2014 has been generated for eFiling on date 30/08/2014

NOTE : Please take printout of this page, sign it and submit it to Sub-Registrar

Payment Successful. Your Payment Confirmation Number is 39394039

IDBI BANK

CHALLAN

MTR Form Number - 6

GRN NUMBER	MH002593446201415R	BARCODE	Form ID :	Date: 30-08-2014
Department	IGR		Payee Details	
Receipt Type	RE		Dept. ID (If Any)	
Office Name	IGR148- PNL3_PANVEL 3 JOINT SUB REGISTRAR	Location	PAN No. (If Applicable)	PAN-ABXPY6908K
Year	Period: From : 30/08/2014 To : 31/03/2099		Full Name	BHOLAPRASAD M YADAV
Object	Amount in Rs.	Flat/Block No.	FLAT NO 605 6TH	
0030046401-75	0.00	Premises/ Bldg	FLR DEV SAI PLOT	
		Road/Street, Area	NO 155 PHASE 2	
		/Locality	NAVDE	
0030063301-70	1000.00	Town/ City	NAVI MUMBAI TAL	
		District	PANVEL . DIST	
	0.00		RAIGAD Maharashtra	
	0.00	PIN	4 1 0 2 0 6	
	0.00	Remarks (If Any) :		
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			
Total	1000.00	Amount in words	Rupees One Thousand Only	
Payment Details:IDBI NetBanking Payment ID : 47581981		FOR USE IN RECEIVING BANK		
Cheque- DD Details:		Bank CIN No : 69103332014083050513		
Cheque- DD No.		Date	30-08-2014	
Name of Bank	IDBI BANK	Bank-Branch		
Name of Branch		Scroll No.		





State Bank of Patiala

SHOP NO. G-4 CORPORA
LBS MARG BHANDUP WEST
MUMBAI-400078
022-25957569, 25956283

No.

Date: 12.08.14

Joint Sub Registrar

Panvel.

Dear Sir,

Mr. Alok Soni (Branch Manager, State Bank of Patiala Bhandup Branch) is hereby authorized to sign the Notice of intimation regarding Mortgage by way of Deposit of title Deed.

We further also confirm that the Notice of Intimation has been Stamped by State Bank of Patiala details of the same are as follows:

Mr. Bholaprasad M. Yadav
Anukramank : 2617/2014
Code No : 105354
Amount : Rs.100/-
Date of Franking : 08.05.2014
Name of Bank : Abhyudaya Co-op Bank Ltd

We further also confirm that the Memorandum of Deposit has been stamped by State Bank of Patiala, details of the same are as follows:

Stamp No. N 078584, N078585, N078586, KT 250316
Amount : Rs. 3100/-
Date of Stamp Paper: 02.06.2014

Yours faithfully


Branch Manager

ABHYUDAYA CO-OP. BANK LTD.
VASHI BRANCH,
ABHYUDAYA BANK BUILDING,
SECTOR 17, VASHI,
NAVI MUMBAI-400 705.



SPECIAL ADHESIVE
MAY 08 2014

16:36

R.0000100/- PB5512

STAMP DUTY MAHARASHTRA

Notice of Intimation Regarding Mortgage by way of Deposit of Title Deed

I/We, the undersigned parties, is/are by this notice of intimation, giving notice to the public at large that the mortgagor herein had deposited the title deeds of the property for the security of the loan given/agreed to be given by the mortgagee herein.

1.) Party Details:

a) Mortgagee : State Bank Of Patiala

Address: Shop # G-4, Carpenter LBS Marg, Bhandup West-78 Mumbai
TAN(For organization)/PAN(For Individuals):- MUMMS76353E
Phone No 25956283 & 25957569 (Fax)
Email Id: ps1303@sbp.co.in

b) Mortgagor(s): Bholaprasad M. Yadav

Address: Room # 02 Yashwant Rao Chavan, Ekta Nagar, Manikhard
PAN Number :- ABYP46908K
Mobil No :- 9029011811
Email ID :- _____

2) Property Location :- Dist : Raigad Tal : _____ Village : _____

3) Property Details (with Attribute No., Area, Unit) : Flat # 605, 6th floor, Dev Sai, Phase II Plot # 155, Navdevis - Raigad.

4) List of Documents deposited with Banks :
a) Original Resale Agreement date _____ entered into between _____ and _____

b) Original Registration Receipt No _____ DATED _____




c) Original Deed of Assignment dated 10/04/2014 entered between M/s Dev Enterprises and Bholaprasad M. Yadav

d) Original Registration Receipt No. PVLS-2617-2014 dated 10/04/2014

e) Original allotment letter issued by _____ in favour of _____

5) Loan Amount : Rs. 1500000/- 6) Rate of Interest : 10.25%

7) Date of Mortgage: 19/08/2014 8) Date of Notice : _____

Name Of Mortgagor	Party Photo (To be attested by Mortgagee)	Party Thumb Impression	Signature (in case of Institution, sign
Bholaprasad M. Yadav	1.  2. 	1. 	<u>मती यदव</u>

The Information is verified and correct:



11/04/2014

सूची क्र.2

दुय्यम निबंधक : सह दु.नि.पनवेल 5

दस्त क्रमांक : 2617/2014

नोंदणी :

Regn:63m

गावाचे नाव : 1) नावडे

(1) विलेखाचा प्रकार	करारनामा
(2) मोबदला	1800000
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	1965500
(4) भू-मापन,पोटहिस्सा व घरक्रमांक (असल्यास)	1) पालिकेचे नाव:रायगडइतर वर्णन : इतर माहिती: , इतर माहिती: मदनिका नं ६०५,महावा मजला,देव नाई,प्लॉट नं १५५,फेज II,नावडे नवी मुंबई,तालुका पनवेल,जिल्हा रायगड,क्षेत्र ३३.८१ चौ.मी. कारपेट + १.०९ चौ.मी.प्लॉटर वेड + १.०१ चौ.मी. टेरेस ((Plot Number : 155 ; SECTOR NUMBER : PHASE II :))
(5) क्षेत्रफळ	1) 33.81 चौ.मीटर
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करून घेणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-ईंद्रदेव आर शर्मा वय:-35; पत्ता:-प्लॉट नं: २८, माळा नं:-, इमारतीचे नाव: भूमी टॉवर,खारघर, ब्लॉक नं: ऑफिस नं १०, रोड नं: सेक्टर ४, महाराष्ट्र, रायघर(एम्माच). पिन कोड:-410210 पॅन नं:-AXPPS8654Q
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-भोलाप्रसाद एम यादव वय:-35; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: वीर जिजामाता भोसले मार्ग,यशवंतराव चव्हाण नगर,न्यू मंडला लिंक रोड,मानखुर्द,मुंबई, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, मुंबई. पिन कोड:-400043 पॅन नं:-ABXPY0908K
(9) दस्तऐवज करून दिल्याचा दिनांक	10/04/2014
(10) दस्त नोंदणी केल्याचा दिनांक	10/04/2014
(11) अनुक्रमांक, खंड व पृष्ठ	2617/2014
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	98750
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	19750
(14) शेर	



सह दुय्यम निबंधक, पनवेल-५ (वर्ग-१)

मुल्यांकनासाठी विचारात घेतलेला तपशील:-

मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-

(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per the Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.



74

**STATE BANK OF PATIALA
BRANCH- BHANDUP
CODE-51303**

ऑक प्राप्ति
स्टेट बैंक ऑफ पटियाला
बोधिप कार्यालय, मुम्बई
प्राप्ती नं.....
04 AUG 2014
GM (Adv.) AGM
CM (Admn.)

To

AGM-III (MUMBAI)

PERSONAL BANKING: HOUSING LOAN CONTROL REPORT

HL A/c No 65198872596 Control Return No 06/14-15 Dated 05.07.14.

Sh/Smt. Bholaprasad M. Yadav s/o Mangare Yadav

I advise having sanctioned Housing Loan of Rs.15.00 lacs (Rupees Fifteen lacs only) on dated 19.06.2014 and Rinraksha of Rs 48710.00 on dated 25/07/2014 to the above borrower(s) under SBP - Home Loan as per details furnished below:

Name of Borrower(s)	Shri Bholaprasad M Yadav (Age 35 Yrs) (Networth:Rs.32.25 lacs) Smt (Age Yrs) (Networth:).	
Occupation/Profession	1. Sh Bholaprasad Yadav is Transport Operator	
Activity	2.	
Purpose	1. Purchase of new flat	
Details of property proposed to be purchased/constructed/taken over	2. Purchase of an existing house/flat (age of house/flat:years) 3. Repairs/renovations of existing house/flat 4. extension of existing house 5. Purchase of plot of land for construction of house 6. Purchase of furnishing/consumer durables as part of project cost. 7. take over of housing loan from.....	
CR approved subject to	Flat #605, 6 th floor, DEV SAI, Phase II, Plot #155, Navade, Dis-Raigad	
Project cost	Cost of purchase:	Rs.18.00 lacs
	Stamp duty & Regn Expenses:	Rs. 1.18 lacs
	Cost of Furnishing	Rs.
	Total	Rs.19.18lacs
Margin	16.66 % i.e. Rs. 3.00 Lacs.	
Upfront premium, if any, payable to SBI Life for Optional Group Insurance cover	NA	


House Loan
Please ensure that:-
1. Bank's Purpose is fully safe.
2. KYC norms have been complied with.
3. Valid and enforceable mortgage Created.

CR approved subject to
1. There is no adverse feature in the CIBIL of The applicant/s.
2. Please ensure that the applicant has secured minimum score for clear sanction under scoring model.
3. All the A/cs of the customer are running regular in all respect.
4. Income of the applicant has been found correct.
5. Please ensure that CIBIL Report of the applicant(s) has/hav been verified and found correct.
6. A/c is running regular as on date.

Entered in Advances Register
At. Sr. No 9 Page 53
On 4/08/14 Noted
Dy. Manager Chief Manager
Assistant General Manager



Pre-EMI interest proposed to be capitalized, if any	
Maximum eligibility based on project cost	Rs. 16.20 lacs ✓
Net Monthly Income/Net Annual Income (source to be mentioned i.e. salary) Certificate for FY 2013-14	Rs. 431487.00 ✓ (Source Business) Rs. (Source Pension) Total : Rs. 431487.00
Maximum eligibility based on income	Rs. 21.57 lacs ✓
Amount of loan	Rs. 1500000.00
Pre-sanction inspection	By Field Officer as on 17/06/2014 and entry made in inspection register.
Disbursement (tick the relevant portion)	Direct to Seller in lump sum by issuance of 'account payee' Banker's cheque favouring the Seller, duly incorporating account No. and name of banker of the builder, directly.
Rate of interest	0 % below/above Base rate (Floating) The present effective rate is 10.25 %.
Repayment whichever is applicable). (delete is not)	In 240 EMIs of Rs. 14922.00. (actual amount) each commencing one month after disbursement. 41.49% ✓
EMI/NMI ratio (%)	
Mode of repayment	post dated cheques
Pre-EMI interest	N.A
Processing fees	Rs.1000.00
Details of security	Equitable mortgage of Flat #605, 6 th floor, DEV SAI, Phase II, Plot #155, Carpet Area of 33.07 sq mtr, Navade, Dis-Raigad registered in the name of Sh Bholaprasa M Yadav vide Agreement for sale under document no PVL5-2617/2014 dated 10.04.2014 at Registered Value of Rs 18.00 lacs.
Central Security (furnish full details)	entered ✓
Interim security, if any (furnish full details)	NA
Interim Guarantee	NA
Opinion report compiled on borrower(s) based on assets & liabilities statement	OR dated 19.06.14

Entered in Advances Register
At. Sr. No. 3 Page 53
On 4/08/14 Noted

Dy. Manager Chief Manager

Assistant General Manager



dated	
Documents obtained	<ol style="list-style-type: none"> 1. Application date 02.04.14 2. Salary Certificate/IT return/other proof of income.....(furnish details) 3. Form 16/IT Return of borrower / borrowers/guarantor 4. Lawyer's report dt 30.04.14 5. Valuation report dt 30.04.14 6. Arrangement letter dt 19.06.14 7. Housing loan agreement dt 19.06.14 8. Guarantee agreement dt 19.06.14 9. Agreement to mortgage dt.....NA..... <p>(We note to follow up the matter to ensure creation of equitable mortgage in time)</p>
Insurance	Insured/will be insured on completion of construction of house/flat against risk of fire, riot, earthquakes, lighting, floods etc. for the full market value of the property or limit sanctioned, whichever is higher, in the joint names of the borrower and the Bank.
Confirmation regarding adherence of KYC Norms	Adhered to ✓
CRA rating and present position of existing accounts, if any (i.e. purpose, facility, date of sanction, limit, DP, O/s and irregularity)	NA

We note to obtain and keep on record the original receipts from the builders/suppliers/contractor in respect of payments made to them. We note to disburse installments only after obtaining Engineer's Certificate regarding stage wise progress of construction based on the site inspection.

Further we certify asunder:-

Submitted for control, please.

Yours faithfully,

Branch Manager



Entered in Advances Register
At. Sr. No. 3 Page 53
On 4/08/14 Noted

Dy. Manager Chief Manager

Assistant General Manager



SBI Life - RiNn Raksha Membership Form (UIN: 111N078V02)

Instructions for filling the form for applying insurance on life of borrower (member to be insured).

- In case of co-borrowers, each co-borrower is required to fill a separate form and all forms should be attached together.
- This form is to be filled by the member himself/herself or their representative in BLOCK LETTERS in BLACK INK. Strokes of the pen, dots and dashes will not be accepted as responses. Please leave a space blank between each part of the name.
- Please tick a box thus where appropriate. If any part of the form is left blank, this form will not be considered for grant of insurance.
- Please answer all questions. If any question is not applicable, please mention the same.
- Any cancellation or alteration must be authenticated by the member.
- Insurance is a contract of utmost good faith which requires the member to disclose all material facts. All the facts irrespective of whether it is material or not, should be disclosed.
- As the statements in this Form constitute warranties, complete and accurate information must be given.
- The facility of Nomination is available in Section 4 and Section 5. Please use this facility.
- All documents submitted with this membership form must be self attested.
- The Member must read this form carefully and sign only after having fully understood its contents and their significance. In case any member cannot read English, he/she must seek assistance to get the same translated.
- In case this form contains the Signature of the Member in a language other than English or Thumb Impression of the Member, the "Additional Declaration" portion (please refer to Section 8) of this form must be duly completed, in order for this form to be valid. If this is not done, no Insurance can be provided by SBI Life, if any money (ies) have been paid towards procuring such insurance.
- SBI Life branches and its sales team are not authorised to collect cash from its customers.

1. MASTER POLICY HOLDER DETAILS

Name: **BHOLAKRASAD M YADAV**

Are you State Bank Group Staff? Yes No If YES, please state PF Number

PF Number:

Plan Type: Single Premium (SP) Limited Premium (LP)

Loan Category (Type of Loan): **HOUSE LOAN**

RACPC Code: Bank Code: **007**

Branch Name: **Bhandup West** Branch Code: **51303** OSF Code:

Reference No.:



2. LOAN*, PREMIUM AND PAYMENT DETAILS

2(A). LOAN DETAILS

Co-Borrower: Yes No

Loan Account Number: **65198872596**

EMI Payable ₹: **14922/-**

Date of First Disbursement: **19062014**

Loan Amount to be covered (A) ₹: **1500000/-** Loan Term (inclusive of Moratorium Period, if any): **40** Months

Moratorium Period: Yes No If Yes, please select With Interest payment Without Interest payment Moratorium Period Months

Loan Interest Rate: **10.15** % Premium Payment Option: Additional Loan from Bank/Lending Institution (Please fill section 9(a))

Interest Cover Rate**: % Self Paid (Please fill section 9(b))

Have you availed Home Loan insurance cover from SBI Life in the last two years Yes No If Yes, please give the following information

Amount: Tenure Outstanding: Months Loan A/c Number:

*In loans where the entire amount is not disbursed, the loan sanctioned amount will be covered.
** The rate on which the Sum Assured schedule is based. This is as per the understanding between MPH & Member.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

I declare that I am presently in sound mental and physical health.

I also declare that I do not suffer from any physical defect/deformity, and perform my routine activities independently. I have never suffered from nor am I currently suffering from diabetes, hypertension (high blood-pressure), epilepsy, or tuberculosis or genetic disorders. I have not been tested positive for Hepatitis B, Hepatitis C, or HIV and have not been treated or hospitalised in connection with alcohol, narcotic drugs or tobacco consumption. During the last 3 years, I have not been hospitalised for any ailment or diseases, I have not taken any treatment nor am I currently receiving any treatment nor have I been advised to undergo medical tests or follow any prescribed line of treatment for any critical illness in the past or in present

@ A critical illness is defined as anyone of the following: 1. have suffered or be suffering from cancer. 2. be advised or be taking treatment for any heart disease. 3. have undergone any major surgery requiring full anesthesia during the last 12 months. 4. have undergone major organ transplantation. 5. have been advised medically to undergo chest/heart surgery or surgery requiring full anesthesia within the following six months from the date of declaration. 6. have kidney and/or liver failure. 7. have suffered or be suffering from stroke, paralysis, or any mental illness. 8. have suffered or be suffering from any chronic, irreversible disease of the lungs or brain or liver. 9. have suffered or be suffering from AIDS or venereal diseases.

I hereby understand and agree that no Life Insurance Cover will commence until the risk is accepted and requisite premium has been remitted to SBI Life by the Bank and SBI Life conveys its written acceptance of this application for Life Insurance Cover. I further understand and agree that Life Insurance Cover provided to me shall be governed by the Master Policy Contract issued in favour of the Master Policyholder. Notwithstanding the provision of any law, usage, custom or convention for the time being in force prohibiting any doctor, hospital and/or employer from divulging any knowledge or information about me concerning my health, employment on the grounds of secrecy. I, my heirs, executors, administrator or any other person or persons having interest of any kind whatsoever in the Life Insurance Cover provided to me, hereby agree that such authority, having such knowledge or information, shall at anytime be at liberty to divulge any such knowledge or information to the Company.

I hereby understand and agree that the total death benefits payable under this Plan shall not exceed the maximum applicable for this Plan irrespective of the number of Membership forms signed.

I hereby declare and agree that the foregoing declaration has been given after fully understanding the same and is true and complete to the best of my knowledge and that I have not withheld any information that may influence my admission into the Group Insurance Plan of SBI Life.

I hereby agree that this form including the declaration shall form the basis of my admission into the Group Insurance Plan and if any untrue statement be contained therein, I, my heirs, executors, administrators and assignees shall not be entitled to receive any benefits under the Group Insurance Plan, I also agree that the Company shall not be liable for any claim on account of illness, injury, or death, the cause of which was known prior to approval of my request for assurance or if I have withheld or concealed any material information in the above statements.

Signed in presence of

Date: 25/07/2014

Place: Mumbai

Signature /Left hand Thumb Impression of Member or Proposer (in case Member is a Minor)

Signed in presence of

Name :

Address :

7. MEDICAL QUESTIONNAIRE: (To be filled if applicable) In case where insurance is proposed on Minor Life the declaration and answers should relate to medical status of Minor Life to be insured

Height (In cms) Weight (In kgs)

- | | Tick | |
|---|--------------------------|-------------------------------------|
| | Yes | No |
| i. Have you consulted any doctor for surgical operations or have been hospitalised for any disorder other than minor cough, cold or flu during the last 5 years? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| ii. Have you ever had any illness/injury, major surgical operation or received any treatment for any medical condition for a continuous period of more than 14 days? (Except for minor cough, cold, flu, appendicitis & typhoid) | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| iii. Have you ever been treated for or told that you have diabetes or raised blood sugar, high blood pressure, heart attack, chest pain or any heart disease, stroke/paralysis or any other disorder of the circulatory system, HIV infection or a positive test to HIV? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| iv. Have you been treated or told that you have cancer, tumor, growth or cyst of any kind, Genitourinary or kidney disorder Hepatitis B/C or any other liver disease, any digestive disorders (e.g. ulcer, colitis etc), disease of the gall bladder or spleen, any musculoskeletal disorders, any blood disorder, or disorder of any gland (e.g. Thyroid), asthma, Tuberculosis, Pneumonia, or any other disease of the lungs, any psychiatric disorder, mental or nervous disorder? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| v. Have you suffered from any other disease not mentioned above? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| vi. Are you at present taking any medication, or on any special diet or on any treatment? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| vii. Has a proposal for Life Insurance, ever been declined, postponed, withdrawn or accepted at extra premium? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| viii. Have you had or have been advised to undergo any of the following tests or investigations?
(If "Yes" Please <input checked="" type="checkbox"/> which of the following and provide reasons for undergoing the tests)
<input type="checkbox"/> Ultra Sonography <input type="checkbox"/> CT Scan/MRI <input type="checkbox"/> Biopsy <input type="checkbox"/> Coronary Angiography | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| ix. a) Do you consume more than 10 cigarettes / bidis per day? or chew more than 5 pouches tobacco per day?
b) Do you consume more than 2 pegs of alcohol per day in any form?
If "Yes" Please provide the type of alcohol and daily quantity consumed.
Type : _____ Quantity per day : _____ | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| c) Do you use or have you used any narcotics /any other drugs? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| x. FEMALE INSURED ONLY:
a) Are you pregnant?
If "Yes" please state how many months pregnant <input type="checkbox"/> Months
b) Have you suffered from any gynaecological problems or illness related to breasts, uterus or ovary
{If answers to any of the questions (i) to (x) are "Yes" please give full particulars below with details and also attach necessary documents such as medical history, diagnosis, when it happened, treatment taken, names of medications, tests done, results of tests.} | <input type="checkbox"/> | <input type="checkbox"/> |

Date: 25/07/2014

Signature /Left hand Thumb Impression of Member or Proposer (in case Member is a Minor)

8. ADDITIONAL DECLARATION WHEN THE MEMBERSHIP FORM IS FILLED BY PERSON OTHER THAN THE MEMBER/MEMBER SIGNS IN A VERNACULAR LANGUAGE/MEMBER IS ILLITERATE.

I hereby declare that I have read out and explained the contents of Membership Form and all other documents incidental to availing the Group Insurance Plan from SBI Life to the Member and that he/she said that he/she had understood the same and that he/she agrees to abide by all the terms and conditions of the same. I hereby declare that I have fully explained to the Member that the statements contained in this form shall be the basis for the Life Insurance Cover and that if any untrue statement is contained herein, no benefit shall be payable by the SBI Life. I hereby declare that I have explained the contents of this form to the Member in _____ Language, that I have truly and correctly recorded the details and statements given by the Member and that the Member has affixed his/her signature/thumb impression on the Membership Form in my presence, after fully understanding the contents thereof.

Signature of Person making Declaration

Signature /Left hand Thumb Impression of Member or Proposer (in case Member is a Minor)

Date: 05/07/2014

Name: Vivek Yadav C/o
Address: State Bank of Patiala, Bhardwaj West.

9. DIRECT DEBIT MANDATE FOR RENEWAL PREMIUM PAYABLE INCLUSIVE OF SERVICE TAX:

9 a. WHERE PREMIUM IS PAID THROUGH ADDITIONAL LOAN FROM BANK / LENDING INSTITUTION

I authorise my account to be debited for renewal premium (for State Bank Group) favouring SBI Life on due date.

Bank Code: 007 Branch Code: 91303

Loan Plus Account No (for State Bank Group only): 65001719576

9 b. FOR SELF PAID OPTION (WHERE MEMBER MAKES PREMIUM PAYMENT OUT OF HIS OWN SAVINGS BANK ACCOUNT)

Name of A/c Holder: _____

Savings/Current/ Other A/c No: _____

Bank Name: _____ Bank Branch Name: _____

MICR Code*: _____ IFSC Code*: _____

Yes, I have attached ECS Mandate copy along with the form.

Date: 05/07/2014

Place: Mumbai

Signature /Left hand Thumb Impression of Member or Proposer (in case Member is a Minor)

*Please submit copy of cancelled cheque/Authorisation Letter from Bank (In case cheque does not contain account holder name) along with Membership Form.

Section 41 of the Insurance Act, 1938:

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

(2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.
Section 45 of the Insurance Act, 1938: "No Policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that he knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose; Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in proposal"

CHECKLIST

Dear Customer,
Please go through the following check list to ensure that the proposal form is appropriately and completely filled in. This will help in speedy processing of your proposal for insurance policy.

Also, ensure that any corrections/erasures/overwriting are countersigned.

Please tick a box against the proof attached/details provided

1. Loan Details like loan amount, term, moratorium details are correctly filled as per the loan sanction letter.
2. The age proof (other than Bank Certificate) has been self attested.
3. A detail of the Joint Borrower is provided, if more than one person has applied for insurance under same loan account number.
4. If premium is paid by "Self", Copy of cancelled Cheque/Authorization letter from the bank (in case Cheque does not contain account holder name).
5. If premium is paid by "Additional loan from Bank", provide the loan plus account number.
6. Complete details of nominee & appointee (in case nominee is minor) are provided.
7. The Common Health Questionnaire has been completely answered, dated and signed.
8. If Premium is paid by bank loan plus account is provided.
9. Loan Enquiry sheet has been attached with the membership form
10. Necessary Questionnaires/Addendums are enclosed in case of NRI proposals.

स्टेट बैंक ऑफ पटियाला
 State Bank of Patiala
 Branch: BHANDUP WEST
 CODE No: 51303
 Tel No.

बैंकर्स चेक
BANKERS CHEQUE

1 9 0 6 2 0 1 4
 D D M M Y Y Y Y

PAY DEV ENTERPRISES

को या उनके आदेश पर
 OR ORDER

रुपये RUPEES Fourteen Lakh Ten Thousand Only

अदा करें।

₹ 1410000.00

IOI 800000031205

Key: VELDAQ Sr. No: 785931

AMOUNT BELOW 1410001(1/7)

कुसे स्टेट बैंक ऑफ पटियाला
 For STATE BANK OF PATIALA

DATA PROCESSING FORMS (P) LTD. - ANANDAPUR / CHN. 0507

VOID

अहस्तांतरणीय / NOT TRANSFERABLE

[Signature]
 अधिकृत हस्ताक्षरकर्ता
 AUTHORIZED SIGNATORY

[Signature]
 शाखा प्रबंधक
 BRANCH MANAGER

Hansh Kapoor Alok Kr. Soni
 (5K-1944)
 ₹ 50,000/- एवं अधिक के सािकनों दो अधिकारियों द्वारा हस्ताक्षरित होने पर ही वैध।
 INSTRUMENTS FOR ₹ 50,000/- & ABOVE ARE NOT VALID UNLESS SIGNED BY TWO OFFICERS

कम्प्यूटर द्वारा मुद्रित होने पर ही वैध
 VALID ONLY IF COMPUTER PRINTED

केवल 3 महीने के लिए वैध
 VALID FOR 3 MONTHS ONLY

⑈031205⑈ 000007000⑈ 800000⑈ 16

DEV ENTERPRISES

BUILDERS & DEVELOPERS

Date : 21/04/2014

To,
The Branch Manager,
State Bank of Patiala,

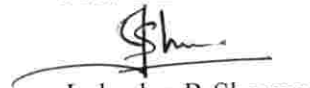
Subject : **DEMAND LETTER.**

Dear Sir/Madam,

MR. BHOLAPRASAD M. YADAV has booked a flat No.605, in our building known as “**DEV SAI**”, situated at plot no.155, Navde Phase-II, Tal. Panvel, Dist.Raigad and have executed Agreement for Sale. Under the terms and condition contained therein.

We hereby inform you that the construction work of the above said building has been completed upto the stage 95% as per agreement for sale. Therefore you are requested to make a payment of **Rs.14,10,000/- (Rupees Forteen Lakh Ten Thousand only)** which is due and payable by same day. Payment to be made in favour of “ **DEV ENTERPRISES**“, A/c No.1269, Karnala Bank, Kharghar, Navi Mumbai. Therefore you are requested to make the payment as early as possible.

Yours faithfully,
M/s. DEV ENTERPRISES.


Indradeo R.Sharma
(Proprietor)

Amended Annexure-I

Arrangement Letter- Housing Finance

STATE BANK OF PATIALA
..Sharnapur.. BRANCH
..Mumbai..

To
Shri/Smt./Kum.

1) ..Bhalaprasad M. Yadav
2) ..

Date: 19/06/2014

Dear Sir,

Personal Segment advances:

Housing Loans: Rs...1.50.00. lakhs

With reference to your application for Home Loan dated 02/04/2014, we hereby sanction you a Home Loan limit of Rs. 15,00,00/- (Rupees Fifteen Lacs only) to you, as per the undernoted break-up

(i) Home Loan -

Rs. 15,00,00/-

(ii) Funding of Home Loan Insurance Cover (Optional) -

Rs. —

Total - Rs. 15,00,00/-

on the following terms and conditions -Exercise for option provided in paragraph 11 is mandatory.

2. Purpose:

The Loan is sanctioned to you for the purpose of purchase/construction/ extension /repairs/renovation of new/second-hand residential house/flat/plot of land/ purchase of consumer durables/ furnishings (hereinafter referred to as the 'project') at the following address:

-1-

श्रीमान प्रसाद

श्रीमान प्रसाद

Flat # 605, 6th floor, Dev Sai, Phase II, Plot # 155, Newada,
Dist - Rohtak.

(ii) Premium of Home Loan Insurance cover (Optional) - Rs. _____

3. Margin: 16.66 % of the total cost of the project

4. Rate of interest:

Fixed Rate of interest:

Interest on the loan will be charged at _____% p.a. on daily reducing balance at monthly rests, subject to interest rate reset at the end of every two years on the basis of our fixed interest rates prevailing then. State Bank of Patiala (SBP) may at its discretion stipulate the periodicity of computation of interest. Further, SBP may at its sole discretion alter the rate of interest suitably and prospectively in the event of major volatility in interest rates during the period of agreement. Thenceforth the rate of interest varied as aforesaid shall be applicable to the Loan. SBP shall be the sole judge to determine whether such conditions exist or not. If the borrower is not agreeable to the revised interest rate so fixed, the borrower shall request SBP within 15 days of receipt of the notice intimating change in interest rate from SBP, to terminate the loan and the borrower shall repay the loan and any other amount due to SBP in full and final settlement in accordance with the provisions of this Agreement relating to repayment.

Floating Rate of interest:

Interest on the loan will be charged at 0% p.a. over Base Rate which is currently 10.45% pa. with a minimum interest rate of 10.45% p.a. (The current effective rate being 10.45% pa.) with monthly rests. The rate of interest is subject to revision from time to time due to (i) changes in Base Rate or (ii) revision even without change in Base Rate and you shall be deemed to have notice of changes in the rate of interest whenever the changes in Base Rate or increase in interest rates where there is no change in Base Rate are either displayed on the Notice Board of the branch or published in news papers or made through entries of the interest rate charged in the passbook/statement of account furnished to you and you are liable to pay such revised rate of interest. The Bank has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate. In the event of a default in payment or any irregularity in the account, the Bank reserves the right to levy a higher rate of interest as it deems fit.

Enhanced rate of interest @ 2% on the overdue amount for the period of default, over and above the applicable rate, will be charged if the Equated Monthly Instalment (EMI) remains unpaid for a period of 30 days from the due date for any reason, including a bounced cheque.

Besides the Bank shall also charge a penalty, the rate of which shall be at the discretion of the Bank, for every bounced cheque for any reason whatsoever in addition to the enhanced rate of interest as applicable (present rate - Rs.250/- for every bounced cheque).

5. Repayment:

The loan is to be repaid in 40 Equated Monthly installment (EMI) of Rs. 14,922/- The repayment instalment commences (a) 2 months after completion of construction of house/flat or after eighteen months from disbursement of first instalment, where loan is released in instalments, whichever is earlier or (b) from the next month after the date of full disbursement in respect of outright purchase of land/house/flat/extension, repairs or renovation of an existing house/flat* provided always the EMI due date shall be the 1st of every succeeding month, irrespective of the date of release of loan. Your liability to the Bank will be extinguished only when the outstanding in the loan account becomes Nil, on payment of residual amount, if any.

*Delete which is inapplicable.

Pre-closure / Pre-payment Charges : NIL

6. Security:

The loan will be secured by:

- a) Equitable/Registered mortgage/extension of mortgage of the land and building/flat situated at Flat # 605, 6th floor, Rev. Sai, Phase II, Navoli, Raigarh for which the loan has been sanctioned, valued at Rs. _____ belonging to Shri/Smt./Kum. Bholaprasad M. Yadav S/o/W/o/D/o Mungare Yadav {Borrower(s)} in favour of the Bank.

- b) Equitable/Registered mortgage/extension of mortgage of the land and building/flat situated at _____ valued at Rs. _____ belonging to Shri/Smt./Kum. _____ S/o/W/o/D/o (Guarantor) and _____ S/o/W/o/D/o (Guarantor) in favour of the Bank.

- c) Third party guarantee of Mohd Yashiyq Khan

- d) _____

7. Utilisation of the Loan:

The amount of the loan shall be utilised strictly for the purpose detailed in your application and in the manner prescribed. The construction of the house/flat or the modification/extension proposed by you in the existing house/flat should be strictly according to the plan approved by the Local Authorities/Town Planning and Development authorities. Any modification desired in the scheme as originally approved, can be undertaken only after express sanction for it has been obtained in writing from the Bank.

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8. Insurance:

The house/flat shall be insured comprehensively for the market value covering fire, flood etc. in the joint names of the Bank and the borrower. Cost of the same shall be borne by you.

9. Inspection:

The Bank will have the right to inspect, at all reasonable times, your property by an officer of the Bank or a qualified auditor or a technical expert as decided by the Bank and the cost thereof shall be borne by you.

10. Legal expenses etc.:

All legal and other expenses, like solicitor's and lawyer's fees, valuer's fees, insurance premia, stamp duty, registration charges and other incidental expenses incurred in connection with the loan should be borne by you.

11. Pre-EMI interest:

Option for a one-time option to capitalise pre-EMI interest*	The loan amount will be fixed suitably taking into account approximate pre-EMI interest during the moratorium period, duly compounded at the applicable interest rates (worked out on the presumption that the loan is disbursed in lumpsum on the date of first disbursement). The computation of the total loan amount (i.e. actual loan + pre-EMI interest) will be subject to fulfillment of income criteria eligibility and also subject to the extant instructions regarding Equated Monthly Instalment/ Net Monthly Income. Please execute check-off authority with your employer/ tender post dated cheques towards the EMIs of the loan amount. After completion of the moratorium period, you will have an option to request to reset EMI based on the actual outstandings in the loan account after final disbursement, subject to submission of revised check-off authority or tendering post dated cheques towards the EMIs so arrived at
Option for servicing of pre-EMI interest*	Please tender post dated cheques drawn at monthly intervals for servicing of the amount of pre-EMI interest during the moratorium period.

(* score off whichever is not applicable)

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12. Disbursement:

The loan will be disbursed only on the following conditions:

- a) Title of the property proposed to be mortgaged is clear, absolute, unencumbered and marketable to the satisfaction of the Bank's solicitor/Advocate and a valid mortgage (equitable or registered if equitable mortgage is not possible) has been created in favour of the Bank.
- b) All the security documents prescribed have been executed by you/ coapplicant(s)/guarantor(s).
 - (i) Loan Agreement
 - (ii) Affidavit
 - (iii)
 - (iv)
- c) The loan will be disbursed as under: (applicable where loan for construction is desired or purchase is through payment in instalments)

	Stage	Amount (Rs.)
(i)		
(ii)		
(iii)		

13. The Bank reserves the right to collect any tax if levied by the State/Central Government and/ or other Authorities in respect of this transaction.

STATE BANK OF PUNJAB
For Yours faithfully,
ਮਾਂਡੂਪ (੧), ਬਾਇਲਾ, Bhandup (W), Br.

Asstt. General Manager/ Chief Manager/ Branch Manager.

Received the original. I/We undersigned and agree to the terms and conditions as set out in this letter. I/we have opted for (i) servicing of Pre-EMI interest or (ii) capitalization of pre-EMI interest (*score off whichever is not applicable)

Borrower(s) ਮੈਲਾ ਪ੍ਰਸਾਦ
Date 19/06/2014

Terms and conditions of the loan are accepted by me/ us as a guarantor(s).

Guarantor(s) ਮੈਲਾ ਪ੍ਰਸਾਦ
Date: 19/06/2014



महाराष्ट्र MAHARASHTRA

2 MAY 2014

पुरवठ्याचा दिनांक
उपकोषागाराचे नॉल-गन्वेस
जि. रायगड.
उप-... अधिकारी
धनबंदी - रायगड.



Olas

★ धनश्री स्टॅम्प वेंडर ★
अनुज्ञप्ती क्र पनवेल (७/१९९६-९७)
विक्रीचे ठिकाण: ऑफीस नं. - १, पहिला मजला
साई शरण कॉम्प्लेक्स, सेक्टर - ८,
खादा कॉलनी, नवील पनवेल (२)

N 078584

अ.क्र. 4740 (1) - 1000/- 02-6-14
नाव Bholaprasad yadav
वतीन Sharma.
सा. धनश्री सुरेश बोडे
स्टॅम्प वेंडर

Memorandum of Agreement relating
to deposit of title deed.


महाराष्ट्र



महाराष्ट्र MAHARASHTRA

2 MAY 2014

पुरवठ्याचा दिनांक
उपकोषागाराचे नांव-पनवेल,
जि. रायगड.


अधिकारी
पनवेल - रायगड.



★ धनश्री स्टॅम्प वेंडर ★

अनुज्ञप्ती क्रं पनवेल (७/१९९६-९७)

विलीचे ठिकाण: ऑफीस नं. - १, पहिला मजला


साई शरण कॉम्प्लेक्स, सोमवार - ८,

खांदा कॉलनी, नवीम पनवेल (१)

अ.क्र. ५५०१५

नाव Bholasasad yadav.

पतीने Dharma.


सा. धनश्री सुरेश बोर्डे
स्टॅम्प वेंडर

N 078585

०२-६-१४.

Memorandum of Agreement relating
to title deed

मौलाना



महाराष्ट्र MAHARASHTRA

- 2 MAY 2014

पुरवठ्याचा दिनांक
उपकोषागाराचे नांव-पनवेल,
जि. रायगड.

अ. क्र. १०००/१४
अधिकारी
पनवेल - रायगड.



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★ धनश्री स्टॅम्प वेंडर ★

N. 078586

अनुज्ञप्ती क्रं पनवेल (७/१९९६-९७)
विकीचे ठिकाण: ऑफीस नं. - १, पहिला मजला

साई शरण कॉम्प्लेक्स सोपटार - ८

खांदा कॉलनी, नवीन पनवेल (१)

अ.क्र. MTM0 (3) - 1000/-

नाव Bholasasad yadav 02-6-14.

वतीने Sharma.

Sharma
सी. धनश्री सुरेश बोडे
स्टॅम्प वेंडर

Memorandum of Agreement relating
to deposit of title deed.

माताश्याम



महाराष्ट्र MAHARASHTRA
23 MAY 2014

पुरबठ्याचा दिनांक
उपकोषागाराचे नांव-पनवेल,
जि. रायगड.

उपकोषागार अधिकारी
पनवेल - रायगड.

Olaly



★ धनश्री स्टॅम्प वेंडर ★
अनुज्ञप्ती क्रं पनवेल (७/१९९६-९७)
विक्रीचे ठिकाण: ऑफीस नं. - १, पहिला मजला
साई शरण कॉम्प्लेक्स, सेक्टर - ८,
खांदा कॉलनी, नवीन पनवेल (प.)
अ.क्र. 4720 (M) रु. १००/-
नाव Bholanarasad yadav. ता.
वतीन Pharna

KT 250316

02.06.14

Suresh
सी. धनश्री सुरेश बोटे
स्टॅम्प वेंडर

Memorandum of Agreement relating to
deposit of title deed.

माता ५२५६

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(To be stamped as an Agreement under Art. 6 of the Indian Stamp Act and registered with the Sub-Registrar of Assurances).

**MEMORANDUM OF AGREEMENT
RELATING TO DEPOSIT OF TITLE DEEDS**

This Memorandum executed on this 19th day of June 2004 . by (i) Shri/Smt./Kum. Proprietor/Proprieteress of

(ii) Shri/Smt./Kum. of Partners of OR and Shri/Smt./Kum.

(iii) Shri/Smt./Kum. Smt./Kum. of and Shri Directors of the Board of Directors of the Ltd. pursuant to a resolution Ltd.

(iv) Shri/Smt./Kum. Shri/Smt./Kum OR and

Bholaprasad
yadav
SBP Bhandup

(hereinafter called as the Mortgagor's which term shall include his/her/their heirs, executors, legal representatives and administrators or successors and assigns or each of the partners from time to time and their respective heirs, executors legal representative, administrators and assigns as the case may be in favour of State Bank of Patiala, constituted under the State Bank of India Act 1955 having one to its local head offices at and carrying on business in banking among other places at Bhandup, Mumbai hereinafter called as "Mortgagee" which expression shall include its successors and assigns).

The Mortgagor/s has/have already deposited on 19/06/14 the documents of title mentioned in the Schedule I hereunder relating to his/her/their property/properties described in Schedule II) hereinafter referred to as the "Schedule property") with the Mortgagee with intent to thereby create mortgage in favour of the Mortgagee over the Schedule property for the purpose of securing repayment to the Mortgagee of all the amounts owing to the Mortgagee under advances made and to be made from time to time to the Mortgagor/s by way of loan/cash credit/overdraft not exceeding Rs. 15,00,000/- (Rupees Fifteen lakh only) together with interest costs, charges thereon and also to secure all other indebtedness of the Mortgagor/s to the Mortgagee that may arise in the future.

The Mortgagor/s agree/s whenever requested by the Mortgagee at his/her/their own cost to execute in favour of the Mortgagee a legal mortgage of Schedule property in such form and manner the Mortgagee may require for securing repayment of all monies secured by the aforesaid mortgage by deposit of title deeds.

The Mortgagor/s declare/s that the documents mentioned in Schedule I and deposited with the Mortgagee are only documents and title of the Mortgagor/s relating to his/her/their Schedule property and that there are no other documents of title to the Schedule property. The Mortgagor/s further declare that the Schedule property is not charged or encumbered in any way whatsoever. There are no claims of Revenue, The mortgagor(s) is/are in actual possession of the Schedule property and is not subject to any agreement (s) sale or otherwise.

S.B.P. 1592 (S-3) C.No. 070440.1 Proficient P. 9/2006

भोलप्रसाद

THE SCHEDULE I REFERRED TO HEREINABOVE
(List of the documents of title)



Sale deed dated 10/04/2014 vide Registration
receipt # PVL5-2617/2014.

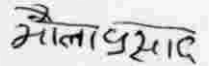
THE SCHEDULE II REFERRED TO HEREINABOVE
(Description of the immoveable properties)

Flat #605, 6th floor, Dev Sai, Phase II,
Plot #155, Navach Dis. Rajgad

In witness whereof the Mortgage/s has have set his/her their hand the day, month
and year first above written.

Witnesses

1. 
2. 



Mortgagor(s)



महाराष्ट्र MAHARASHTRA

23 MAY 2014

गुरवळवाचा दिनांक
उपकोषागाराचे नांव-पनवेल,
जि. रायगड.

उपकोषागार अधिकारी
पनवेल - रायगड.



pld

★ धनश्री स्टॅम्प वेंडर ★
अनुज्ञप्ती क्रं पनवेल (७/१९९६-९७)
विक्रीचे ठिकाण: ऑफीस न - १, पहिला मजला
साई शरण कॉम्प्लेक्स, सेक्टर - ८,
खांदा कॉलनी, नवीन पनवेल (प.)

अ.क्र. ५४५० रु. १००/-

नाव Bhulaprasad Yadav

वतीन pharma

[Signature]
सी. धनश्री सुरेश बोटे
स्टॅम्प वेंडर

KT 250317

02 JUN 2014

Annexed to Memorandum of Agreement
for house loan granted to Public

[Signature]
साता प्रसाद

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Annexure 'B'

(MEMORANDUM OF AGREEMENT FOR HOME LOAN GRANTED TO PUBLIC)

TO BE STAMPED AS AN AGREEMENT IN ACCORDANCE WITH THE STAMP ACT IN FORCE IN THE STATE IN WHICH THE DOCUMENTS IS EXECUTED AND NOT TO BE ATTESTED

To
STATE BANK OF PATIALA

Bhandup

PLACE: Mumbai

DATE: 19/06/2014

Dear Sirs,

Whereas, the State Bank of Patiala a body corporate constituted under State Bank of India Subsidiary Banks' Act 1959, having its Head Office at The Mall, Patiala (Punjab) and having one of its Branch Offices at Bhandup (hereinafter called "the Bank" which expression shall include its successors and assigns) having, at my/ our request Bhalaprasad M. Yadav Son/Daughter/Wife of Mangal Yadav at present aged around 35 years and present aged around years and residing at Room # 02, Yashwantrao Chavan, Ekta Nagar, Manikpur (hereinafter, called "the Borrower (s)" which expression shall include his/her respective heirs, executors, administrators and assigns) granted me/us Home Loan limit of Rs. 1,50,000/- (Rupees Fifteen Lacs only) for purchase/ construction of a flat/house/ plot of land or for extension /repairs /renovations of an existing house/ flat/purchase of consumer durables and furnishings (hereinafter referred to as the 'project') situated at Nawada, Raigarh

2. In consideration of the grant of the said advance and continuance of the said facility for such time as the Bank may deem fit, I/we, "the Borrower(s) do hereby irrevocably and unconditionally agree and undertake, so as to bind myself/ ourselves, my/our heirs, executors, administrators, estates, assigns and effects as follows, viz.

(a) The disbursement of the amount of the loan shall be at the Bank's absolute discretion and shall be co-related to the actual progress in the construction of the project. Such disbursements shall be made by means of Bankers cheques drawn in favour of the builders/promoters duly authorized or to engineer/architect/contractor or to suppliers of goods and services when the construction is undertaken by the Borrower and instruct you to make payment for the purpose of the 'project'. The Bank may, at your discretion and at my/our request credit a part of the loan amount to my/our current/

Signature

savings bank account (maintained in single or joint names) to enable me/us to make payment to suppliers of goods and services. I/We shall submit to the Bank, within a reasonable time, satisfactory proof of the proper utilization of the amount of the loan, such as Architect's certificate, certifying the value of the work carried out, Contractor's bills, stamped receipts, sale agreement for house/flat etc. If considered necessary by the Bank, I/we shall produce, at my/our cost, photographs showing the progress of construction work carried out by me/us, which photographs besides showing portion of the neighboring properties, shall be certified by persons whose certificates are acceptable to the Bank.

b) I/We shall repay the amount of loan as per arrangement/sanction letter which forms part of this Agreement in 40 equated monthly instalments of Rs. 14922/- each till the entire loan with interest is fully repaid. The equated monthly instalment also includes interest component. The Bank reserves the right to levy prepayment charges of 2% of the amount prepaid in respect of preclosure of Home Loans before expiry of half of the original tenure of the loan.

Loan on fixed interest basis

Interest on the amount of the loan will be applied at the rate percent per annum on daily reducing balance with monthly rests, subject to interest rate reset at the end of every two years on the basis of our fixed interest rates prevailing then. SBP may, at its discretion, stipulate the periodicity of computation of interest. Further, Bank may at its sole discretion alter the rate of interest suitably and prospectively in the event of major volatility in interest rates or due to any reason whatsoever during the period of the agreement. Thenceforth the rate of interest varied as aforesaid shall be applicable to the loan. Bank shall be the sole judge to determine whether such conditions exist or not. If we are not agreeable to the revised interest rates so fixed, I/We shall request the Bank, within 15 days of receipt of the notice intimating changed interest rates from Bank to terminate the Loan and shall repay the Loan and any other amount due to Bank in full and final settlement in accordance with the provisions of this Agreement relating to prepayment.

Loan on floating interest rate basis

Interest on the amount of the loan will be applied at the rate of per cent above/ below Bench Mark Prime Lending Rate hereinafter referred to as 'BASE RATE', with a minimum interest rate of 10.45% p.a. rising and falling therewith, at monthly rests calculated on the daily balance of the loan amount. Provided that the Bank shall at any time and from time to time be entitled to change the rate of interest depending on changes in 'BASE RATE'. Notwithstanding the above the Bank is also entitled to increase the rate of interest, at its sole discretion, even if there is no change in

'BASE RATE' and such revised rate of interest shall always be construed as agreed to be paid by the borrower(s) and hereby secured. Borrowers shall be deemed to have notice of change in the rate of interest whenever the changes in 'BASE RATE' or increase in interest rates without any change in 'BASE RATE' are either displayed/ notified at/ by the branch or published in newspaper or made through entry of interest charged in the passbook/ statement of accounts sent to the borrower(s).

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Without prejudice to the Bank's other rights and remedies, the Bank shall be entitled to charge at its own discretion enhanced rates of interest on the outstanding in the loan account(s) or a portion thereof for any default or irregularity on my/our part which in the opinion of the Bank warrants charging of such enhanced rates of interest for such period as the Bank may deem fit. The Equated Monthly instalments will have to be paid till the entire loan and the interest is fully repaid. Further, the amount of Equated Monthly instalment may change/increase as may be decided by the Bank. Besides the Bank shall also charge a penalty, the rate of which shall be at the discretion of the Bank, for every bounced cheque for any reason whatsoever in addition to the enhanced rate of interest as applicable.

Such enhanced interest will start accruing from the date of disbursement of the loan or the date of disbursement of the first instalment of the loan where such loan is paid in instalments or from 30 days from the due date of equated monthly instalment (EMI) if it remains unpaid for a period of 30 days from the due date, for any reason, including bounced cheque.

c) If the loan amount has been utilized by me/us for purchase of ready built house/flat, I/we shall pay the first such monthly instalment following the month in which the loan amount is disbursed to me/us. The subsequent monthly instalments shall be paid before the last day of each subsequent month. If the loan amount has been utilized for construction of /additions to house/flat, I/we may be permitted to pay the first such monthly instalment till 2 months after the month in which the house/flat has been completed or on the expiry of 18 months from the date of disbursement of the first instalment, whichever may be earlier. The subsequent monthly instalments will be paid before the expiry of each subsequent month.

d) Pre-EMI interest:

- i) *I/We have opted for servicing of pre-EMI interest and have already delivered or hereby undertake to deliver post-dated cheques drawn at monthly intervals for servicing of the amounts of Pre-EMI interest during the moratorium period.
- ii) *I/We have opted for capitalizing the Pre-EMI interest and agree that loan amount will be fixed suitably taking into account approximate Pre-EMI interest during the moratorium period as detailed in

paragraph pertaining to the Pre-EMI interest in the Arrangement letter dated 19/06/14. I/We hereby unconditionally agree to execute necessary authority in favour of my/ our employer or tender post-dated cheques towards EMI's of the loan amount. If necessary I/we would request for resetting of EMI's based on the actual outstandings in the loan account after final disbursement.

(* score off whichever is not applicable)

e) I/We declare and confirm that the amount of the loan or the balance then outstanding shall become payable at once in case of my death or death of anyone of us. In case of death the Bank may, at its discretion, continue the loan provided sufficient collateral security is furnished by my/our legal heirs/surviving

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21/06/14

borrower(s) or some satisfactory arrangement for repayment acceptable to the Bank has been made by my/our legal heirs/surviving borrower(s)

- f) I/We shall arrange for the payment of the equated monthly instalment from my/our monthly salary or in whatever manner deemed fit. * or by debit on the due dates from the Current/Savings Bank account with Branch/or any other Branch where I/we may hold the account singly or jointly and to appropriate the same in repayment of the said loan and interest.

I/We shall execute in favour of the Bank a letter of authority, addressed to my/our employers to recover and pay to the Bank, the equated monthly instalment from my/our salary every month*.

*Delete if not appropriate.

- g) On demand I/We agrees to deliver to the Bank post-dated cheques for the monthly instalments and warrants that the cheques will be honoured on first presentation. Any non-presentation of a cheque due to any reason will not affect my/our liability to pay the monthly instalments or any other sum. I/We agree to forthwith replace the cheques/issue fresh cheques,if required by the Bank I/We shall not be entitled to call upon the Bank to refrain from presenting any cheque for payment and if I/we do so, the Bank shall nevertheless be entitled to present the cheque for payment and in the event of dishonour the provisions under Negotiable Instruments Act, shall apply. I/We also agree to pay a penalty as stipulated by the Bank from time to time, for every bounced cheque for any reason whatsoever in addition to the enhanced rate of interest as applicable.
- h) I/We declare and confirm that on my/our retirement, the outstanding amount of the loan sanctioned to me will become repayable at once. The Bank may, at its discretion, continue the loan provided satisfactory arrangement for repayment, acceptable to the Bank has been made by me/us.
- i) In the event of cessation of my/our business/service with my/our employers by way of resignation or otherwise (except as a result of death or retirement), I/we undertake to repay to the Bank forthwith on demand the balance principal amount of the loan, or the balances then outstanding whichever is higher.
- j) In the event of my/our ceasing to be in business/service of my/our employer whether by retirement, resignation, death or by operation of law or for any other reason or cause whatsoever and howsoever the Bank shall be entitled at its discretion, to write to my/our employers to appropriate and set off (i) any amount which may then be payable by my/our employers to me/us whether by way of salary, allowances, bonus, other remuneration or any payment (whether ex-gratia or otherwise) whatsoever and (ii) any amount that may be standing to the credit of any account which I/we may have with my/our' employers or with the Bank, either singly or jointly, towards repayment of the balance that may be then remaining due and payable by me/us in my/our said loan account together with interest thereon at the applicable rates upto the date of such repayment. Any such appropriation made by the Bank or my/our employers shall be conclusive.

21/11/2012

and binding on me/us and my/our estate both in and out of court. In any event my/our liability to make repayment of the entire dues immediately shall remain valid till the entire amount with applicable interest as upto the date of payment has been realised by the Bank whether by way of recovery from my/our employer or otherwise.

- k) I/We will not sell assign, mortgage, charge or in any way encumber or alienate the said flat/house/land or any part thereof/ consumer durables/ furnishings so long as I/we am/are indebted to the Bank in the said loan account without prior permission of the Bank in writing. I/We undertake to give prior intimation to the Bank before letting out/giving on leave and licence the said flat/house.
- l) The loan shall be secured by a valid equitable/legal mortgage of land/house/flat purchased/constructed by me/us for which the loan facility is provided by executing/registering such document in such form as may be decided by the Bank. I /We shall, if required by the bank, give such further security as acceptable to the Bank forthwith on demand by the Bank. In case it is not possible to create security by way of mortgage as aforesaid I/we shall forthwith on demand arrange for other collateral securities by way of pledge/hypothecation, such as Bank's Fixed Deposits, National Savings Certificates, Kisan Vikas Patra, Life Insurance Policies, promissory notes issued by any Govt., shares or debentures of the companies, sufficient quantity of gold or gold ornaments or other articles or things acceptable to the Bank as security for the loan. The loan shall also be secured by the guarantee of a person acceptable to the Bank and good for the loan amount involved and by mortgage of the guarantor's property also or pledge/ assignment/ hypothecation of other securities acceptable to the Bank, if need be.
- m) I/we shall obtain at my/our cost and produce for the satisfaction of the Bank a certificate from the Advocate/solicitors approved by the Bank certifying that I/we will have clear, valid and marketable title to the land/house/flat proposed to be purchased by me/us and agree that the Bank shall be entitled not to disburse any amount of the loan until such certificate has been produced by me/us.
- n) I/we shall maintain the flat/house in good tenantable repair and condition at my/our cost at all times so long as I/we am/are indebted to the Bank and that I/we shall ensure that the Bank's security is not in any way jeopardised. I/we shall duly and punctually pay the charges, if any, payable to the Co-operative Housing Society/ condominium association and also all the municipal/ revenue taxes, charges, rates, cesses etc. from time to time payable by me/us in respect of the flat/house/land. The Bank shall be at liberty to inspect the flat/house/land at any reasonable time and I/we shall furnish all such information/particulars whatsoever as and when called upon to do so by the Bank. I/We shall provide the required no objection consent for creating a charge on the property secured for the loan from the Society/ Condominium or any other permission by any authority necessary for creating the security in favour of the Bank.
- o) I/We shall at my/our cost insure and keep insured in the joint names of myself/ourselves and the Bank my/our house/flat at all times against fire, flood, cyclone, typhoon, lightning, explosion, riot, strike, earthquake risks and other acts of God for such other risks for its full market value as desired by the Bank

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माला प्रसाद

from time to time and shall endeavour to get the building in which my/our flat is situated insured against fire, flood, cyclone, typhoon, lightning, explosion, riot, strike, earthquake, risks and other acts of God at all times by the Co-operative housing society/apartment owner/association or any other body under whose control the building is vested. I/we shall deliver copies of the insurance policies, cover notes, premium receipts etc. to the Bank. If I/we fail to effect such insurance the Bank will be at liberty but not obliged to insure the said house/flat against fire, flood, cyclone, typhoon, lightning, explosion, riot, strike, earthquake risks and other acts of God and debit the premium and other charges to any of my/our accounts with the Bank. I/We expressly agree and declare that the Bank shall be entitled to adjust, settle, compromise or refer to arbitration any dispute between the insurance company and the insured arising from or under or in connection with any such policy or policies of Insurance and such adjustment, settlement, compromise or any award made on such reference to arbitration shall be valid and binding on me/us. I/we further agree that the Bank shall have a right to receive all moneys payable under any such policy or under any claim made thereunder and to give a valid receipt therefor and that the amount so received shall be credited to my/our loan account and I/we will not be entitled to raise any question that a larger sum might or ought to have been received or to dispute my/our liability for the balance remaining due on such account after such credit.

p) I/We agree and declare that notwithstanding anything contained herein or in any other security documents the entire amount of the loan or the balance then due shall, if so decided by the Bank, become forthwith due and payable by me/us to the Bank, upon the happening of any of the following events and the Bank shall be entitled to enforce its dues and security:

- i) any instalment of the principal remaining unpaid for a period exceeding one month after the due date for payment thereof has expired;
- ii) any interest including penal interest remaining unpaid and in arrears for period of one month after the same has become due whether demanded or not;
- iii) any breach or default in the performance or observance of any of the covenants contained in these presents and/ or the security documents or any other term or condition relating to the term loans;
- iv) entering into any arrangement or composition with my/our creditors or committing any act of insolvency;
- v) any execution or distress being enforced or levied against the whole of any part of my/ our property;
- vi) A receiver being appointed in respect of the whole or any part of my/ our property;
- vii) the occurrence of any circumstances which is prejudicial to or impairs, imperils or depreciates or which is likely to prejudice, impair, imperil or depreciate the security given to the Bank; and
- viii) the occurrence of any events of circumstances which prejudicially or adversely affect in any manner my/ our capacity to repay the amount due under the loan.

21/11/2014

On the question whether any of the above event/s has/ have happened, the decision of the Bank shall be conclusive and binding on me/ us.

Provided always that the Bank may in its discretion refrain from forthwith enforcing its rights under this Agreement in spite of the happening of the contingencies aforesaid and provided further that the failure or delay by the Bank in exercising any right, power or privilege hereunder or under any of the security documents shall not impair/ extinguish the same or operate as waiver of the same nor shall any single or partial exercise of any right, power or privilege preclude any further exercise of the same or the exercise of any other right, power of privilege. The rights and remedies herein and in the security documents are cumulative and not exclusive of any rights and remedies provided by the law.

- q) I/We also agree that the Bank shall also be entitled to transfer the loan account to any of the branches of the Bank after giving due notice to me/us.
- r) I/We shall abide by the terms and conditions of the sanction of the loan to me/us as mentioned in the arrangement letter/ sanction letter which forms part of this agreement and also to the rules for such loans which are now in force and also those which may be altered, revised, amended, added from time to time by the Bank/ the Reserve Bank of India/ Central Government/ State Government.
- s) The undertakings, authority and agreements herein contained shall be irrevocable so long as I/we continue to be liable to the Bank in the said loan account.
- t) I/We hereby further agree that as precondition of the loan/ advances given to me/ us by the Bank, that in case of default in repayment of the loan/ advances or in the repayment of the interest thereon or any of the agreed installment of the loan on due date/s, the Bank and/ or the Reserve Bank of India will have an unqualified right to disclose or publish my/ our name(s), details and photograph(s) as defaulter in such manner and through such medium as the Bank or Reserve Bank of India in their absolute direction may think fit.
- u) I/We further agree that the Bank is at liberty to disclose/ share my/ our Credit information to/ with Information Company formed under the Credit Information Company (Regulation), 2005, as to the loans granted to me/ us and the nature of the securities given by me/ us, the guarantees furnished to secure the said loans whether fund based or non-fund based, my/ our creditworthiness and any other manner which the RBI may consider necessary for inclusion in the Credit Information to be collected and maintained by Credit Information Companies and the Bank is not liable in any manner to me/ us for providing the information as aforesaid to the Information Company.
- v) I/We agree that the Bank has absolute right to assign this agreement in favour of any person including securitization company or reconstruction company under the SARFAESI Act and on such assignments, I/We will be liable to such assignee as if assignee is the Bank/ lender and assignee will have all rights

मोलाप्रसाद

against me/ us and as well as overall properties either given as security or otherwise to recover all debts/ liabilities payable by me/ us under this agreement.

- w) I/We declare that I have understood all the terms and conditions for the sanction of this loan and agree to abide by the same and also by the rules and regulations which may be issued by the Bank in future from time to time and in the event of my/our failing to do so, the Bank will have a right to recall the advance without prejudice to the Bank's right to take such appropriate action as the Bank may deem it fit and proper.

Signed and delivered by:

Shri/Smt./Kum... Bhaleprasad M. Yadav
(Borrower)

मो. ल. ग. यादव
(Signature)

Shri/Smt./Kum.....
(Borrower)

(Signature)

Signed for and on behalf of State Bank of Patiala by
Shri/Smt.....
Branch Manager
Branch an authorized officer of State Bank of Patiala

स्टेट बैंक ऑफ पटियाला
For STATE BANK OF PATIALA
भान्डुप (प), शाखा/Bhandup (W), Br.

[Signature]
(Signature)

शाखा प्रबंधक
Branch Manager



महाराष्ट्र MAHARASHTRA

23 MAY 2014
उपकोषागार दिनांक
उपकोषागाराचे नांव-पनवेल,
शि. रायगड.

उपकोषागार अधिकारी
पनवेल - रायगड.



★ धनश्री स्टॅम्प वेंडर ★

अनुज्ञप्ती क्र पनवेल (७/१९९६-९७)

विक्रीचे ठिकाण: ऑफीस नं. - १, पहिला मजला

साई शरण कॉम्प्लेक्स, सेक्टर - ८,

खांदा कॉलनी, नवोन पनवेल (प.)

अ.क्र. ४७४१ रु. १००/-

नाव मोह. यश्याधर धाम. ता.

पतीन धरमा.

धरमा.
सो. धनश्री सुरेश बोटे
स्टॅम्प वेंडर

KT 250321

२-६-१४.

Annexed to 'Guarantee Agreement'

मा. चांदपा

100/

(To be stamped as an agreement in accordance with the stamp Act in force in the State in which this document is executed. Not to be attested)

GUARANTEE AGREEMENT

The Branch Manager
STATE BANK OF PATIALA,
Bhandup West

Place: Mumbai
Date: 19/06/2014

Dear Sir,

In consideration of the State Bank of Patiala (hereinafter referred to as the " Bank") having agreed to grant/granted at my/our request an advance of Rs. 1,5,10,000/- (Rupees Fifteen lacs only) only) by way of loan to Shri/Smt./Kum. Bh. Laxmi Devi M. Yadav Son of/wife of /daughter of Shri. Mangal Yadav and Shri/Smt./Kum. _____ Son of/wife of /daughter of Shri. _____ (thereinafter referred to as "The Borrower (s)") for purchasing/ construction of house/ flat addition thereto at Flat #605, 6th floor, Dev Sai, Phase II, Plot #155 Navade Dik - Raigad (Detailed particulars of property are to be stated).

I/We Shri/Smt/Kum Mohd. Yahiya Khan Son of/ wife of/ daughter of Shri Gashimali D. Khan and Shri/Smt/ Kum _____ Son of /wife of / daughter of Shri _____ residing at

Room # 10, Chawl # 21, Ekta Nagar, Seva Samiti, Manikpur (hereby guarantee repayment of all money at any time payable by the Borrower to the Bank in respect of the said loan made to the borrower with interest thereon and the due performance and observance by the Borrower of the terms pertaining to the loan including the loan agreement dated 19/06/14 executed by the borrower in favour of the Bank and the terms and conditions contained in agreement letter dated 19/06/14 issued by the Bank to the borrower (hereinafter called the said agreement) and the payment of all costs and expenses incurred by the Bank in relation thereto and I/we also agree to pay and make good to the Bank on demand all losses, costs, damages and expenses occasion to the Bank by reason of non- payment of the said moneys, costs, and expenses or any part thereof or the breach, non-performance or non-observance of any of the terms under the said agreement as aforesaid, subject to the terms and conditions hereinafter contained:

That my/our liability under this guarantee is co-extensive with that of the Borrower as if I/We were the principal debtor(s) of the Bank and the amount due under this agreement will be recoverable from me/us without any recourse to the Borrower and it shall not be

[Signature]

obligatory on the Bank to call upon the Borrower to pay the amount first or to take any action against the Borrower before enforcing the guarantee against me/us nor shall it be necessary for the Bank to join the Borrower in any suit against me/us. I/we further agree that the guarantee given thereunder is irrevocable and enforceable notwithstanding any dispute or any suit that may be pending between the Bank and the Borrower

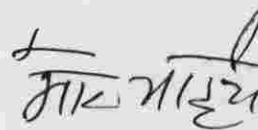
That the guarantee given shall be continuing one

That on demand being made by the Bank for the payment of any amount under this guarantee the same shall be paid without demur or protest by me/ us and the notice for the claim sent to me/ us shall be conclusive of the amount due from me/ us under the terms of the guarantee.

The Bank shall be at liberty and without the consent or knowledge of me/ us at any time or from time to time to grant to the Borrower or any person liable for him any time or indulgence and to determine enlarge or vary the amount of the loans and advances to take or not to take and if taken to vary exchange or take other security or release or part with any securities held or to be held by the Bank for or on account of the loans and advances or any part thereof and to compound or make any other arrangement with the Borrower or any person so liable with or for the Borrower without releasing or discharging and/ or any person so liable with or for the Borrower without releasing or discharging and/ or in any manner affecting my/ our liability under the guarantee.

That the guarantee hereby given is independent and distinct from any security that the Bank has taken or may take in any manner whatsoever whether it be by, way of hypothecation, pledge and/ or mortgage and/ or any other charge over goods, book debts, movables and other asset and/ or any other property movable or immovable and that I/We have not given the guarantee upon any understanding, faith or belief that the Bank has taken and or may hereafter take any or other such security and that notwithstanding the provisions of section 140 and 141 of the Contract Act, 1872 or any other provision of that Act or any other law, I/We will not claim to be discharged to any extent because of the Bank's failure to take any or other such security or in requiring or obtaining any or other such security or losing, or parting with for any reason whatsoever including reasons attributable to its default and negligence benefit of any other such security or any rights to any or other such security that have been or could have taken and in the event of the Bank so losing or parting with security the guarantor(s) shall be deemed to have consented to acquiesce in the same.

That without prejudice to the effect in any manner whatsoever of the foregoing clause, where the loans and advances are secured or intended to be secured in any manner whatsoever by or over any property movable or immovable whatsoever by way of hypothecation, pledge and/or mortgage of and/ or any charge over goods, book debts. Movable and other assets by or under any agreement(s) or letter(s) or otherwise I/We will not be concerned in any manner with any or other such security that the Bank has taken or proposes to take or may take and that the Bank's failure in requiring or obtaining any or other such security or in the observance or performance of any of the stipulations or terms contained in any Agreement (s), if any or letter (s) and the default of the Bank in requiring or endorsing the observance or performance of any of the said stipulations or terms shall not have the effect of releasing me/us from my/our liability and or of prejudicing the Bank's rights or remedies against me/us under this Agreement or otherwise.


A handwritten signature in black ink, appearing to be in Devanagari script, located in the bottom right corner of the page.

That the Bank shall be at liberty to take other securities for the loans and advances or any part thereof and to release or forbear to enforce all or any of its remedies upon or under such securities and any collateral securities now held by the Bank and that no such release or forbearance as aforesaid shall have the effect of releasing me/ us from my/ our liability or of prejudicing the Bank's rights and remedies against me/ us under the terms of the guarantee and that I/we shall have no right to the benefit of any other security that may be held by the Bank until the claim of the Bank against the Borrower in respect of the loans and advances and of all the other claims (if any) of the Bank against the Borrower on any other account whatsoever shall have been fully satisfied and then in so far as such security shall not have been exhausted for the purpose of realizing the amount of the said Bank's claims and rateably only with other guarantors or other persons if any entitled to the benefit of such securities respectively.

That notwithstanding anything contained in Section 133 of the Indian Contract Act or in any other provisions of law. I/We will not claim to be discharged to any extent because of the Bank varying any of the terms and conditions whether contained in any agreement(s) or letter(s) and on which the loan has been made to the Borrower and for this purpose and in particular any excess drawings over and above the sanctioned limit of the loans and advances allowed by the Bank at or without the specific request of the Borrower shall not discharge me/us from my/our liability under this guarantee.

I/We hereby agree (s) that notwithstanding any variation made in the terms of the Loan Agreement dated..19/06/14. or any other Agreement or letter inter alia including variations in the rate of interest, extending the date of payment of the instalments and on which the loan has been made or any composition made between the Bank and the Borrower or any agreement on the part of the Bank to give time to or not to sue the Borrower or the Bank parting with any of the securities given by the Borrower, I/We shall not be released or discharged of his/her/their obligations under this guarantee provided that in the event of any such variation or composition or agreement the liability of me/ us shall notwithstanding anything herein contained, be deemed to have accrued and I/We shall be deemed to have become liable hereunder on the date or the dates on which the borrower shall become liable to pay the amount/ amounts due under the above referred to Agreements as a result of such variation or composition or agreement.

That if the Borrower shall become insolvent, bankrupt or makes any arrangement or composition with creditors the Bank (notwithstanding payment to the Bank by me/us or any other person of the whole or any part of the amount hereby secured) rank as creditor and prove against the estate of the Borrower for the full amount of all the Bank's claims against the Borrower or agree to and accept any composition in respect thereof and the Bank may receive and retain the whole of the dividends, compensation or other payments thereof to the exclusion of all my/our rights as guarantor(s) for the Borrower in competition with the Bank until all the Bank's claims are fully satisfied and I/we will not be paying off the amount payable by me/us or any part thereof or otherwise prove of claim against the estate of the Borrower until the whole of the Bank's claim against the Borrower, in respect of all the liabilities whatsoever have been satisfied and the Bank may enforce and recover payment from me/us of the full amount payable by me/us notwithstanding any such proof or composition as aforesaid.


21/07/14

I/We shall not stand discharged by transfer of the loan account of the borrower from one branch to another and such transfer of the account shall not be deemed as a variation of the terms of the contract.

That any notice by way of demand or otherwise may be given by the Bank to me/us sending the same by post and addressed to me/us and the notice shall be deemed to have been given at the time when it will be delivered in the ordinary course of post and it will be sufficient in order to prove service of any such notice and to prove that the envelope containing the same was posted and the certificate signed by any officer duly authorised by the Bank in this regard that the envelope was posted, shall constitute such proof.

That/ I/we herein authorize the borrower(s) to acknowledge the debt, on his behalf also and any such acknowledgement or payment made by the Borrower(s) in respect of the Loan, shall and shall always deem to extend the Limitation as against the guarantor(s) also.

I/We agree that the Bank has absolute right to assign this agreement in favour of any person including securitisation company or reconstruction company under the SARFAESI Act and on such assignment, I/We will be liable to such assignee as if assignee is the Bank/ lender and assignee will have all rights against me/ us and as well as overall properties either given as security or otherwise to recover all debts/ liabilities payable by me/ us under the agreement.

That the guarantee herein contained shall not be determined or affected by the death of me/ us hereunder but shall in all respects and for all purposes be binding and operative on my/ our successor(s) heir(s) and assigns until repayment of all moneys secured by and due to the Bank under the loan granted to the Borrower.

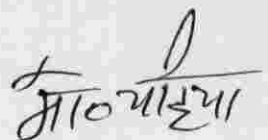
We further agree that I/we shall be jointly and severally liable to the bank for the entire outstanding in respect of the loan and that the Bank shall be at liberty to sue either or any of us in respect of such liability without joining the other or others of us and notwithstanding any degree in any such suit subsequently to sue the others of us and to proceed to judgement and execution at the option of the Bank until its claim is fully satisfied.

a) The Guarantor(s) hereby agrees and gives consent for the disclosure by the Bank of all or any such;

- (i) information and data relating to the Guarantor;
- (ii) the information or data relating to the Guarantor's obligations in any credit facility granted / to be granted, by the Bank and guaranteed by the Guarantor and
- (iii) default, if any, committed by the Guarantor in discharge of such obligation,

as the Bank may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. and any other agency authorized in this behalf by Reserve Bank of India

(b) The Guarantor further declares that the information and data furnished by the Guarantor to the Bank is/shall be true and correct.



(c) The Guarantor further undertakes and declares that:

(i) the Credit Information Bureau (India) Ltd. and any other agency so authorized may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them; and

(ii) the Credit Information Bureau (India) Ltd. and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them to banks/financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank of India in this behalf.

Signed and delivered by the said

Shri Mohd. Yahiya Khan (Guarantor) 

Shri (Guarantor)

Place.. Mumbai

Date.. 19/06/14



महाराष्ट्र MAHARASHTRA
23 MAY 2014

सुरक्षाचा दिनांक
अपकोषागाराचे नांव-पनवेल
जि. रायगड.



अपकोषागार अधिकारी
सत्यमेव - रायगड.

Plas

★ धनश्री स्टॅम्प वेंडर ★

अनुज्ञप्ती क्रं पनवेल (७/१९९६-९७)
विक्रीचे ठिकाण : ऑफीस नं. - १, पहिला मजला
साई शरण कॉम्प्लेक्स, सेक्टर - ८,
खांदा कॉलनी, नवीन पनवेल (प.)

अ.क्र. 4440173 रु. 100/-

नाव Bhola Prasad Jadhav

पत्तीन Dharmga

S. S. Bhat
सौ. धनश्री सुरेश बोट
स्टॅम्प वेंडर

KT 250319

02 JUN 2014

Annexed to Affidavit

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मा. १५/६/१४

100/-

AFFIDAVIT

I/we, Bholaprasad Mangari Yadav

do hereby

solemnly affirm and declare as under :-

1. That I/we have applied for a loan of Rs. 15,00,000/-
(Rupees Fifteen Lacs only Only) from State Bank of
Patiala, Mumbai for the purpose
of House loan.
2. That I/we have not raised any loan from any other bank or financial
institution so far earlier.
3. That during the currency of this loan I/we will not raise any loan from any
bank or financial institution.
4. That my/our income from all sources is does not less than
Rs. 4,31,487/- per annum.
5. That in case of any change of address or line of work I/we will inform the
bank immediately.
6. That I/we shall abide by the rules and regulations of the bank which I had
already understood.
7. That I/we undertake to utilize the above mentioned loan for the above
stated purpose sanctioned by the bank.
8. That I/we will pay installment regularly and promptly.
9. That the deponent is/are not defaulter in any bank any where in India
10. That the built up property is strictly as per sanctioned plan and/or building
by-laws.

Bholaprasad Mangari Yadav

Deponent(s)

Verification :

Verified that the contents of the above affidavit are true and correct to the best of
my knowledge and belief and nothing has been concealed.

Signed and verified at Mumbai (place) on 19th day of June, 2014.

Bholaprasad Mangari Yadav
Deponent(s)



महाराष्ट्र MAHARASHTRA

प्रकाशनाचा दिनांक 23 MAY 2014

उपकोषागाराचे नांव-पन्वेल,
जिल्हा रायगड.

उपकोषागार अधिकारी
एस्.के. रायगड.



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★ धनश्री स्टॅम्प वेंडर ★

अनुज्ञप्ती क्र. पन्वेल (७/१९९६-९७)

विक्रीचे ठिकाण: ऑफिस नं - १, पडिला मजला

साई शरण कॉम्प्लेक्स, संक्टर - ८,

खांदा कॉलनी, नवान पन्वेल (प.)

अ.क्र. 4740 (6) रु. 100/-

नाव Bholaprasad Yadav

पतीन Dhama

Dhama
सी. धनश्री सुरेश बोटे
स्टॅम्प वेंडर

KT 250318

02 JUN 2014

Annexed to Annexure

मौला धर्मा

100/-

I/we Bholaprasad Manjare Yadao
(name and detailed address of the borrower(s))

the borrower(s) hereby make an oath and state as follows:

- (a) I/we have availed finance of Rs. 15,00,000/- from the Bank for purchase/ construction of house/ tenement/ flat which is more particularly described in Schedule I hereunder written (hereinafter referred to as the scheduled property), and hereby declare that I/we have not availed any other loan for acquiring the scheduled property.
- (b) I/we have full, absolute and unhindered right, title interest to and over the scheduled property and nobody else has any right, title or interest in the scheduled property.
- (c) As a security for the advance/finance availed by me/us, we have delivered to the Bank the title deeds more particularly described in Schedule II hereunder written in respect of the scheduled property with an intention to create mortgage of the scheduled property on 19/06/2014 (date). I/ we hereby declare that the documents of title delivered by us to the Bank are original title deeds and there no are no other documents of title in my/ our possession or at my/ our command.
- (d) I/ we hereby declare that there are not subsisting charges/ encumbrances on the scheduled property and I/ we have not done any act which would affect our title to the scheduled property or the security created by us in favour of the Bank.
- (e) I/ we hereby declare that the scheduled property is not subject to any attachment orders on account of taxes, inter alia, including Income Tax/ Sales Tax/ property tax or any other levy, penalty of any nature whatsoever.
- (f) I/ we are aware that the Bank has believed on the declarations made by us in this affidavit and on the basis of the declarations made by us has agreed to grant finance for acquisition of the scheduled property. I/ we are aware that appropriate civil/ criminal proceedings can be initiated against me/ us if it turns out that the declarations made by me/ us hereinabove turn out to be incorrect, false or misleading.

SCHEDULE - I

Flat # 605 6th floor, Yeshu Sai, Phase II, Plot # 155,
Navaele, Dist - Raigad
(Detailed description of the property for which loan is granted)

SCHEDULE-II

PVL S-2617-2014 dated 10/04/2014
(Description of the Title Deeds)

Place: Mumbai
Date: 19/06/2014

मोना प्रसाद

Signature(s) of Borrower(s) _____

VERIFICATION

I/we, Bholaprasad Manjare Yadao Add - Room #03, Yashwantrao Chavan, Ekta Nagar, Mankhurd - 400043
(name and detailed address of the borrower(s))

the borrower(s) solemnly verify that the contents of the above paragraphs are true to my/ our knowledge.

Signed and verified at Mumbai (place) on 19th day of June, 2014.

Place: Mumbai
Date: 19/06/2014

मोना प्रसाद

Signatures of Borrower(s) _____

भारतीय गैर न्यायिक

एक सौ रुपये

Rs. 100

रु. 100



ONE
HUNDRED RUPEES

सत्यमेव जयते

भारत INDIA

INDIA NON JUDICIAL

महाराष्ट्र MAHARASHTRA

KT 250320

२३ MAY 2014
उपकोषागाराचे नांव-पनवेल,
जि. रायगड.



उपकोषागार अधिकारी
पनवेल - रायगड.

Olat

★ धनश्री स्टॅम्प वेंडर ★

अनुज्ञप्ती क्र पनवेल (७/१९९६-९७)

विक्रीचे ठिकाण: ऑफीस नं. - १, पहिला मजला

साई शरण कॉम्प्लेक्स, सेक्टर - ८,

खांदा कॉलनी, नवीन पनवेल (प.)

अ.क्र. 4740 रक्कम 100/-

नाव Sholaprasad Yadav

पत्तीने Dharna

Dharna
सा. धनश्री सुरेश बोटे
स्टॅम्प वेंडर

02 JUN 2014

Annexed to Declaration made by
the Applicant for Agreement of Additional
Housing loan

मौला प्रसाद

ANNEXURE-D

1. To be stamped as an Agreement
2. To be witnessed
3. EM extension to be done simultaneously in case of house loan

SPECIMEN OF AGREEMENT FOR ADDITIONAL HOUSING LOAN

(TO BE OBTAINED WHEN ADDITIONAL HOUSING LOAN IS GRANTED TO EXISTING HOUSING LOAN BORROWERS FOR INSURANCE PREMIUM AMOUNT UNDER SBP-SURAKSHA)

From:

Date: 19/06/2014
Place: Mumbai

To
The Branch Manager
State Bank of Patiala
Spandup Branch

Dear Sir,

OPTIONAL GROUP INSURANCE SCHEME FOR
HOUSING LOAN BORROWERS UNDER SBP-SURAKSHA
MY HOUSING LOAN ACCOUNT NO. 65198872596

I have come to know that in respect of the above housing loan availed by me, you have introduced a new scheme, viz, "SBP Suraksha - Loan for SBI Life premium to cover House loan outstandings. I am willing to take the insurance cover under this scheme introduced by you.

I request you to grant to me an additional loan of Rs. 48710/- to pay the insurance premium amount for obtaining Life Insurance cover under the said Scheme. The additional loan disbursed to me will be repaid by me and I hereby specifically agree to abide by the repayment schedule of the additional loan. It is also agreed that the security already created in my said housing loan shall be extended by me for the repayment of the additional loan also. All the other terms and conditions, I have agreed to, while availing the said housing loan will be applicable to the repayment of additional loan also. Further, I agree to pay the interest during first 5 years (period during which this additional loan shall be disbursed to pay SBI Life premium). I further authorize direct debit to this account on account of annual premium payable to SBI Life, subsequent to first installment debited at branch / RACPC level.

It is further specifically agreed that the Bank is entitled to reschedule the EMI payable by me; in view of the repayment towards additional loan according to the remaining period of my existing housing loan account with you. The EMI for the additional loan so rescheduled may please be advised to me. I also agree to be governed by all other rules and regulations of the insurance scheme (RiNn Raksha / SBP Suraksha), the benefit of which is being availed by me.

Yours faithfully

Signature

Signature of the Borrower(s)

DECLARATION

I /We Bhalaprasad Manjare Yadao having obtained certain credit facilities from State Bank of Patiala (hereinafter referred to as the Borrower) do hereby solemnly affirm, declare and confirm

1. That I/We have deposited with the Bank on 19/06/2014 documents of title relating to our property at Nawade.....more particularly described below (hereinafter referred to as the said property) with the intention of creating an equitable mortgage on the said property by way of collateral security for amounts due to the Bank from me under the credit facilities of House loan extended to us and also as security for all other facilities and indebtedness past, present and future to us.

2. That the said documents of title in our possession are the only title deeds and that there are no other documents of title to the said property and that the co-operative society of the purchasers of the Houses has to be formed and at present we do not hold a Share Certificate when issued by the society. We undertake to deposit the Share Certificate with the Bank when issued and endorsed together with Transfer form.

3. That I/We are the absolute owner and sole occupier of the above referred to immovable property and we have marketable title under the said Memorandum of deposit there is no subsisting mortgage charge, lien or other encumbrance or attachment on the above referred to immovable property or any parts or part thereof in favour of any Government Department or any person firm or company, body corporate or society or entity whatsoever.

4. That I/We have not entered into an agreement for sale transfer or alienation thereof or any part or parts thereof and that no such mortgage charge or lien or other encumbrance whatsoever will be created or attachment levied on the above referred to immovable property or any part or parts thereof in favour of/on behalf of any Government or Government Department or any person, firm, company, body corporate or society or entity whatsoever except with the prior permission of the Bank so long as I/we continue to be indebted or liable to the Bank on any account in any manner whatsoever.

5. That no proceedings for recovery of taxes are pending against me/us under the Income-tax Act or any other law in force for the time being and no notice has been issued and/or served on me/us under Rule 2, 16, or 51 or any other Rules of the Second Schedule to the Income Tax Act, 1961 or under any other law.

THE SCHEDULE REFERRED TO THEREIN ABOVE

PART-I

LIST OF DOCUMENTS

Agreement for sale dated 10/04/2014 Index II Utara
& Registration receipt dated 10/04/2014
NOC issued by promoter

Signed and verified at Mumbai (place) on 19 day of June, 2014

Signature

Signatures of Borrower(s) _____

Date: 19/06/2014

The Chief/ Branch Manager,
State Bank of Patiala,
Bhandup West

Dear Sir,

CONSENT FOR DISCLOSURE OF INFORMATION

I/We understand that as a pre-condition, relating to grant of the loans/ advances/ other non-fund-based credit facilities to me/ us, your Bank requires my/our consent for the disclosure by the bank of information and data relating to me/us, of the credit facility availed by me/us, obligations assumed/ to be assumed, by me/us, in relation thereto and default, if any committed by me/us, in discharge thereof.

2. Accordingly, I/We, hereby agree and give consent for the disclosure by your Bank of all or any such;

- a) Information and data relating to me/us.
- b) The information or data relating to any credit facility availed of/ to be availed, by me/us and default, if any, committed by me/us, in discharge of my/our such obligation, as your Bank deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. and any other agency authorized in this behalf by RBI.

3. I/We declare that the information and data furnished by me/us to your Bank are true and correct.

4. I/We undertake that:

- a) The Credit Information Bureau (India) Ltd. and any other agency so authorized may use, process the said information and data disclosed by the bank in the manner as deemed fit by them.
- b) The Credit Information Bureau (India) Ltd. and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/ financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.

20/06/2014
(BORROWER)

Date: 19/06/2017

The Chief/ Branch Manager,
State Bank of Patiala,
Bhandup West

Dear Sir,

CONSENT FOR DISCLOSURE OF INFORMATION

I/We understand that as a pre-condition, relating to grant of the loans/ advances/ other non-fund-based credit facilities to Bhalaprasad M. Yadav (Name of Borrower(s) your Bank requires my/our consent for the disclosure by the bank of information and data relating to me/us, of the credit facility availed by the guarantor/s, obligations assumed/ to be assumed, by me/us, in relation thereto and default, if any committed by the guarantor/s , in discharge thereof.

2. Accordingly, I/We, hereby agree and give consent for the disclosure by your Bank of all or any such;

c) Information and data relating to me/us.

d) The information or data relating to my/our obligations in any credit facility granted/ to be granted, by bank and guaranteed by me/us, as a guarantor, and default, if any, committed by me/us, in discharge of my/our such obligation, as your Bank may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. and any other agency authorized in this behalf by RBI.

3. I/We declare that the information and data furnished by me/us to your Bank are true and correct.

4. I/We undertake that:

c) The Credit Information Bureau (India) Ltd. and any other agency so authorised may use, process the said information and data disclosed by the bank in the manner as deemed fit by them and

d) The Credit Information Bureau (India) Ltd. and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/ financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.


(Guarantor/s)





STATE BANK OF PATIALA
BHANDUP(W) , MUMBAI

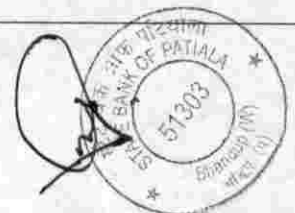
DATE: 10/07/2014

MEMORANDUM FOR SANCTION OF CREDIT FACILITIES
SUBMITTED TO BRANCH MANAGER

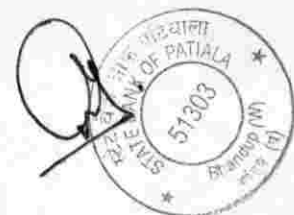
SEGMENT: PERSONAL
BRANCH: BHANDUP WEST

SANCTION OF HOUSE LOAN OF RS. 15.00 LACS UNDER SBP-HOME LOAN SCHEME TO
MR. BHOLAPRASAD MANGARE YADAV

1. Name, Occupation and Age of the applicant	Name Sh. BHOLAPRASAD M. YADAV	Age 35	Occupation SELF EMPLOYED	PAN No. ABXPY0908K
1. Address	Residential Address: ROOM #02, YASHWANT RAO CHAWAN, EKTA NAGAR, MANKHURD ROAD, GOVANDI, MUMBAI-400043			
2. Purpose	For Purchase of Flat #605, 6 th floor, DEV SAI, Phase II, Plot #155, Navade, Dis-Raigad			
3. Total expenditure proposed	Rs. 18.00 Lacs (Excluding Stamp Duty & Registration)			
4. Amount of loan	Rs. 15.00 lacs (Rs. Fifteen Lac only)			
5. Margin	16.66 % i.e. Rs. 3.00 Lacs.			
6. Security Primary	Equitable mortgage of Flat #605, 6 th floor, DEV SAI, Phase II, Plot #155, Carpet Area of 33.07 sq mtr, Navade, Dis-Raigad registered in the name of Sh Bholaprasa M Yadav vide Agreement for sale under document no PVL5-2617/2014 dated 10.04.2014 at Registered Value of Rs 18.00 lacs . As per the Bank's approved Valuer report dated, the fair market value of the property is Rs. 19,10,000/- conservative market value of the property is Rs. 17,20,000/- & distress value of the property is Rs. 16,25,000/- (BM has assessed the value at Rs 18.00 lacs)			



Guarantee:	Third Party guarantee of Mohd Yahiya Khan s/o Kashimali D Khan R/o Room No 10, Chawl #21, Ekta Nagar Seva Samiti, Mankhurd, Shivaji Nagar, Mumbai having net worth of Rs.18.40 lacs.			
7. Income Details	As per IT return (F/Y)	2013-14	2012-13	2011-12
	Sh. BHOLAPRASAD M YADAV	431487/-	283065/-	207765/-
	Total	Rs 431487/- Rs 283065/- Rs 207765/-		
	Net Monthly Income of the applicants = Rs. 431487/12 = Rs. 35957/-			
8. Eligibility Criteria	<p>Maximum Eligible Loan Amount (in lacs)/ = Rs. 431487/- X 5 = Rs. 2157435/-</p> <p>Thus the applicant is eligible for a house loan of Rs. 15.00 lacs.</p>			
9. Rate of Interest	<p>10.25% floating i.e. at Base Rate. Present effective rate being 10.25%. (Circular No. PSB/PNS/39/13-14 dated 16/07/2013) The rate of interest is subject to change in base rate from time to time.</p>			
10. Repayment Programme	<p>Total Term is 240 months (Including NIL month Moratorium Period) Repayable in 240 months in EMI's of Rs. 14922/- @ 10.25% (floating)</p> <p>(The repayment will start from one month after disbursement.)</p>			
11. EMI/NMI Ratio	<p>Net Monthly Income as per latest ITR (2013-14, AY) of the applicant = Rs. 431487/12 = Rs. 35957/-</p> <p>Proposed House Loan EMI = Rs. 14922/- Therefore, EMI to NMI ratio = 41.49%</p>			
	Income Wise Grade Ratio			
	Net Annual Income	EMI/NMI		
	Up to Rs. 2.00lacs	40%		
	Up to Rs. 5.00lacs	50%		
Above Rs. 5.00lacs	55%			
<p>Increase up to 5% in above ratio may be permitted by controller of the Branch/ RACPC which sanction the loan application depending upon family income and availability of surplus income. EMI for purpose of computing the ratio will include all EMIS towards existing loan and proposed loan.</p>				



12. Credit rating module	As per branch assessment= (As per scoring model borrower's score arrive at 66 after normalizing it from 88 the criteria Relationship with Bank and Builder Tie up is Not applicable).
13. Mitigation:	The value of primary security is sufficient to cover the bank's dues and Borrower having steady and sufficient income to repay the installment.

14. About the Borrower:-

The applicant Sh Bholaprasad Yadav is Transport Operator and have steady source of income. The applicant is having good reputation in the market and having good repaying capacity.

Guarantor:- Mohd Yahiya Khan is also having transport business. The applicant is having good reputation in the market and having good repaying capacity.

17. About the House / Property: The Agreement for sale has been registered for the property as per detail given below

- 1) Equitable mortgage of Flat #605, 6th floor, DEV SAI, Phase II, Plot #155, Carpet Area of 33.07 sq mtr; Navade, Dis-Raigad registered in the name of Sh Bholaprasa M Yadav vide Agreement for sale under document no PVL5-2617/2014 dated 10.04.2014 at Registered Value of Rs 18.00 lacs.

As per the Bank's approved Valuer report dated, the fair market value of the property is Rs. 19,10,000/- conservative market value of the property is Rs. 17,20,000/- & distress value of the property is Rs. 16,25,000/-

(BM has assessed the value at Rs 18.00 lacs)

Recommendations:


Keeping in view the above, we recommend for sanction of House Loan of **Rs. 15.00 lacs in the name of Sh. Bholaprasad M Yadav** under the housing loan scheme to public on the Bank's usual terms and conditions with stipulation that borrower has one write off account.

Yours faithfully,

Assistant Manager

स्टेट बैंक ऑफ पटियाला
For STATE BANK OF PATIALA
बंदुप (प), साका/Bhandup (W), Br.

3

Sanctioned a
HL of Rs 15.00 lacs

शाखा प्रबंधक
Branch Manager

DEV ENTERPRISES

BUILDERS & DEVELOPERS

Shop No.33/34, Harlom Heritage, Plot No.8, Sector - 21,
Kharghar, Navi Mumbai. Mob. 93215 64555

DATE : 06/5/2014

NO.: 144

RECEIVED WITH THANKS FROM

M/S. / MR. / MRS. :- Bholaprasad Yadav

THE SUM OF RUPEES Three lakhs only

AGAINST PART / FULL PAYMENT BY CASH / CHEQUE / DD-NO. :- 509479 DATED :- 30/12/2013

BANK :- HDFC Bank Ltd. BRANCH :- _____

FLAT NO. 605 FLOOR 6th IN Dev Sai AT PLOT NO. 155, Navade, P-II
Navi Mumbai.

Rs. 3,00,000/-

Receipt valid subject to Realisation of cheque.

For Dev Enterprises



Aut: _____ :ture

ADVOCATE
PRAKASH THAKKAR

M.COM., LL.B., C.S.,

ADVOCATE HIGH COURT

OFFICE: SHUBHANGAN COMPLEX,
SHOP NO:21, PLOT NO:25A,
SECTOR – 7, KAMOTHE.
NAVI MUMBAI.

CIDCO TRANSFER / STAMP DUTY & REGISTRATION / NOTARY/
POLICE NOC / OTHER LEGAL WORKS

Call : 9920035070 / 9322267458 /
9324783025

AGREEMENT IS BETTER THAN ARGUMENT

529/2617

पावती

Original/Duplicate

Friday, April 11, 2014

नोंदणी क्र. :39म

6:18 PM

Regn.:39M

पावती क्र.: 2706 दिनांक: 10/04/2014

गावाचे नाव: नावडे

दस्तऐवजाचा अनुक्रमांक: पवल5-2617-2014

दस्तऐवजाचा प्रकार: करारनामा

सादर करणाऱ्याचे नाव: भोलाप्रसाद एम यादव

नोंदणी फी

रु. 19750.00

दस्त हाताळणी फी

रु. 980.00

पृष्ठांची संख्या: 49

एकूण:

रु. 20730.00

आपणाम हा दस्तऐवज अंदाजे 5:31 PM ह्या वेळेस मिळेल आणि सोबत थंबनेल प्रत व GD घ्यावी.

Sub Registrar Panvel 5

बाजार मूल्य: रु.1965500 /-

मोबदला: रु.1800000/-

भरलेले मुद्रांक शुल्क: रु. 98750/-

1) देयकाचा प्रकार: eSBTR/SimpleReceipt रकम: रु.19750/-

डीडी/धनादेश/पे ऑर्डर क्रमांक: MH000158205201415S दिनांक: 10/04/2014

बँकेचे नाव व पत्ता: IDBI

2) देयकाचा प्रकार: By Cash रकम: रु 980/-

पक्षकाराची स्वाक्षरी

मुळदस्तावेज परत मिळाला.

लिपीक

सहदुय्यम निबंधक, पनवेल-५ (वर्ग-२)



11/04/2014

सूची क्र.2

दुय्यम निबंधक : सह दु.नि.पनवेल 5

दस्त क्रमांक : 2617/2014

नोंदणी :

Regn:63m

गावाचे नाव : 1) नावडे

(1) विलेखाचा प्रकार	करारनामा
(2) मोचदला	1800000
(3) बाजारभाव(भाडेपट्टयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	1965500
(4) भू-मापन, पोटहिस्मा व घरक्रमांक (असल्यास)	1) पालिकेचे नाव: रायगड इतर वर्णन : , इतर माहिती: , इतर माहिती: मदनिका नं ६०५, महावा मजला, देव साई, प्लॉट नं १५५, फेज II, नावडे नवी मुंबई, तालुका पनवेल, जिल्हा रायगड, क्षेत्र ३३.८१ चौ.मी. कारपेट + ९.२९ चौ.मी. प्लॉअर वेड + १.२१ चौ.मी. टेरेस ((Plot Number : 155 ; SECTOR NUMBER : PHASE II ;))
(5) क्षेत्रफळ	1) 33.81 चौ.मीटर
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.	1): नाव:-इंद्रदेव आर शर्मा वय:-35; पत्ता:-प्लॉट नं: २८ , माळा नं:- , इमारतीचे नाव: भूमी टॉवर, खारघर , ब्लॉक नं: ऑफिस नं १० , रोड नं: सेक्टर ४ , महाराष्ट्र, रायघर(एमएच). पिन कोड:-410210 पॅन नं:-AXPPS8654Q
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव:-भोलाप्रसाद एम यादव वय:-35; पत्ता:-प्लॉट नं: - , माळा नं: - , इमारतीचे नाव: वीर जिजामाता भोसले मार्ग, यशवंतराव चव्हाण नगर, न्यू मंडला लिंक रोड, मानखुर्द, मुंबई , ब्लॉक नं: - , रोड नं: - , महाराष्ट्र, मुंबई. पिन कोड:-400043 पॅन नं:-ABXPY0908K
(9) दस्तऐवज करून दिल्याचा दिनांक	10/04/2014
(10) दस्त नोंदणी केल्याचा दिनांक	10/04/2014
(11) अनुक्रमांक, खंड व पृष्ठ	2617/2014
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	98750
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	19750
(14) शेर	



सह दुय्यम निबंधक, पनवेल-५ (वर्ग-१)

मुल्यांकनासाठी विचारात घेतलेला तपशील:-

मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-

(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per the Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.

महाराष्ट्र शासन
GOVERNMENT OF MAHARASHTRA
ई-सुरक्षित बैंक व कोषागार पावली
e-SECURED BANK & TREASURY RECEIPT (e-SBTR)

13014750735753



Bank/Branch: IBKL - 6910822/Kamothe
Pmt TxnId : 40148530
Pmt DtTime : 10-Apr-2014@16:05:03
ChallanIdNo: 69103332014041051289
District : 1301-RAIGAD

Stationery No: 13014750735753
Print DtTime : 10-Apr-2014@16:07:15
GRAS GRN : MH000158205201415S
Office Name : IGR547-PNL4_PANVEL NO 4

StDuty Schm: 0030046401-75/STAMP DUTY
StDuty Amt : R 98,750/- (Rs Nine Eight, Seven Five Zero only)

RgnFee Schm: 0030063301-70/Registration Fees
RgnFee Amt : R 19,750/- (Rs One Nine, Seven Five Zero only)

Article : B25-Agreement to sell/Transfer/Assignment
Prop Mvblty: Immovable Consideration: R 18,00,000/-
Prop Descr : FLAT NO 605 6TH, FLOOR DEV SAI, PLOT NO 155, PHASE II, NAVADE, NAVI MUMB
AI, RAIGAD, Maharashtra, 410206

Duty Payer: PAN-ABXPY0908K, BHOLAPRASAD M YADAV
Other Party: PAN-AXPPS8654Q, INDERADEO P. SHARMA

Bank official Name & Signature

Nandkumar (NEERAJ SHARMA)



Bank official2 Name & Signature

Reshmi (Reshmi Aggarwal)

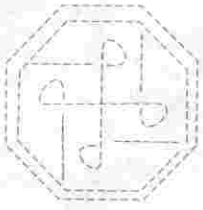
----- Space for customer/office use ----- Please write below this line -----

[Handwritten signature]

प व ल - ५
२६१८ २०१४
१ / २८

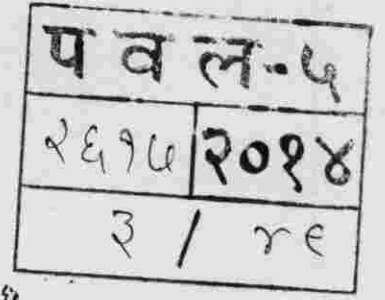
श्रीलाडशाह





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२६१८	२०१४
२ / २८	





AGREEMENT FOR SALE

FLAT NO: 605, SIXTH FLOOR

"DEV SAI"

GES PLOT NO:155, SECTOR -PHASE-II, FILE NO:8

NAVADE, NAVI MUMBAI.



=====

BUILDING CONSISTS : GROUND +7 FLOORS (WITH LIFT)

=====

CARPET AREA IN SQ.MTRS. : 33.81

FLOWER BED AREA IN SQ.MTRS. : 9.29

CAN TERRACE AREA IN SQ. MTRS. : 1.21

=====

RATE PER SQ.MTR : Rs.35,200/-

ADD FLOOR WISE 5% : Rs.1,760/-

NET MARKET RATE : Rs.36,960/-

MARKET VALUE : Rs.19,65,500/-

=====

STAMP DUTY : Rs.98,750/-

REGISTRATION FEES : Rs.19,750/-

=====

SALE PRICE : Rs.18,00,000/-

=====

THIS AGREEMENT is made and entered into at Navi Mumbai, on this ¹⁴10 day of APRIL 2014.

AGREEMENT FOR SALE

BETWEEN

MR. INDRADEO R SHARMA, aged 35 years, [PAN NO. AXPPS 8654 Q], having address at BHOOMI TOWER, OFFICE NO:10, PLOT NO-28, SECTOR- 4, KHARGHAR, NAVI MUMBAI., hereinafter referred to as '**THE BUILDER / DEVELOPER**' (which expression shall unless it be repugnant to the context or meaning thereof mean and include its successors and assigns) of the **ONE PART**.

AND

MR. BHOLAPRASAD M YADAV, aged 35 years, [PAN NO: ABXPY 0908 K], an adult, Indian Inhabitant, residing at VEER JIJAMATA BHOSALE MARG, YASHWANTRAO CHAVAN NAGAR, NEW MANDALA LINK ROAD, MANKHURD, MUMBAI-400 043., hereinafter for brevity's sake called and referred to as '**THE PURCHASER**' (which expression shall unless it be repugnant to the context or meaning thereof be deemed to mean and include his heirs, executors, administrators, legal representatives and assigns) of the **OTHER PART**.

प व ल-५	
२६१६	२०१४
र / रे	
FLAT NO:	

DESCRIPTION OF PROPERTY

FLAT NO:	FLOOR	PLOT NO:	SECTOR
605	SIXTH	155	PHASE II
		: "DEV SAI"	
		: NAVADE, NAVI MUMBAI	
		: 33.81	
		: 9.29	
		: 1.21	



BUILDING CONSISTS : GROUND + 7 FLOORS (WITH LIFT)

SALE PRICE : Rs.18,00,000/- (RUPEES EIGHTEEN LAKHS ONLY).

Hereinafter referred to as 'THE SAID FLAT'

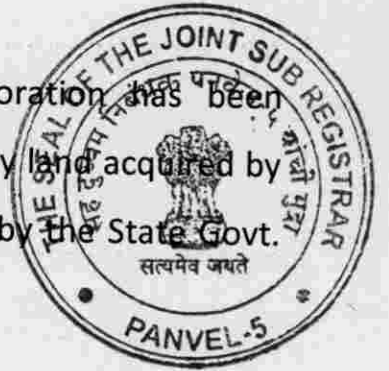
AND WHEREAS :

THE CITY & INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARASHTRA LTD ., a Company incorporated under the Companies Act,1956, (1 of 1956) Hereinafter referred to as "Corporation") having its registered Office at Nirmal, 2nd Floor, Nariman Point, Mumbai-400021, is a New Town Development Authority, under the Sub-Sections (i) and (3-A) of section - 113 of the Maharashtra Regional & Town Planning Act ,1966, (Maharashtra Act No. xxxviii of 1966,) hereinafter referred to as the said Act.

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AND WHEREAS :

By virtue of being the Development Authority the Corporation has been empowered under section 113 of the said Act of dispose off any land acquired by it or vested into it in accordance with the proposal approved by the State Govt. under the said Act.



AND WHEREAS:

Vide Agreement to Lease dated: 26TH Day of JUNE 2008, made at CBD, Belapur, Navi Mumbai, and entered into between the CITY & INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARASHTRA LTD ., (CIDCO), therein and herein referred to as ' THE LESSOR' and therein referred to as the LESSEES **SHRI DASHRATH BUDHAJI KHANAVKAR**, residing at Post Navade, Taluka Panvel, Dist. Raigad, Navi Mumbai, the ORIGINAL ALLOTTEE, the CIDCO Allotted a Plot of land in lieu of compensation under the 12.5% Expansion Scheme, a Plot of land being PLOT NO: 155, PHASE-II, admeasuring about 649.51 Sq.Mtrs. under the 12.5% Expansion Scheme at village NAVADE, Tal. -Panvel, Dist. Raigad, Navi Mumbai, hereinafter referred to as 'THE SAID PLOT' and obtained the physical possession of the same has handed over to the Original Allottees for Development and construction thereof Building for Residential and Commercial purposes.

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AND WHEREAS :

The said Agreement to Lease has been registered with Sub- Registrar of Assurance, PANVEL-3, Document No:06125/2008, Receipt No:6300, Dated 26/06/2008.

AND WHEREAS :

THE ORIGINAL ALLOTTEE paid the premium in full agreed to be paid to the corporation and on payment of the said premium in full, corporation granted permission or license to the Original Allottee to enter upon the said Plots of land for the purpose of erecting a building/s.

AND WHEREAS :

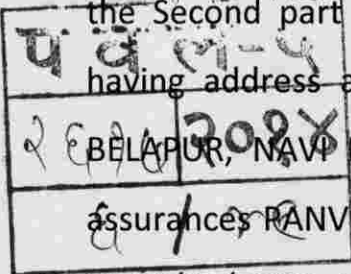
By Tripartite Agreement dated 11TH Day Of NOVEMBER 2008, between the CIDCO the SIXTH part **SHRI DASHRATH BUDHAJI KHANAVKAR** the Original Allottee of

the Second part & **MR. INDRATEO R SHARMA, 'THE BUILDER/DEVELOPER'** having address at FLAT NO: C 202, KUKREJA CENTRAL, SECTOR: 11, C.B.D

BELAPUR, NAVI MUMBAI, THE THIRD PART registered with the Registrar of assurances PANVEL-3, VIDE DOCUMENT NO:09450/2008, AND RECEIPT NO:9647,

Dt:11/11/2008, The said Original Allottee have assigned all the rights and interest in and upon the said Plot to the BUILDER/DEVELOPER' herein and also

Tripartite Agreement on the terms and conditions more particularly set out in the said Agreement



AND WHEREAS

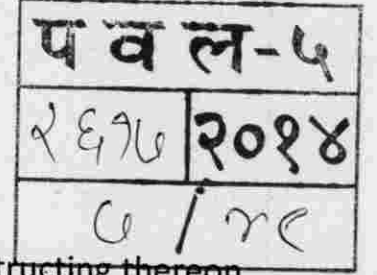
The Builder has entrusted the architect works to 'SHREE ARCH CONSULTANTS' (hereinafter called "The said Architect") to develop, design and lay down specifications for construction of the building on the said plot.

AND WHEREAS

The City and Industrial Development Corporation of Maharashtra Limited (CIDCO), by its development permission – cum- Commencement Certificate under the Reference No: CIDCO /ATPO(BP) /1923, Dt:05/01/2012, granted permission to develop the said plot and to construct the plot subject to the terms and conditions of the Commencement Letter and thereby approved and sanctioned the plans in respect of the said building.

AND WHEREAS

As per the Plans approved by the Corporation the Builder is constructing thereon Building the Plans and Specifications approved and the development permission granted by the CIDCO including such addition, modification, revisions alterations, therein if any, from time to time as may be approved by the CIDCO/Planning/Authorities:



AND WHEREAS

The Building being constructed on the Plot shall be known as “DEV SAI”

AND WHEREAS

The PURCHASER/S have requested the BUILDER to allot a Flat bearing No.605, on the SIXTH Floor, admeasuring 33.81 Sq. Mtrs. Carpet Area + 9.29 Sq. Mtrs. Flower Bed + 1.21 Sq. Mtrs. Terrace Area, and also an undivided interest in common areas and facilities in the said building constructed on the PLOT NO: 155, NAVADE NODE, Navi Mumbai, on ownership basis as agreed to by and between, them which is hereinafter referred to as the said Flat/Shop, as per the Floor plan, annexed hereto and marked as ANNEXURE “A”

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AND WHERE AS:

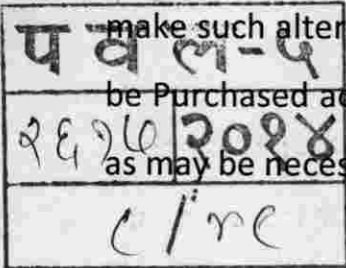
THE PURCHASER/S agree to pay Price / Consideration in respect of the said Flat/Shop in accordance with the provisions of the Maharashtra Ownership Flats (Regulation of Promotion of Construction, Sale management and Transfer) Act 1963 and in accordance with the progress of the Construction work of the said new building.

AND WHERE AS:

By executing this Agreement the Purchaser/s have accorded his consent as per required under lien the said Act, 1963 whereby the BUILDER will be entitled to mortgage or create on any Flat, which is not hereby agreed to be sold.

AND WHERE AS:

By executing this Agreement the Purchaser/s has accorded his consent as required under Section 7 of the said Act, whereby the BUILDER will be entitled to make such alterations in the structure in respect of the said FLAT/SHOP agreed to be Purchased acquired by the Purchaser/s and/or the building in the said Society, as may be necessary and expedient in the opinion of their Architect/ Engineer.



AND WHERE AS :

THE BUILDER have entered into a standard Agreement with an Architect, registered with the Council of Architects and such Agreement prescribed by the Council of Architect and the Structural Engineer till the completion of the building



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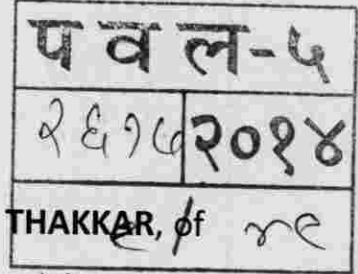
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AND WHERE AS :

While granting the building permission and sanctioning the Plans, the CIDCO authorities have laid down certain terms and conditions to be performed by the DEVELOPER and the BUILDER accordingly, upon performance of which only completion and/or the occupation certificate of the building shall be granted by the concerned authorities of CIDCO and the BUILDER shall be completed the Construction of the said new building known as "DEV SAI".

AND WHERE AS :

The copies of Certificate of Title issued by the **ADVOCATE PRAKASH THAKKAR**, of the BUILDER, copies of the said Agreements showing the nature of the title of the BUILDER to the said property on which the building are to be constructed and the copies of the plans and specifications of the Flat agreed to be purchased by the Purchaser/s to be approved by the concerned local authority have been inspected by the purchaser/s.



AND WHERE AS :

The Purchasers have become fully satisfied about the title of the BUILDER to the said property and the Purchasers shall not be entitled to the further investigator or to raise any requisition or to raise any objection with regards to any other matter relating thereto.

AND WHERE AS :

THE PURCHASER/S have examined and approved of the building and floor plan. The nature and quality of Construction and fittings, fixtures, facilities and amenities provided to be provided thereto as per the general specifications stated in the Second Schedule hereunder written agreed to purchase the said FLAT NO-605, on the SIXTH Floor, and the parties hereto have hereunder recorded in writing the terms and conditions of the Agreement between them as under:

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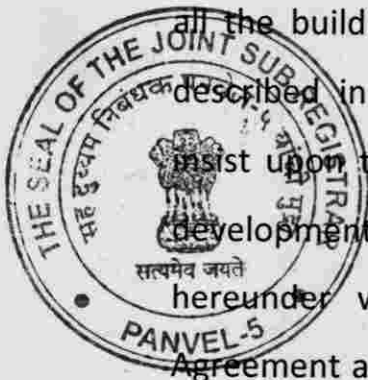
NOW THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:

1. The BUILDER shall construct a Building on the said Land in accordance with the plans, designs, specifications approved and sanctioned by the CIDCO and which have been seen and approved by the purchasers with only such variations and modifications as the BUILDER may consider necessary or as may be required by the CIDCO provided that the BUILDER shall have to obtain prior permission or can sent in writing of the Purchasers in respect of such variations or modifications which may be adversely affect the Flat tenements of the Purchasers. The BUILDER have informed the Purchasers and the Purchasers are aware that as per the scheme envisaged by the BUILDER:

a) The BUILDER shall be entitled to consume the entire F.S.I. available in respect of the said property and/or additional F.S.I. OR T.D.R. of any available in any manner whatsoever as provided for in this Agreement.

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The society or any other organization or limited company shall be formed and the Conveyance / Lease shall be executed by the BUILDER in favor of the society or organization or limited company only upon the completion of



all the building and completion of the entire property more particularly described in the schedule hereunder written and Purchaser/s shall not insist upon the conveyance/ Lease prior to the completion of the entire development of the said property more properly described in the schedule hereunder written. Aforesaid conditions are of the essence of this Agreement and only upon the Purchaser/s agreeing to the said conditions, the BUILDER has agreed to sell the said Flat to the Purchaser/s.

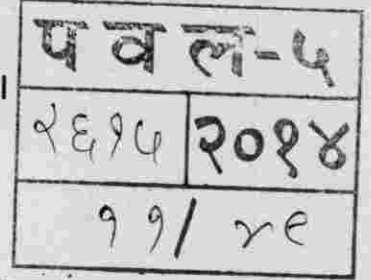
2. The Purchaser/s hereby agrees that he has satisfied himself about the title of the BUILDER to the said Property and declares that they shall not be entitled to raise any matter relating to the title or otherwise whatsoever.

3. The Purchaser/s agrees to Purchase and the BUILDER agrees to sell on the purchase a FLAT/SHOP being

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FLAT NO:	FLOOR	PLOT NO:	SECTOR
605	SIXTH	155	PHASE II
BUILDING	: "DEV SAI"		
NODE	: NAVADE, NAVI MUMBAI		
CARPET AREA IN SQ.MTRS.	: 33.81		
FLOWER BED AREA IN SQ.MTRS.	: 9.29		
CAN TERRACE AREA IN SQ. MTRS.	: 1.21		

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BUILDING CONSISTS : GROUND + 7 FLOORS (WITH LIFT)

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Open terrace, inclusive of the area of lofts, common premises, terrace, passages, lifts and recessed spaces below window cills, balconies, staircase, common passage and any other area used as amenity etc. in building known as "DEV SAI", being constructed on the said property, for a total consideration of Rs.18,00,000/- (RUPEES EIGHTEEN LAKHS ONLY).

4. The Purchaser/s hereby agrees to confirm about the area of the said Premises as mentioned hereinabove and hereafter shall not raise an objection with regard to the same. However, the Car Parking/ Still/ Open Space whatever, shall be kept open to sky by the Purchaser/s, failing which, the Purchaser/s shall be liable for the consequences arising there from, and the Purchasers hereby indemnify and keep the Developers indemnified of and against said liability and consequences thereof. Prior to execution of this presents the Purchaser/s have paid a sum of Rs.3,00,000/- (RUPEES THREE LAKHS ONLY) as Earnest Money Deposit/ Booking amount adjustable towards the sale price of the Flat agreed to be sold by the BUILDER to the Purchaser/s. The Purchaser/s shall pay to the BUILDER the balance sum of Rs.15,00,000/- (RUPEES FIFTEEN LAKHS ONLY) in the following Schedule:

ANNEXURE 'B'

SCHEDULE OF PAYMENT

		%	AMOUNT
1.	BOOKING AMOUNT	10%	Rs. _____/-
2.	COMMENCEMENT OF WORK	15%	Rs. _____/-
3.	COMPLETION OF PLINTH WORK	10%	Rs. _____/-
4.	1 ST slab	10%	Rs. _____/-
5.	2 ND Slab	5%	Rs. _____/-
6.	3 RD Slab	5%	Rs. _____/-
7.	4 TH Slab	5%	Rs. _____/-
8.	5 TH Slab	5%	Rs. _____/-
9.	6 TH Slab	5%	Rs. _____/-
10.	7 TH Slab	5%	Rs. _____/-
11.	8 TH Slab	5%	Rs. _____/-
12.	Brick Work	5%	Rs. _____/-
13.	Plaster	5%	Rs. _____/-
14.	Finishing	5%	Rs. _____/-
15.	Possession	5%	Rs. _____/-
TOTAL :		100%	Rs. _____/-

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TIME BEING ESSENCE OF CONTRACT, The Agreement will stand automatically cancelled if the Purchasers fails to make the payment within time.



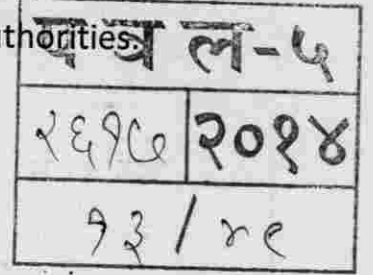
5. IN CASE THE PURCHASERS FAILS TO MAKE THE BALANCE PAYMENT, THEN AN INTEREST OF 2% PER MONTH SHALL BE CHARGED FOR THE REMAINING PAYMENT, AND IN CONTINUATION OF THE DEFAULT, THE AGREEMENT CAN BE CANCELLED AT THE DISCRETION OF THE BUILDER AND 5% SHALL BE DEDUCTED ON ACCOUNT OF ADMINISTRATIVE CHARGES AND BALANCE SHALL BE PAID AS MUTUALLY DECIDED BY BOTH THE PARTIES.

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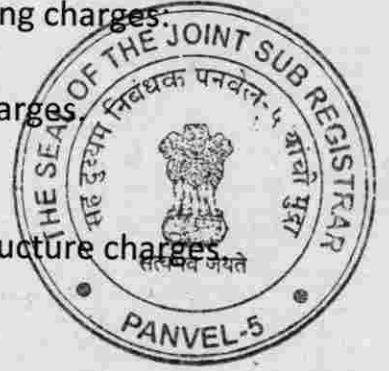
6. The above purchase does not include the following charges:-

- a) Stamp Duty, Registration and other charges payable to the concerned authorities.
- b) Legal charges for documentation.
- c) Share money, entrance Fee of the society or limited Company.
- d) Any other taxes, cesses that shall be levied or become leviable.
- e) By CIDCO or any Government authorities and also such other charges, escalations imposed by CIDCO or any other Government Authorities.
- f) Proportionate share of Property taxes.
- g) Service Tax is applicable.



7. The above purchase does not Include/ Exclude the following charges:

- a) Water connection charges and electricity connection charges.
- b) Electricity cable laying charges.
- c) Development charges for Land and Building and Infrastructure charges.
- d) Transfer fees.
- e) Water Resources Development charges.



8. The BUILDER hereby agree to observe, perform and comply with all the terms and conditions, stipulations and restrictions, if any which may have been imposed by the concerned competent authority at the time of sanction in the said plans and thereafter and shall, before handing over the possession of the said Flat to the Purchaser/s obtain Occupation and /or Completion Certificate.

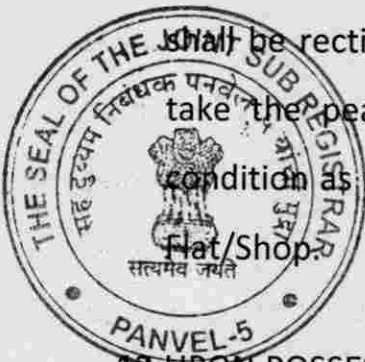
9. WITHOUT Prejudice to the Developers, other rights under this Agreement and/or in law the Purchaser/s shall be liable and shall at the option of the BUILDER, pay to the BUILDER interest at the rate of 24% per annum on all amounts due an payable by the Purchaser/s under this Agreement .

10. The BUILDER agree that the possession of the said Premises shall be delivered to the Purchaser/s after the completion of the project. The BUILDER shall give the possession as aforesaid on or before / /20 . The BUILDER shall not incur any liability if they are unable to deliver possession of the premises by the date aforesaid, if the completion of the building materials or by reason of war, civil commotion or any act of God or if non-delivery of possession is a result of any notice, order rules notification of Government Court of law and/or other public authority or for non-availability of water and/or electric connection from the concerned authorities or non availability of water and/or electric connection from the concerned authorities or non-payment of the amounts by the Purchaser/s or for any reasons unforeseen or beyond the control of the BUILDER.

11. THE PURCHASER/S shall take possession of the Flat/Shop within 15 days of the BUILDER giving written notice to the Purchaser/s intimating that the said Flat/SHOP is ready for the Purchaser/s intimating that the said Flat is ready for use and occupation.

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12. At the time of possession the Purchaser should check & satisfy the premises purchased by him. At the time of possession Purchaser should bring to the notice of the builder any defect in the Flat/Shop. Such defects shall be rectified by the BUILDER at their own cost. The Purchaser should take the peaceful, vacant possession from he BUILDER, in satisfactory condition as initially stated by the BUILDER and deficiency in quality of the Flat/Shop.



13. UPON POSSESSION of the said Premises being delivered to the Purchaser/s, the Purchaser/s shall be entitled to use and occupy the said Premises and shall not claim against the BUILDER in respect of any item of work in the said Premises which may be utilized not have been carried out or completed. THE PURCHASER/S shall use the Flat/Shop or any part there of or permit the same to be used only for the purpose to which it is allotted. The Purchaser/s agrees not to change use of the Flat/Shop or COVER the open space without prior consent in writing of the BUILDER.

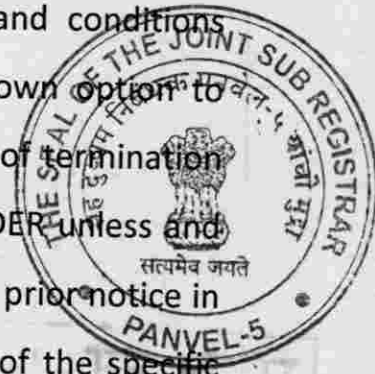
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14. The BUILDER have No Objection whatever in mortgaging the said premises of the Purchaser/s with any Financial Institution including the employer of the Purchaser/s. In case the Purchaser/s are not qualified for the loan facility or fails to pay the said amount or on before their respective due dates, then in that event, this agreement shall automatically be cancelled without any further Deed or Document in this behalf, subject to what is stated.

15. On the Purchaser/s committing default in payment on due of any amount due and payable by the purchaser/s to the building under this Agreement (including his proportionate share of taxes levied by CIDCO and other outgoings) and committing breach of any of the terms and conditions herein contained, the BUILDER shall be entitled to their own option to terminate this Agreement. Provided always that the power of termination herein before contained shall not be exercised by the BUILDER unless and until the BUIDER shall have given to the purchaser/s 60 days prior notice in writing of their intention to terminate this agreement and of the specific breach or breaches of terms and conditions in respect of which it is intended to terminate the agreement and/or default shall have been made by the Purchaser/s in remedying such breach or breaches, within the period of 60 days after the giving of such notice. Provided further that upon termination of this agreement as aforesaid, the BUILDER shall refund to the Purchaser/s the installments of sale price of the Flat/Shop etc. which may till then have been paid by the Purchaser/s to the BUILDER after deducting there from the Administrative expenses, and service charges etc. as may be determined by the BUILDER shall not be liable to pay to Purchaser/s any interest on the amount so refunded and upon termination of this Agreement, pending refund of the amount as aforesaid, the BUILDER shall be at liberty to dispose off and sell the said premises to such person and at such price as the BUILDER may in their absolute discretion think fit and only after the sale of the said flat/shop and realization of the amount from the sale of the said Flat/shop, the amount shall be refunded to the Purchaser/s, after making deduction as aforesaid.

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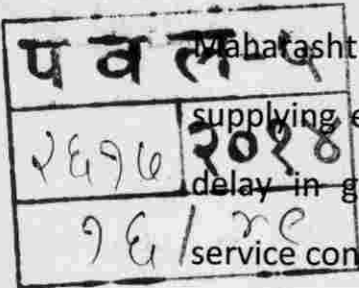
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16. It is clearly mentioned herein that non-availability of Loan from the Financial Institution shall not be a condition for making default the installment or payment towards the Sale Price.

17. It is further understood between the parties that the Purchaser/s would not have any right whatsoever as far as the remaining Flats/Shops are concerned, and the same would be disposed off by the BUILDER in a manner as the BUILDER would deem fit. The Purchaser/s would however become the members of the Society and pay all necessary charges and deposits apart from the said sale price.

18. If, for any reason outside the control of the BUILDER and/or the Society the whole or part of the project is abandoned, on claim will be preferred by either party to the contract.

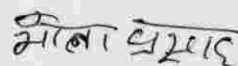
19. The BUILDER shall not be liable for any loss, damage, injury or delay due to Maharashtra State Electricity Board causing delay in sanctioning and supplying electricity or due to CIDCO Ltd., or the Local Authority causing delay in giving/ supplying permanent water connection or such other service connections necessary for using/ occupying the said Flat/Shop.



20. The BUILDER shall in respect of any amount unpaid by the Purchaser/s under the terms and conditions of this Agreement have lien and charge on the said premises agreed to be acquired by the Purchaser/s.

21. The BUILDER hereby declare that the entire Floor Space Index available in respect of the said property has been utilized by the BUILDER elsewhere for any other purpose whatsoever. In case the said Floor Space Index has been utilized by the BUILDER elsewhere, then the BUILDER shall furnish to the Purchaser/s all the detailed particulars in respect of such utilization of the said Floor Space Index by them.

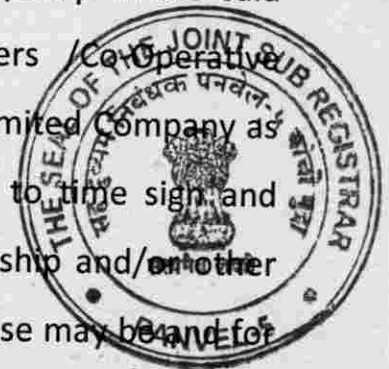




In case while developing the said property the BUILDER have utilized any floor space index of any other land or property by way of floating floor, space index, then the particulars of such floor space index shall be disclosed by the BUILDER to the Purchaser/s . The residual F.A.R (F.S.I.) in the plot layout consumed will be available to the BUILDER alone till the said property is conveyed to society or Incorporate Body of the Purchaser/s or till the completion of the project whichever is later. Whereas only after the said conveyance is executed or the project is completed the residual F.A.R (F.S.I) shall be available to the Purchaser/s or their body.

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22. The Purchaser/s along with other Purchaser/s of Flat/shop in the said building shall join in forming and Apartment Owners /Co-Operative registering the Association of Housing Society/Private Limited Company as the case may be and for this purpose also form time to time sign and execute the application for registration and/or membership and/or other papers and registration of the Company/Society as the case may be and for becoming a member including the bye-laws, Rules and Regulations of the Proposed Association and duly fill in and sign and return to the BUILDER so as to enable the BUILDER to register the Organisation of the Flat/shop Purchaser/s under the said Act and Rules made there under.



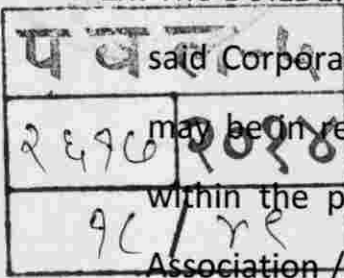
23. After the building is complete and fit for occupation and after the Society (ies) or Limited Company (ies) incorporated Body (ies) or condominium of Apartments is registered and only after all the said premises in the said building have been sold and disposed off by the BUILDER and after all the BUILDER have received dues payable to them under the terms of the Agreement with various premises holders etc.

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and after the completion of the buildings as developments of the entire property the BUILDER will execute a Deed of Lease and/or any other documents in favour of a Co-operative society (ies) Limited Company (ies) Incorporated Body or condominium of Apartments by MR. PRAKASH THAKKAR, M.COM., LLB, Advocate High Court, having his office at SHUBHANGAN COMPLEX, SHOP NO. 21, PLOT NO.:25A, KAMOTHE, Navi Mumbai. shall prepare the Conveyance and all other documents to be executed in connection with the Co-operative Society or Limited Company Incorporated Body and all the costs, charges and expenses including stamp duty, registration fees and other expenses in connection with preparation of the execution of the Lease Deed and other documents and formation or registration incorporation of the Co-Operation Society or Limited Company or Incorporated Body or condominium of Apartments or other corporate body shall be borne and paid by the Purchaser/s.

24. The BUILDER shall get a Deed of Lease/ conveyance to be executed by the



said Corporation in favor of the Company/Association/Society as the case may be in respect of the said property and the building erected thereon within the prescribed time from the formation and registration of the Association /Society or from the date on which the BUILDER have sold and

received payment for all the premise and sold handed over possession of the premises to the respective Purchasers whichever is later PROVIDED THAT the BUILDER have been paid an have received full consideration amount payable by all the Premises Holders.



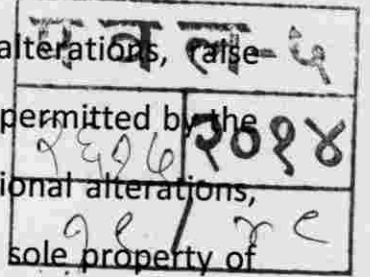
25. All notices to be served on the Purchasers as contemplated by this Agreement shall be deemed to have been duly served if duly sent to the Purchasers by Registered Post or Under Certificate of posting at his address specified below:

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MR. BHOLAPRASAD M YADAV,
VEER JIJAMATA BHOSALE MARG,
YASHWANTRAO CHAVAN NAGAR,
NEW MANDALA LINK ROAD,
MANKHURD, MUMBAI-400 043.,

26. The BUILDER shall have the right to make additions, alterations, raise stories or put additional structures at any time as may be permitted by the Corporation and other Competent Authorities, such additional alterations, structures and stories and F.S.I. remaining unused will be sole property of the BUILDER who will be entitled to use and dispose it off in any way they choose to the Purchaser/s hereby consents to the same.



27. Provided that the BUILDER do not, in any way affect or prejudice the right hereby granted in favor of the Purchasers in respect of said Premises agreed to be Purchased by the Purchasers, the BUILDER shall be at liberty to sell, mortgage or otherwise deal with or dispose of their right, title and interest in the said land, hereditaments and the premises and the building construction/s and hereafter to be constructed thereon.



28. Commencing a week after the notice in writing is given by the BUILDER to the Purchaser/s that the said premises is ready for use and occupation, the Purchaser/s shall pay on or before the 5th day of every month to the BUILDER until the said property together with the building constructed thereon is transferred to the proposed Society/ Association as provided herein, a provisional monthly contribution as decided by the BUILDER and shall be paid for one year in advance towards the proportionate share that may be ascertained by the BUILDER (a) Insurance premium for insuring the said building against fire, riot and civil commotion etc, (b) The municipal rates charges, and taxes including collector's charges and all other outgoing that may that may from time to time be levied on or incurred in respect of the said Property.

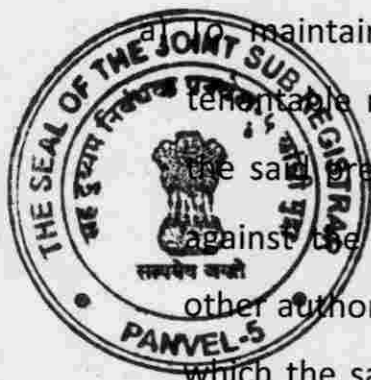
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(c) the charges for the maintenance and Management of the said building including wages and salaries of watchmen, sweeper , bill collector an accountant (d) Electricity charges of common lights, meter pump etc. The said payment shall be on the ad-hoc basis and the Purchaser/s shall be liable to pay actual proportionate taxes and outgoing. On such lease Deed/conveyance Deed being executed the aforesaid deposits shall be transferred by the BUILDER to the proposed Association/Society as the case may be. However the BUILDER shall be entitled to deduct there from and appropriated to herself any amount that ay be due and payable by the Purchaser/s to the BUILDER. The Purchaser/s undertakes to pay such proportionate share of outgoings regularly on ht 5th day of each and every month in advance.

29. After the said society limited company association the case may be is formed /registered incorporated, the Purchaser/s will pay their share of the aforesaid outgoings directly to the society/limited company/association.

प न ल-५	
२६१८	२०१४
१०/२६	

30. The Purchaser/s of himself with the intention to bring all persons into (whomsoever hands the said premises may come (in accordance with terms of presents) doth hereby covenant with the Developers as follows:



to maintain the said premises at Purchaser/s own cost in good tenementable repair and condition from the date of taking possession of the said premises is situated, staircase or any passages which may be against the rules, regulations or Bye-Laws of concerned local or any other authority or change/alter or make addition in or to the building in which the said premises is situated and in the said premises itself any part thereof.

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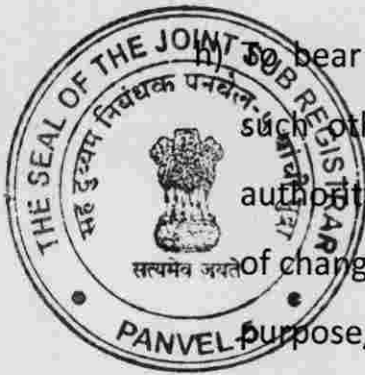
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so as to support shelter and protect the other parts of the building in which the said premises is situated in which the said premises is situated and shall not chisel or in any other manner damage to columns, beams, walls, slabs or RCC Pardi or other structural members in he said premises without the prior written permission of the Developers and/or the society or the Limited Company or other corporate body.

- e) Not to do or permit to be done any Act or thing which may render void or voidable any insurance of he said land and the building in which the said premises is situated or any thereof or whereby any increase premium shall become payable in respect of the insurance.
- f) Not to throw dirt, rubbish, garbage or other refuse or permit the same to the thrown from the said premises in the compound or any portion of the said land and the building in which the said premises is situated.

प व ल-५	
२६१८	२०१४
११ / ११	

- g) Pay to the BUILDER within __ days of demand by the BUILDER, his share of security deposit demanded by concerned local authority or Government for giving water, electricity or any other service connection to the building in which the said premises is situated.



h) bear and pay increase in local taxes, water charges, insurance and such other levies, if any which are imposed by the concerned local authority and/or Government and/or other public authority, on account of change of user of the said premises by the Purchaser/s viz. use for any purpose/other than for residential purpose. The Purchaser/s shall not let, sub-let transfer assignor part with Purchaser/s interests or benefit factor if this Agreement or part with the possession of the said premises until all the dues payable by the Purchaser/s to the BUILDER under this Agreement are duly paid up and only if the Purchaser/s had not been guilty of breach of or non-observance of any of the terms and conditions of this Agreement and until the Purchaser/s has obtained prior consent in writing of the BUILDER.

b) Not to store in the said premises any goods which are of hazardous, combustible or dangerous nature or are so heavy as to damage the construction or structure of the building in which said premises is situated or storing of which goods is objected to by the concerned local or other authority and shall not carry or cause to be carried heavy packages whose upper floors which may damage or likely to damage the staircase, common passages or any other structures of the building in which the said Premises is situated and in case any damage is caused to the building in which the said premises is situated or the said premises on account of negligence or default of the Purchaser/s in this behalf the Purchaser/s in this behalf the Purchaser/s in this breach.

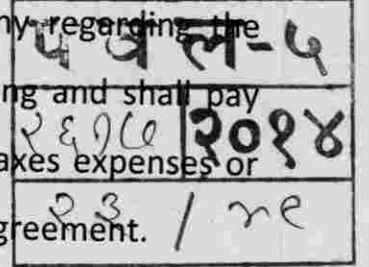
प व ल-५	
२०१४	२०१४
Purchaser/s in this	

c) To carry out at his own his own cost all internal repairs to the said premises and maintain the said premises in the same conditions state and order in which it was delivered by the Builder to the PURCHASER/S and shall not do or suffering to be done anything in or to the building in which the said premises is situated or the said premises which may be given the rules and regulations and bye-laws of the concerned local authority or other public authority. And in the event of the Purchaser/s committing any act in contravention of the above provision, the Purchaser/s shall be responsible and liable for the consequences, thereof to the concerned local authority and/or other public authority.

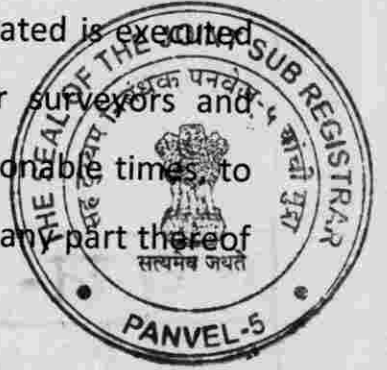


d) Not to demolish or cause to be demolished the said premises or any part thereof, now at any time make or cause to be made any addition or alteration of whatever nature in or to the said premises or any part thereof, nor any alteration in the elevation and outside coleus scheme of the building in which the said premises is situated and shall keep the portion, sewers, drains, pipes, in the said premises and appurtenances thereto in good tenantable repair and condition, and in particular,

i) The Purchaser/s shall observe and perform all the rules regulations which the Society or the Limited Company may adopt at its inception and the additions, alterations or amendment thereof that may be made from time to time for protection and maintenance of the said building and the said premises therein and for the time being the concerned local authority and of Government and other public bodies. The Purchaser/s shall also observe and perform all the stipulations and conditions laid down by the Society Limited Company regarding the occupation and use of the said premises in the building and shall pay and contribute regularly and punctually towards the taxes expenses or other outgoings in accordance with the terms of this agreement.



j) Till the Lease of building in which said premises is situated is executed the Purchaser/s shall permit the BUILDER and their surveyors and agents, with or without workmen and other at all reasonable times to enter into and upon the said premises and buildings or any part thereof to view and examine the state and condition thereof.



31. Nothing contained in this Agreement is intended to be nor shall be construed as grant, deman of assignment in law or the said premises or of the said plot and building or any part thereof, the Purchaser/s shall have no claim save and except in respect of the said premises here by agreed to be sold to him and all open spaces, lobbies, staircases, terraces, recreation spaces etc. will remain the property of the BUILDER until the said land and building is transferred to the Society/ Limited Company as herein mentioned.

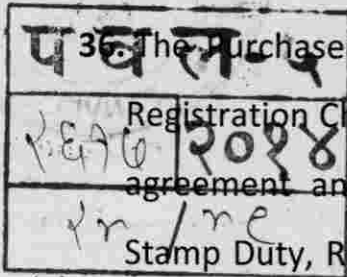
32. Any delay tolerated or indulgence shown by the BUILDER in enforcing the terms of this Agreement of any forbearance of giving of time to the Purchaser/s by Developers shall not be construed as a waiver on the part of the BUILDER of any breach or non-compliance of terms and conditions of this Agreement by the Purchaser/s nor shall the same in any manner prejudice the rights of the BUILDER.

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33. It is agreed that this Agreement shall be registered with Sub-Registrar of Assurances as required under Maharashtra Ownership Flats Act. The Purchaser/s shall lodge this agreement for registration with the Sub-Registrar of Assurances and inform the Developers the serial No. under which it has been lodged to enable the Developers to appear before the Sub-Registrar and admit the execution thereof.

34. If there is any increase in F.S.I. or any other benefits then such increased FSI or such benefits shall go to the BUILDER and the Purchaser/s or the members of the Society shall not raise any objections to the Developers utilizing such increased F.S.I and/or/using/appropriating such benefits.

35. The members shall form and constitute a Co-Operative Housing Society on their own cost, however the developer shall in getting society formed by obtaining the signature of all the members



36. The Purchaser/s hereby agree and bind himself to pay the stamp duty, Registration Charges, Advocate's fees and other expenses pertaining to this agreement and also bear and pay his proportionate contributions the Stamp Duty, Registration charges and other expenses that may have to be

to be paid in respect of the Lease Deed to be executed by CIDCO LTD., in favour of the said society.



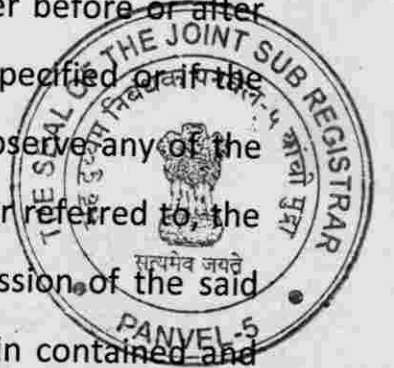
37. THE PURCHASER/S along with the other Purchaser/s of Flats in the buildings shall join in forming and registering a Society or a limited Company to be known by such name as the Purchaser/s may decide for this purpose and also from time to time to sign and execute the application for registering and/or membership and other papers and documents necessary for the formation of the society or Limited Company and for becoming a member including the bye-laws of the proposed Society

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and duly fill in, sign and return to the BUILDER within _____ days of the same being forwarded by the BUILDER to Purchaser/s so as to enable the BUILDER to register the Organisation of Purchaser/s under section-10 of the Act within the time limit prescribed by Rule 8 of the Maharashtra Ownership Flat Act 1964. No objection shall be taken by the Purchaser/s if any changes or modifications are made in the draft/bye-laws or the Memorandum and/or Articles of the Association as may be required by the Registrar of Companies, as the case may be, or by any other Competent Authority.

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१५/१२	

38. If the Purchaser/s neglects, omits or fails in any manner whatsoever to pay to the BUILDER any of the amount due and payable by the Purchaser/s under the terms and conditions of this agreement whether before or after the delivery of the possession within the time herein specified or if the Purchaser/s shall in any other way fails to perform or observe any of the covenants and stipulations of his part thereto contained or referred to, the BUILDER shall be entitled to re-enter and resume possession of the said Flat/parking space stilt and everything whatsoever therein contained and his agreement shall cease and stand terminated and the BUILDER shall refund to the Purchaser/s the installments of sale price of the Flat etc. which may till then have been paid by the Purchaser/s to the BUILDER after forfeiting the earnest money and after deducting there from the administrative expenses, out of pocket expenses and service charges etc as may be determined by the BUILDER. The BUILDER shall not be liable to pay to Purchaser/s and interest on the amount so refunded and upon termination of this agreement and promising to refund the aforesaid amount by the BUILDER, the BUILDER shall be at liberty to dispose of and sell the Flat/Shop /parking space/ stilt etc. to such a person and at such a person at such price as the BUILDER may be in their absolute discretion think fit. The said amount shall be refunded to the Purchaser/s only after the said Flat/Shop /parking space /stilt etc.



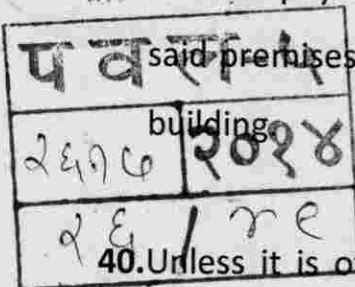
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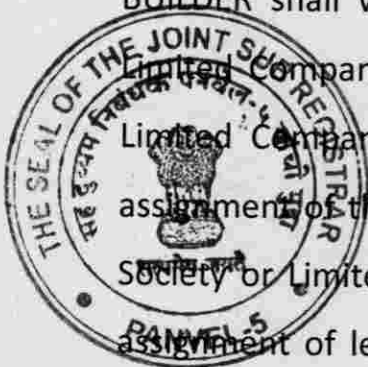
Is sold/disposed off. And the Purchaser/s shall have no claim for refund or payment of the said earnest money and/ or said other amount already paid and in such event the Purchaser/s shall be liable to be immediately ejected as tress-passer but the right given by this clause to the BUILDER shall be without prejudice to the other rights, remedies and claim, whatsoever at law or under this Agreement of the BUILDER against the Purchaser/s.

39. It is expressly agreed by and between the parties hereto that notwithstanding anything herein contained, if CIDCO charges any premium and/or any other amount for the purpose of execution of the deed of Lease by CIDCO LTD. in respect of the said Plot and the building to be constructed thereon in favor of the society to be formed then such premium or other amount shall be borne and paid by the Purchaser/s. In order to enable the Society to pay any premium and/or any other amount that may be demanded by the CIDCO Ltd., as aforesaid, the Purchaser/s agree and bind themselves to pay to the said Society, their share in such premium and/or amount payable to the said CIDCO in proportion to which the area of the

said premises hereby agreed to be acquired by the Purchaser/s in the said building



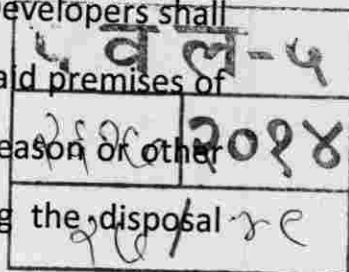
40. Unless it is otherwise agreed to by and between the parties hereto, the BUILDER shall within ___ Months of the Registration of the Society or



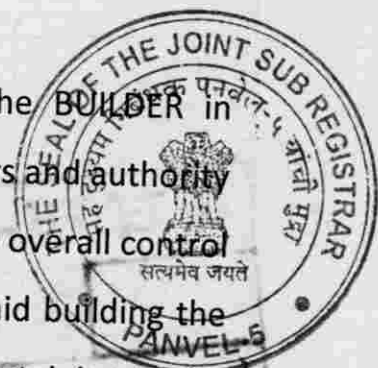
Limited Company as aforesaid, cause to be transferred to the Society or Limited Company all the right, title and interest of the BUILDER by an assignment of the lease of the said land and said building in favor of such Society or Limited Company as the case may be and such conveyance or assignment of lease shall be in keeping with the terms and provisions of this agreement.

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41. In the event of the society (ies) , Limited Company (ies), Incorporated Body (ies) or Condominium of Apartments being formed and registered before the sale and disposal by the Developers of all the premises etc. in the said building the powers and authority of the society so formed or the Purchaser/s and other Purchaser/s of the premises in the said building shall subject to the overall control of the Developers in respect of any of matters covering the said building the construction and completion thereof and all amenities, appertaining to the same and in particularly the Developers shall have absolute authority and control as regards and unsold said premises of which the Agreement are cancelled at any stage for some reason or other and the Developers have the absolute authority regarding the disposal thereof.



42. In the event of the Flat/shop remaining unsold with the BUILDER in building/s to be constructed on the said property, the powers and authority of such unsold Flat/shop in the said buildings shall subject to overall control of the BUILDER in respect of any of matters covering the said building the construction and completion thereof and all amenities, appertaining to the same and in particularly the BUILDER shall have absolute authority and control as regards and unsold said premises of which the Agreement are cancelled at any stage for some reason or other and BUILDER have the absolute authority regarding the disposal thereof.



43. This Agreement shall always be subject to the provisions contained in the Maharashtra Ownership Flats Act 1963 and Maharashtra Flats Rules 1964 and New Bombay Disposal of Lands Regulation 1975 as amended up to date or any other provisions of law applicable thereto.

A handwritten signature in black ink.

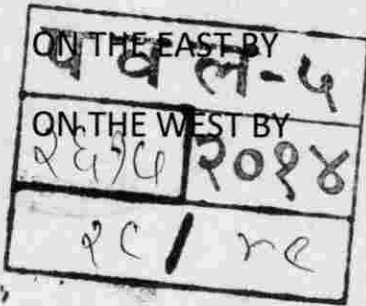
मोहा ५२१८

44. THIS AGREEMENT also shall always be subject to the terms and conditions of the Said Agreement to Lease executed in favour of the said BUILDER by CIDCO Ltd. as also the Agreement entered into between the BUILDER herein as mentioned above and the Rules and Regulation, if any made by the CIDCO Ltd., and the Government of Maharashtra, and/or other Authority Governing the said transaction.

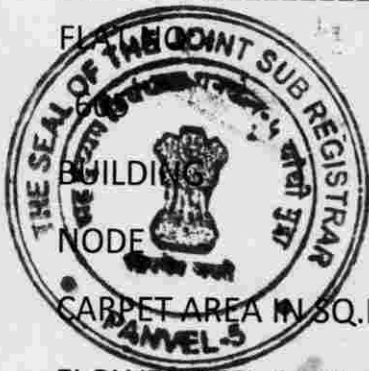
SCHEDULE

All that piece and parcel of Land comprised and known as PLOT NO: 155, in village NAVDE, TAL. PANVEL, DIST. RAIGAD, NAVI MUMBAI of Gaothan Expansion Scheme, containing by measurement 649.51 Sq.Mtrs or thereabout and bounded as follows that is to say :

ON THE NORTH BY : PLOT NO: 156
 ON THE SOUTH BY : PROPOSED 15MTRS WIDE ROAD
 ON THE EAST BY : PLOT NO: 154
 ON THE WEST BY : PROPOSED 15MTRS WIDE ROAD



SCHEDULE II



FLOOR	FLOOR	PLOT NO:	SECTOR
SIXTH		155	PHASE II
BUILDING		: "DEV SAI"	
NODE		: NAVADE, NAVI MUMBAI	
CARPET AREA IN SQ.MTRS.		: 33.81	
FLOWER BED AREA IN SQ.MTRS.		: 9.29	
CAN TERRACE AREA IN SQ. MTRS.		: 1.21	
BUILDING CONSISTS		: GROUND + 7 FLOORS (WITH LIFT)	

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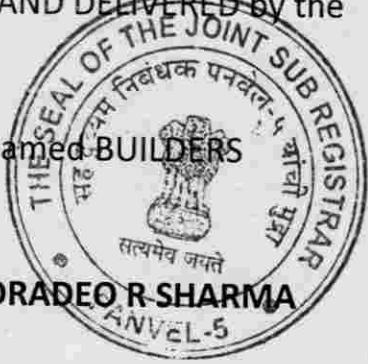
IN WITNESS WHEREOF the Parties hereto have hereunto set and subscribed their respective hands and seal the day and the year hereinabove written:

पवल-५
२६/०१/२०२४
२६/०१

SIGNED AND DELIVERED by the

Within named BUILDERS

MR. INDRADEO R SHARMA



Indradeo R Sharma



In presence of

1. Dipali B. Gujar

2. Minakshree Chache

SIGNED AND DELIVERED by the

Within named 'PURCHASER'

MR. BHOLAPRASAD M YADAV

भोलप्रसाद



In presence of

1. Dipali B. Gujar

2. Minakshree Chache



RECIPT

Received of and From the within named Purchaser **MR. BHOLAPRASAD M YADAV**, a sum of Rs.3,00,000/- (RUPEES THREE LAKHS ONLY) being the EMD Booking amount of Sale Price of Flat/Shop.

=====

FLAT NO:	FLOOR	PLOT NO:	SECTOR
605	SIXTH	155	PHASE II

BUILDING : "DEV SAI"
NODE : NAVADE, NAVI MUMBAI
CARPET AREA IN SQ.MTRS. : 33.81
FLOWER BED AREA IN SQ.MTRS. : 9.29
CAN TERRACE AREA IN SQ. MTRS. : 1.21

=====

BUILDING CONSISTS : GROUND + 7 FLOORS (WITH LIFT)

=====

PAYMENT DETAILS

=====

CH. NO:	DATE	AMOUNT(Rs)	BANK
---------	------	------------	------

=====

509479	30/12/2013	Rs.3,00,000/-	HDFC BANK.
2696	2018	-----	
30 / re		Rs.3,00,000/-	

=====



I SAY RECEIVED

Rs.3,00,000/-



MR. INDRADEO R SHARMA

(BUILDER/ DEVELOPER)

शहर व औद्योगिक विकास महामंडळ (महाराष्ट्र) मर्यादित

नोंदणीकृत कार्यालय:

'निर्मल', दुसरा मजला, नरीमन पॉईंट, मुंबई-४०० ०२१.

दूरध्वनी : (स्वागत कक्ष)+९१-२२-६६५००९००

फॅक्स : +९१-२२-२२०२२५०९

मुख्य कार्यालय:

'सिडको' भवन, सीबीडी बेलापूर, नवी मुंबई-४०० ६१४.

दूरध्वनी : +९१-२२-६७९१८१००

फॅक्स : +९१-२२-६७९१८१६६

संदर्भ क्र.:

CIDCO/ATPO(BP)/2011/1923--

दिनांक: 05 JAN 2012

Unique Code No.	2	0	1	1	0	3	0	2	1	0	2	0	4	6	3	0	1
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To

Mr. Indradeo R. Sharma,
C-202, Kukreja Central,
Sector-11, CBD Belapur, Navi Mumbai

Sub:- Development Permission for Residential Building on Plot No.155, Phase-II-Navade, (12.5% Scheme) Navi Mumbai.

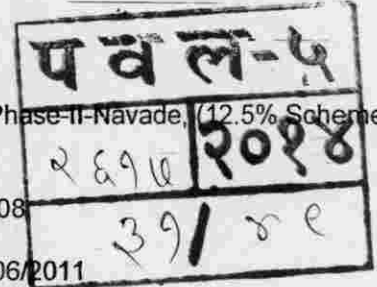
REF:- 1) Your architect's application dated 01/03/2011 & 09/11/2011

2) Final transfer order issued by M(TS-II) vide letter dtd.14/11/2008

3) Fire NOC issued by Fire Officer vide letter dtd.16/12/2011

4) Delay condonation NOC issued by M(TS-II) vide letter dtd.06/06/2011

5) 50% IDC paid of Rs.3,25,000/- vide Receipt No.5812, dtd.22/05/2011



Dear Sir,

Please refer to your application for development permission for Residential Building on Plot No.155, Phase-II-Navade, (12.5% Scheme) Navi Mumbai.

The development permission is hereby granted to construct Residential Building on the plot mentioned above.

The commencement certificate as required under section 45 of the Maharashtra Regional and Town Planning Act, 1966 is also enclosed herewith for the structures referred above.

The Developer / individual Plot Owner should obtain the proposed finished road edge level from the concerned Nodal Executive Engineer. The Developer/ Plot Owner to ensure that the finished plinth level of the proposed buildings / shops to be minimum 750 mm above the proposed finished road edge level. In case, the building is having stilt, the finished stilt level to be minimum 300 mm. above the road edge level.

The approval for plumbing services i.e. drainage and water supply shall be separately obtained by the applicant from the Executive Engineer, Kalamboli, CIDCO prior to the commencement of the construction Work.

The Developers / Builders shall take all precautionary measures for prevention of Malaria breeding during the construction period of the project. If required, you can approach Health Department CIDCO, for orientation program and pest control at project site to avoid epidemic.

You will ensure that the building materials will not be stacked on the road during the construction period.

Since, you have paid 50% IDC paid of Rs.3,25,000/- vide Receipt No.5812, dtd.22/05/2011, you may approach to the Office of Executive Engineer (Kim) to get the sewerage connection to your plot.

Thanking you,

Yours faithfully,

(R. B. Patil)

Addl. Town Planning Officer(BP)
(Navi Mumbai & Khopta)



शहर व औद्योगिक विकास महामंडळ (महाराष्ट्र) मर्यादित

नोंदणीकृत कार्यालय:

'निर्मल', दुसरा मजला, नरीमन पॉइंट, मुंबई-४०० ०२१.

दूरध्वनी : (स्वागत कक्ष)+९१-२२-६६५००९००

फॅक्स : +९१-२२-२२०२२५०९

मुख्य कार्यालय:

'सिडको' भवन, सीबीडी बेलापूर, नवी मुंबई-४०० ६१४.

दूरध्वनी : +९१-२२-६७९१८१००

फॅक्स : +९१-२२-६७९१८१६६

संदर्भ क्र. SIDCO/ATPO(BP)/2011/1922--

दिनांक: 05 JAN 2012

To,

Mr. Indradeo R. Sharma,
 C-202, Kukreja Central,
 Sector-11, CBD Belapur, Navi Mumbai

ASSESSMENT ORDER NO.795/2011-12 REGISTER NO.02 PAGE NO.795

SUB:- Payment of development charges for Residential Building on Plot No.155, Phase-II-Navade, (12.5% Scheme) Navi Mumbai.

REF:- 1) Your architect's application dated 01/03/2011 & 09/11/2011
 2) Final transfer order issued by M(TS-II) vide letter dtd.14/11/2008
 3) Fire NOC issued by Fire Officer vide letter dtd.16/12/2011
 4) Delay condonation NOC issued by M(TS-II) vide letter dtd.06/06/2011
 5) 50% IDC paid of Rs.3,25,000/- vide Receipt No.5812, dtd.22/05/2011

ORDER OF ASSESSMENT OF DEVELOPMENT CHARGES.

(AS PER MAHARASHTRA REGIONAL & TOWN PLANNING (AMENDED) ACT 2010)

- | | | |
|-----|---|--|
| 1. | Name of Assessee | :- Mr. Indradeo R. Sharma, |
| 2. | Location | :- Plot No.155, Phase-II-Navade, (12.5% Scheme) Navi Mumbai. |
| 3. | Land use | :- Residential |
| 4. | Plot area | :- 649.51 Sq. mtrs |
| 5. | Permissible FSI | :- 1.5 |
| 6. | Rates as per Stamp Duty Ready Reckoner, for Plot No.155, Navade | :- Rs.4420/- |
| 7. | AREA FOR ASSESSMENT | :- |
| A) | FOR COMMERCIAL | :- |
| i) | Plot area | :- 48.427 Sq.mtrs.. |
| ii) | Built up area | :- 72.641 Sq.mtrs. |
| B) | FOR RESIDENTIAL | :- |
| i) | Plot area | :- 600.365 Sq.mtrs. |
| ii) | Built up area | :- 900.548 Sq.mtrs |
| 8. | DEVELOPMENT CHARGES | :- |
| A) | FOR COMMERCIAL | :- |
| i) | On plot area @ 1% of (6) above | :- 48.427 Sq.mtrs.X 4420 X 1%=Rs. 2140.47 |
| ii) | On built up area @ 4% of (6) above | :- 72.641 Sq.mtrs.X 4420 X 4%=Rs.12842.93 |
| | | Total Rs.14983.40 |
| B) | FOR RESIDENTIAL | :- |
| i) | On plot area @ 0.5% of (6) above | :- 600.365 Sq.mtrs.X 4420 X 0.5%=Rs.13268.07 |
| ii) | On built up area @ 2% of (6) above | :- 900.548 Sq.mtrs X 4420 X 2%=Rs.79608.44 |
| | | TOTAL =Rs.92876.51 |
| 9) | Total Assessed development charges | :- 8(A) + 8(B)=Rs.107859.91, Say Rs.107860/- |

10) Date of Assessment :- 20/12/2011

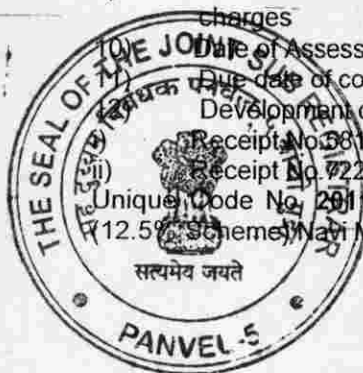
11) Date of completion :- 26/06/2008 to 25/06/2012

Development charges paid of Rs.1,12,300/- vide

Receipt No.5812, dtd.22/05/2011, Amount of Rs.1,09,000/-

Receipt No.7222, dtd.19/12/2011, Amount of Rs.3,300/-

Unique Code No. 2011 02 021 02 0463 01 is for this Development Permission on Plot No.155, Navade, 12.5% Scheme, Navi Mumbai.



Yours faithfully,

(R. B. Patil)

Addl. Town Planning Officer(BP)
 (Navi Mumbai & Khopta)

शहर व औद्योगिक विकास महामंडळ (महाराष्ट्र) मर्यादित

नोंदणीकृत कार्यालय:

'निर्मल', दुसरा मजला, नरीमन पॉईंट, मुंबई-४०० ०२१.

दूरध्वनी : (स्वागत कक्ष)+९१-२२-६६५००९००

फॅक्स : +९१-२२-२२०२२५०९

मुख्य कार्यालय:

'सिडको' भवन, सीबीडी बेलापूर, नवी मुंबई-४०० ६१४.

दूरध्वनी : +९१-२२-६७९१८१००

फॅक्स : +९१-२२-६७९१८१६६

दिनांक: 05 JAN 2012

संदर्भ क्र.:

CIDCO/ATPO(BP)/2011/1922--

To

Mr. Indradeo R. Sharma,
C-202, Kukreja Central,
Sector-11, CBD Belapur, Navi-Mumbai

ASSESSMENT ORDER NO.795/2011-12 REGISTER NO.02 PAGE NO.795

Unique Code No.	2	0	1	1	0	2	0	2	1	0	2	0	4	6	3	0	1
													२६९०			२०१४	

SUB:- Payment of Construction & Other Workers Welfare Cess charges for Residential Building on Plot No.155, Phase-II-Navade, (12.5% Scheme) Navi Mumbai.

REF:- 1) Your architect's application dated 01/03/2011 & 09/11/2011

ORDER OF ASSESSMENT OF CONSTRUCTION & OTHER WORKERS WELFARE CESS (AS PER MAHARASHTRA REGIONAL & TOWN PLANNING (AMENDED) ACT 2010)

- | | | |
|-----|--|---|
| 1. | Name of Assessee | : Mr. Indradeo R. Sharma, |
| 2. | Location | : Plot No.155, Phase-II-Navade, (12.5% Scheme) Navi Mumbai. |
| 3. | Land use | : Residential |
| 4. | Plot area | : 649.51 Sq. mtrs |
| 5. | Permissible FSI | : 1.5 |
| 6. | GROSS BUA FOR ASSESSEMENT | : 1768.674 Sq.mtrs. |
| A) | ESTIMATED COST OF CONSTN. | : 1768.674 Sq.mtrs. X 10000.00= Rs.17686740 |
| B) | AMOUNT OF CESS | : Rs.17686740/- X 1%= Rs.176867.40 |
| 7) | Construction & Other Workers Welfare Cess charges paid | Rs.1,77,000/- vide |
| i) | Receipt No.5571, dtd.29/04/2011, Amount of Rs.1,56,000/- | |
| ii) | Receipt No.7222, dtd.19/12/2011, Amount of Rs.21,000/- | |



Yours faithfully

(R. B. Patil)

Addl. Town Planning Officer(BP)
(Navi Mumbai & Khopta)



CITY & INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARSHTRA LTD
COMMECEMENT CERTIFICATE

Permission is hereby granted under section - 45 of the Maharashtra Regional and Town Planning Act. 1966 (Maharashtra XXIVII) of 1966 to **Mr. Indradeo R. Sharma Plot No:- 155, Phase -II, NAWADE (12.5% Scheme) of Navi Mumbai.** As per the approved plans and subject to the following conditions for the development work of the proposed **Residential Building (G + 7 Floors.) Total Residential BUA = 900.548 Sq.Mt., Total Commercial BUA = 72.641 Sq.Mt., Total Proposed Net BUA = 973.189 Sq.Mt.**
 (Nos. of Residential Units -34, Nos. of Commercial units - 07)

This Commencement Certificate is valid up to plinth level only. The further order will be given after the plinth is inspected and plinth Completion Certificate is issued.

1. **This Certificate is liable to be revoked by the Corporation if:-**

- 1(a) The development work in respect of which permission is granted under this certificate is not carried out or the use thereof is not in accordance with the Sanctioned plans.
- 1(b) Any of the conditions subject to which the same is granted or any of the restrictions imposed upon by the corporation is contravened.
- 1(c) The Managing Director is satisfied that the same is obtained by the applicant through fraud or Misrepresentation and the applicant and/or any person deriving title under him, in such an event shall be deemed to have carried out the development work in contravention of section - 43 or 45 of the Maharashtra Regional and Town Planning Act-1966.

The applicant shall:-

- 2(a) Give a notice to the Corporation for completion of development work upto plinth level, atleast 7 days before the commencement of the further work.
- 2(b) Give written notice to the Corporation regarding completion of the work.
- 2(c) Obtain Occupancy Certificate from the Corporation.
- 2(d) Permit authorized officers of the Corporation to enter the building or premises for which the permission has been granted, at any time for the purpose of ensuring the building control Regulations and conditions of this certificate.

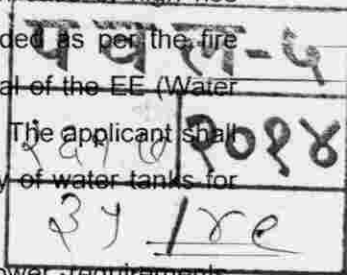
The structural design, building materials, installations, electrical installations etc. shall be in accordance with the provision (except for provision in respect of floor area ratio) as prescribed in the National Building Code or and/or GDCRs- 1975 in force.

The Certificate shall remain valid for period of 1 year from the date of its issue, thereafter revalidation of the same shall be done in accordance with provision of Section - 48 of MRTP Act- 1966 and as per regulations no. 16.1(2) of the GDCRs - 1975.

प व ल - ५	2(a)
२६१७२०१४	2(b)
३२/२६	2(c)
	2(d)



5. The conditions of this certificate shall be binding not only on the applicant but also on its successors and/or every person deriving title through or under him.
6. A certified copy of the approved plan shall be exhibited on site.
7. The amount of Rs. 3,500/- deposited with CIDCO as security deposit shall be forfeited either in whole or in part at the absolute discretion of the Corporation for breach of any of the conditions attached to the permission covered by the Commencement Certificate. Such forfeiture shall be without prejudice to any other remedy or right of Corporation.
8. "Every Building shall be provided with under ground and over head water tank. The capacity of the tanks shall be as per norms fixed by CIDCO. In case of high rise buildings underground and over head water tank shall be provided as per the fire fighting requirements of CIDCO. The applicant shall seek approval of the EE (Water Supply) of CIDCO in respect of capacity of domestic water tanks. The applicant shall seek approval of the Fire Officer of CIDCO in respect of capacity of water tanks for the fire fighting purpose".
9. You shall approach Executive Engineer, M.S.E.B. for the power requirements, location of transformer, if any, etc.
10. As per Govt. of Maharashtra memorandum vide No. TBP/4393/1504/C4-28/94, 11/RDP, Dated 19th July, 1994 for all buildings following additional conditions shall apply.



- i) As soon as the development permission for new construction of re-development is obtained by the Owners/Developer, he shall install a 'Display Board' on the conspicuous place on site indicating following details
 - a) Name and address of the owner/developer, Architect and Contractor.
 - b) Survey Number/City survey Number, Plot Number/Sector & Node of Land under reference along with description of its boundaries.
 - c) Order Number and date of grant of development permission or re-development permission issued by the Planning Authority or any other authority.
 - d) Number of Residential flats/Commercial Units with areas.
 - e) Address where copies of detailed approved plans shall be available for inspection.
- ii) A notice in the form of an advertisement, giving all the detailed mentioned in (i) above, shall be published in two widely circulated newspapers one of which should be in regional language.

5

11. As per the notification dtd. 14th September 1999 and amendment on 27th August 2003, issued by Ministry of Environment & Forest (MOEF), Govt. of India and as per Circular issued by Urban Development Deptt., Govt. of Maharashtra, vide No. FAR/102004/160/P. No. 27/UD-20, dtd. 27/02/2004, for all Buildings following additional condition shall apply.

The Owners/Developer shall use Fly Ash bricks or blocks or tiles or clay fly ash bricks or cement fly ash bricks or blocks or similar products or a combination of aggregate of them to the extent of 100 % (by volume) of the total bricks, blocks & tiles as the case may be in their construction activity.

12. As directed by the Urban Development Deptt. Government of Maharashtra, under Section -154 of MR & TP Act- 1966 and vide Provision No. TPB 432001/2133/CR-230/01/UD-11, dated 10/03/2005, for all buildings, greater than 300.00 Sq. m. following additional condition of Rain Water Harvesting shall apply.

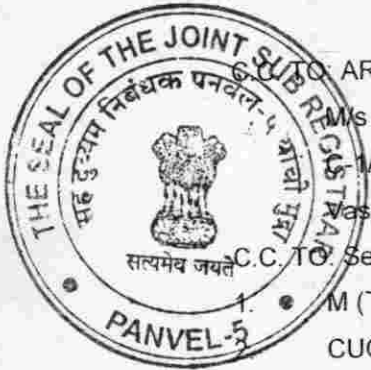
- a) All the layout open spaces/amenities spaces of Housing Society and new construction /reconstruction / additions on plots having area not less than 300.00 Sq. m. shall have one or more Rain Water Harvesting structures having minimum total capacity as detailed in schedule (enclosed).

Provided that the authority may approve the Rain water Harvesting Structures of specifications different from those in Schedule, subject to the minimum capacity of Rain Water Harvesting being ensured in each case.

- b) The owner/society of every building mentioned in the (a) above shall ensure that the Rain Water Harvesting structure is maintained in good repair for storage of water for non potable purposes or recharge of groundwater at all times.

The Authority may impose a levy of not exceeding Rs. 100/- per annum for every 100 Sq. m. of built up area for the failure of the owner of any building mentioned in the (a) above to provide or to maintain Rain Water Harvesting structures as required under these byelaws.

ADDL. TOWN PLANNING OFFICER
Navi Mumbai & Khopta



- ARCHITECT
Ms Shree Arch,
W/0:4, Sector-02,
Washi, Navi Mumbai.
C.C. TO: Separately to:
1. M (TS)
 2. CUC
 3. EE (KHR/PNL/KLM/DRON)
 4. EE (WS)

SCHEDULE
RAIN WATER HARVESTING

Rain Water Harvesting in a building site includes storage or recharging into ground of rain water falling on the terrace or on any paved or unpaved surface within the building site.

2. The following systems may be adopted for harvesting the rain water down from terrace and the paved surface.

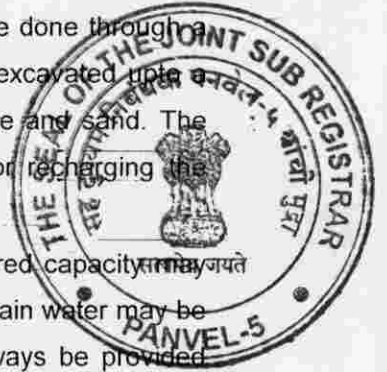
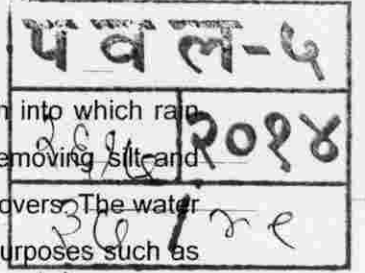
(iii) **Open well** of a minimum of 1.00 mt. dia and 6 mt. in depth into which rain water may be channeled and allowed after filtration for removing silt and floating material. The well shall be provided with ventilating covers. The water from the open well may be used for non potable domestic purposes such as washing, flushing and for watering the garden etc.

(iv) **Rain water** harvesting for recharge of ground water may be done through a **bore well** around which a pit of one metre width may be excavated upto a depth of at least 3.00 mt. and refilled with stone aggregate and sand. The filtered rain water may be channeled to the refilled pit for recharging the borewell.

(iii) An impervious surface/ underground storage tank of required capacity may be constructed in the setback or other open space and the rain water may be channeled to the storage tank. The storage tank shall always be provided with ventilating covers and shall have draw-off taps suitably placed so that the rain water may be drawn off for domestic, washing, gardening and such other purposes. The storage tanks shall be provided with an overflow.

(iv) The surplus rain water after storage may be recharged into ground through percolation pits or trenches or combination of pits and trenches. Depending on the geomorphological and topographical condition, the pits may be of the size of 1.20 mt. width X 1.20 mt. length X 2.00 mt. to 2.50. mt. depth. The trenches can be of 0.60 mt. width X 2.00 to 6.00 mt. length X 1.50 to 2.00 mt. depth. Terrace water shall be channeled to pits or trenches. Such pits or trenches shall be back filled with filter media comprising the following materials.

- a) 40 mm stone aggregate as bottom layer upto 50% of the depth;
- b) 20 mm stone aggregate as lower middle layer upto 20% of the depth;
- c) Coarse sand as upper middle payer upto 20% of the depth;
- d) A thin layer of fine sand as top layer;



e) Top 10% of the pits/ trenches will be empty and a splash is to be provided in this portion in such a way that roof top water falls on the splash pad.

f) Brick masonry wall is to be constructed on the exposed surface of pits/ trenches and the cement mortar plastered.

The depth of wall below ground shall be such that the wall prevents loose soil entering into pits/ trenches. The projection of the wall above ground shall at least be 15 cms.

g) Perforated concrete slabs shall be provided on the pits/trenches.

(v) If the open space surrounding the building is not paved, the top layer upto a sufficient depth shall be removed and refilled with coarse sand to allow percolation of rain water into ground.

2. The terrace shall be connected to the open well/borewell/storage tank/recharge pit/trench by means of HDPE/PVC pipes through filter media. A valve system shall be provided to enable the first washings from roof or terrace catchment, as they would contain undesirable dirt. The mouths of all pipes and opening shall be covered with mosquito (insect) proof wire net. For the efficient discharge of rain water, there shall be at least two rain water pipes of 100 mm dia mtr. for a roof area of 100 Sq. mt.

3. Rain water harvesting structures shall be sited as not to endanger the stability of building or earthwork. The structures shall be designed such that no dampness is caused in any part of the walls or foundation of the building or those of an adjacent building

4. The water so collected/recharged shall as far as possible be used for non-drinking and non-cooking purpose.

Provided that when the rain water in exceptional circumstances will be utilized for drinking and/or cooking purpose, it shall be ensured that proper filter arrangement and the separate outlet for by passing the first rain-water has been provided.

Provided further that it will be ensured that for such use, proper disinfectants and the water purification arrangements have been made.

प व ल - ५	
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19

पावली क्र.

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२६१७	२०१४
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दस्तावेजाचा/खर्जाचा अनुक्रमणिका

क्रमांक १६११०९

दस्तावेजाचा प्रकार-

शोध अर्ज

सादर करणाऱ्याचे नाव-

दिवा प्रकाश ठाकरे

पावलीअप्रमाणे ची गिऱ्याची:-

- नोंदणीची
- नकाशाची (फोटोसो)
- पुढाऱ्याची नकाशाची
- दफालखर्ची
- नकाशा-किंवा शापने (कलम ६४ ते ६७)
- शोध किंवा निरीक्षण
- दंड-कलम २५ अन्वये
- नळम २४ अन्वये
- प्रमाणित नकाशा (कलम ५७) (फोटोसो)
- द्वार ची (सागील पानावरील) बाव क.

" " " " " "



एकूण १२५२०

दस्तावेज
नामकात

रोजी तयार होईल व

नोंदणीकृत हक्के पावली जाईल.
या कार्यान्वयन

दस्तावेज यादी नाव दिलेल्या व्यक्तीच्या

नामे नोंदणीकृत लोको पाड्याता.
हस्ताक्षरी करणा.

सहायक नोंदणीकरी
सहायक नोंदणीकरी

सादर करतो

PRAKASH THAKKAR

M.COM., LL.B

ADVOCATE HIGH COURT

OFFICE:

SHOP NO:21, SHUBHANGAN COMPLEX, SECTOR:, PLOT NO:25-A, KAMOTHE, NAVI MUMBAI



Dt: 16/01/2012.

TITLE CLEARANCE CUM SEARCH REPORT
OF PLOT NO:155, SECTOR-PHASE-II
FILE NO:81, AREA:649.51 SQ.MT,
NAVDE, NAVI MUMBAI.

On the basis of Documents submitted by MR. INDRADEO R SHARMA, an adult,
Indian, Inhabitant residing at FLAT NO:C-202, KUKREJA CENTRAL, SECTOR-11,

प.व.स.स.स.
B.O. BEARER
DEVELOPERS
२६१६/२०१४
२०/१६
opine as follows:

NAVY MUMBAI (hereinafter referred to as the BUILDER /
DEVELOPERS) in respect of PLOT NO:155, SECTOR-PHASE-II, NAVDE, NAVI
MUMBAI, admeasuring 649.51 Sq.Mtrs (herein referred to as the PLOT), I here
opine as follows:



City and Industrial Development Corporation of Maharashtra Ltd., a
company within the meaning of the Companies Act, 1956.
(hereinafter referred to as THE CORPORATION) having its registered office
Floor, Nariman Point, Mumbai- 400021, is a New Town
Development Authority under the provisions of sub-sec (3-a) of Section 113
of Maharashtra Regional Town Planning Act, 1966 (Maharashtra Act No.
xxxviii of 1966) hereinafter referred to as the said Act.

2. The State Government in pursuant to Section 113(A) of the said Act,
acquiring lands described therein and vesting such lands in the Corporation
for development and disposal.

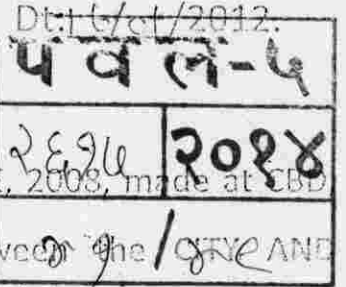
PRAKASH THAKKAR

M.COM., LL.B

ADVOCATE HIGH COURT

OFFICE:

SHOP NO:21, SHUBHANGAN COMPLEX, SECTOR:, PLOT NO:25-A, KAMOTHE, NAVI MUMBAI



3. By an Agreement to Lease dated 26th day of JUNE, 2008, made at CBD Belapur, Navi Mumbai, and entered in to between the / STY AND INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARASHTRA LIMITED, (CIDCO) therein and herein referred to as 'THE LESSOR' and DASHRATH BUDHAJI KHANAVKAR AT POST NAVDE, TAL. PANVEL, DIST. RAIGAD, therein referred to as the LESSEES, hereinafter referred to as the ORIGINAL ALLOTEES, the CIDCO leased a Plot of land measuring about 649.51 Sq. Mtrs. under the 12.5% Expansion Scheme, a Plot of land being PLOT NO:155, SECTOR-PHASE-II, admeasuring about 649.51 Sq. Mtrs. under the 12.5% Expansion Scheme at village NAVDE, Taluka - Panvel, Dist. Raigad, Navi Mumbai (hereinafter referred to as 'THE SAID PLOT') duly Registered at the Sub Registrar of Assurances Panvel-3, Vide Registration document No:06125/2008, Receipt No:6300, Dt:26/06/2008 and obtained the Physical possession of the same has handed over to the Original Allottee for Development and Construction thereof Building for Residential cum Commercial purpose.



4. THE ORIGINAL Allottee paid the premium of Rs.8,125/- (RUPEES EIGHT THOUSAND ONE HUNDRED AND TWENTY FIVE ONLY) in full to the Corporation and on payment of the said premium in full, Corporation granted permission or license to the Original Allottee to enter upon the said Plot of land for the purpose of erecting a building/s.

12

PRAKASH THAKKAR

M.COM., LL.B

ADVOCATE HIGH COURT

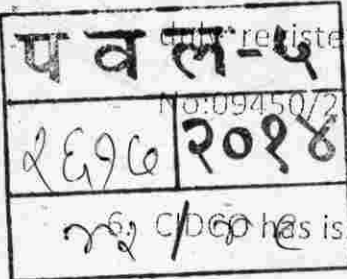
OFFICE:

SHOP NO:21, SHUBHANGAN COMPLEX, SECTOR:, PLOT NO:25-A, KAMOTHE, NAVI MUMBAI



Dt: 16/01/2012.

5. By Tripartite Agreement dated 11TH NOVEMBER, 2011 between the CIDCO on the FIRST PART and the Original Allottee SHRI. DASHRATH PUDHAN KHANAVKAR 'Original Allottees' the SECOND PART & MR. INDRADEO R SHARMA 'The New Licensee', the THIRD PART. The said original Allottee have assigned all the rights and interest in and upon the said Plot to the Developers herein and also Tripartite Agreement on the terms and conditions more particularly set out in the said Agreement stamped and



registered at the Registrar of Assurances Panel-3, vide Document No:09450/2008 Registration receipt No:9647 Dt:11/11/2008.

CIDCO has issued Final Order for the transfer of the plot in the name of MR. INDRADEO R SHARMA, vide letter Ref No: CIDCO / VASHAHAT / SATYO / 21/1385, Dt:14/11/2008.



The Building has entrusted the architect works to M/S.'SHREE ARCH' (hereinafter called "The said Architect") to develop, design and lay down specifications for construction of the building on the said plot.

8. CIDCO has sanctioned latest plan & has issued development permission and Commencement Certificate to MR. INDRADEO R SHARMA, to construct Residential Building of GROUND + 7 Floors vide CIDCO/ ATPO/UP/1923 Dt:05/01/2012. (No: of Residential Units -- 34, No: of Commercial Units - 07)

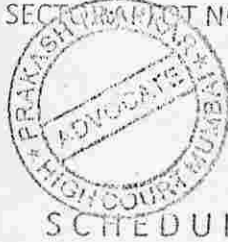
PRAKASH THAKKAR

M.COM., LL.B.

ADVOCATE HIGH COURT

OFFICE:

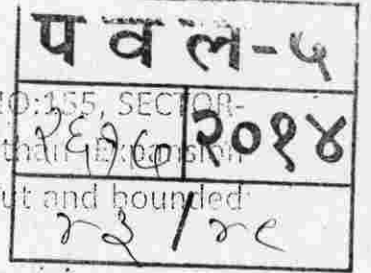
SHOP NO:21, SHUBHANGAN COMPLEX, SECTOR-7, PLOT NO:25-A, KAMOTHE, NAVI MUMBAI



Dt: 15/01/2012.

SCHEDULE

All that piece and parcel of Land comprised and known as PLOT NO:155, SECTOR-PHASE-II, in village NAVDE, Tal. Panvel, Dist. Raigad of Gaonhati Extension Scheme, containing by measurement 649.51 Sq.Mtrs or thereabout and bounded as follows that is to say :



ON THE NORTH BY : PLOT NO:156
ON THE SOUTH BY : PROP.15.00 MTR WIDE ROAD
ON THE EAST BY : PLOT NO: 154
ON THE WEST BY : PROP.15.00 MTR WIDE ROAD



I have gone through relevant papers pertaining to the said Plot of land and also conducted search of index-II in all the offices of Sub Registrar Panvel, some of the register were lost and missing except the entries mentioned above I found no existing charge, encumbrances upon the said property. I am of the opinion that there is no encumbrances on the PLOT NO:155, SECTOR-PHASE-II, NAVDE, Tal -- Panvel, Dist. Raigad, Navi Mumbai. admeasuring 649.51 Sq. Mtrs. more particularly described in the schedule hereunder written, stands in the name of MR. INDRADEO R SHARMA is clear and marketable and is free from all encumbrances.

PRAKASH THAKKAR
M.COM., LL.B.
ADVOCATE HIGH COURT
Shubhangan Complex, Shop No. 21,
Plot No. 25A, Sector-7, Kamothe,
Navi Mumbai - 410 209

MR. PRAKASH THAKKAR

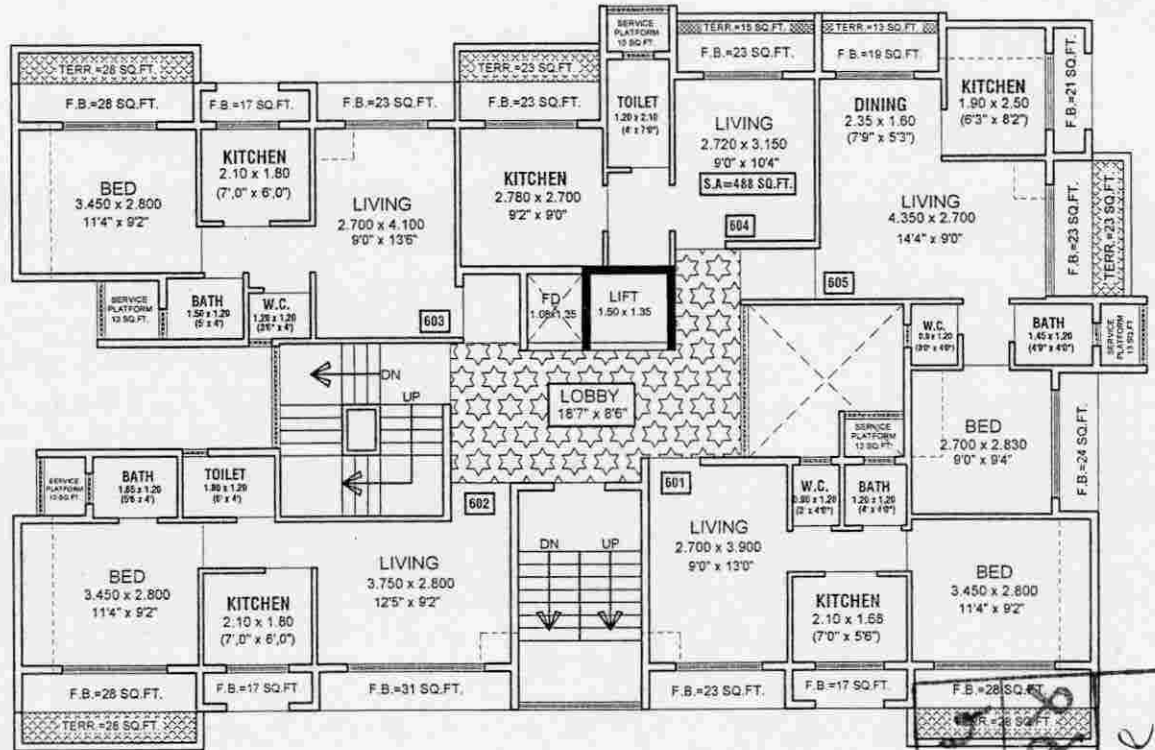
ADVOCATE HIGH COURT

29.950 [98'-4"]

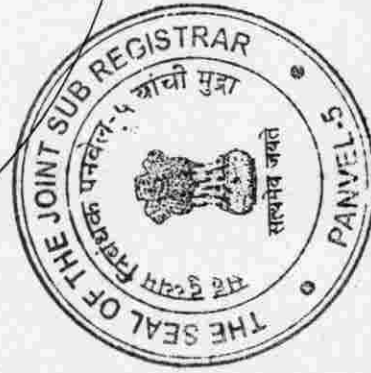
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15.00 M WIDE ROAD

15.00 M WIDE ROAD



प व ल - 4
 2390 2098
 22/1 re



SIXTH FLOOR PLAN

DATE-12-01-2012

NAME OF DEVELOPERS
" DEV ENTERPRISES "

PROPOSED RESIDENTIAL BUILDING ON PLOT NO. -155,
NAWADE, SECTOR-PHASE-11, TALOJA, NAVI MUMBAI.

SHREE ARCH
 ARCHITECT & INTERIOR DESIGNER
 C-1/D-4, SECTOR-2, VASHI, NAVI MUMBAI.
 MOBILE : 9967055128/9594100926