

## Valuation Report For Flat

Flat No. 10, On 2<sup>nd</sup> Floor, In New Aradhana Co-op. Hsg. Soc. Ltd.,  
Near Kalavati Mata Mandir, Adarsh Nagar, Ramwadi, Panchavati, Nashik.

Purchaser – Mr. Ram Kisan Pardeshi



DATE OF VALUATION : 19/01/2012

NASHIK

  
**Mudkanna J. C.**  
CHARTERED ENGINEER /  
PANEL VALUER



• **Chartered Engineer & Govt. Registered Valuer**

- **Panel Valuer** : State Bank of India, Bank of Baroda, Bank of Maharashtra, Bank of India, State Bank of Hyderabad, Dena Bank, State Bank of Bikaner & Jaipur, IDBI Bank, Karnataka Bank, LIC HFL, Ichalkaranji Janata Sahakari Bank, MSFC, NAMCO, NDCC Bank, Kotak Mahindra.
- Approvals of Plans & Machinery Layouts & Issue of Stability Certificate as per Factory Act. • M.I.D.C. Plans & BCC

**MUDKANNA J. C.**

B.E. (Civil), M.I.E., F.I.V., C.E., P.V.A. (I), M.I.C.A.  
03, Kailash Apartment, Hire Nagar, Poona Road, Nashik.  
Office : 02, Indus Appt., Near Ved Mandir,  
MICO Circle, On Trimbak Road, Nashik.  
TEL NO : +91 253 2311756 Mob.: 9822379466

**VALUATION REPORT**

|   |   |   |
|---|---|---|
| <b>Valuation of Property Belonging to</b> | : | <b>Purchaser : Mr. Ram Kisan Pardeshi<br/>Owner : Smt. Shaila Somnath Gargate</b>   |
| <b>Valuation as on</b>                    | : | <b>19/01/2012</b>   |
| <b>Address of the property</b>            | : | <b>Flat No. 10, On 2<sup>nd</sup> Floor,<br/>In New Aradhana Co-op. Hsg. Soc. Ltd.,<br/>Near Kalavati Mata Mandir, Adarsh Nagar,<br/>Ramwadi, Panchavati, Nashik.<br/>Sy. No. 18/2/1 to 8, Plot No. 33 &amp; 34</b> |
| <b>Built up area of Flat No. 10</b>       | : | <b>485 Sq.ft.</b>   |
| <b>Fair Market Value</b>                  |   | <b>Rs. 11,15,000/-</b><br>In words (Rs. Eleven Lakh Fifteen<br>Thousand Only)   |
| <b>Realizable Value</b>                   |   | <b>Rs. 10,00,000/-</b><br>In words (Rs. Ten Lakh Only)  |
| <b>Distress Value</b>                     |   | <b>Rs. 9,00,000/-</b><br>In words (Rs. Nine Lakh Only)  |

Place : Nashik

Date of Issue : 19/01/2012

*Mudkanna J. C.*



FORM 0-1  
(SEE RULE 8D)  
REPORT OF VALUATION OF IMMOVABLE PROPERTY.  
PART - 1: QUESTIONNAIRE.

**GENERAL**

- 1 Purpose for which valuation is made: To Asses fair market value of **Flat No. 10**  
For **SBI, RASMECCC Branch, Nashik.**
2. Date as on which valuation is made: 19/01/2012
3. Name of the Owner/Owners: **Purchaser : Mr. Ram Kisan Pardeshi**  
**Owner : Smt. Shaila Somnath Gargate**

4. If the property is under joint Ownership / Co - Ownership, share of each such Owners are the shares undivids Ownership

- 5 Brief description of the property:

On the Instructions of **SBI, RASMECCC Branch, Nashik**; I/We have visited **Flat No. 10, On 2<sup>nd</sup> Floor, In New Aradhana Co-op. Hsg. Soc. Ltd., Near Kalavati Mata Mandir, Adarsh Nagar, Ramwadi, Panchavati, Nashik. Bearing Sy. No. 18/2/1 to 8, Plot No. 33 & 34.** for valuation Purpose on dtd. 19/01/2012

New Aradhana Co-op. Hsg. Soc.Ltd. Building is having Ground + 02 Floors & Constructed in RCC Frame Structure with RCC Slab roofing. The walls are constructed in Brick masonry, Plastered inside-Outside & Painted.

**Flat No. 10 is located On 2<sup>nd</sup> Floor & Built up area of the Flat admeasures 485 Sq.ft.** The Flat consists of One Bed Room + Hall + Kitchen + Balcony & WC/Bath. Mosaic tiles Flooring, Casing Capping wiring, Flush doors & M.S. Framed windows with glass panels are provided.

The Property is located in developed Residential area. Infrastructure facilities such as Road, Water & Electricity is available. Civic amenities are available on walkable distance from the property.

Verified **Photocopies of Plan Approval vide letter No. LND/BP/234/585** dtd. 16/08/2002, **Building Completion Certificate vide letter No. TP/Nashik Road/005885** dtd. 31/10/2006 & **Deed of Apartment of Flat No. 10** dtd. 30/05/2009

6. Location, street, ward no Near Kalavati Mata Mandir, Adarsh Nagar, Ramwadi, Panchavati, Nashik., Nashik.
7. Survey / plot no. of land. Sy. No. 18/2/1 to 8, Plot No. 33 & 34
8. Is the property situated in residential /commercial/mixed area/industrial area Residential area
9. Classification of locality high class/ middle class/poor class. Middle Class
10. Proximity to civic amenities, like schools, hospitals, offices, markets, cinemas, etc On Walkable Distance from the Property
11. Means and proximity to surface communication by which the locality is served By road

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## LAND

- |   |  |
|---|--|
| 12. Area of land supported by documentary proof, shape, dimension and physical features.  | Nearly Rectangular shaped                                  |
| 13. Road, street or lanes on which the land is abutting.  | On the <b>North</b> side road is Abutting                  |
| 14. Is it freehold or leasehold land?   | Free Hold Property   |
| 15. If leasehold, the name of less or lessee, nature of lease, dates of commencement termination of lease and term of renewal of lease:                     | NA   |
| • Initial premium   | NA   |
| • Ground rent payable per annum.  | NA   |
| • Unearned increase payable to the less or in the event of sale or transfer .   | NA   |
| 16. Is there any restrictive covenant in regard to use of land? If so, attach a copy of the covenant?   | For Residential use  |
| 17. Are there any agreements of easements? If so, attach copies.  | No   |
| 18. Does the land fall in an area included in any town planning scheme or any Development Plan of government or any statutory body? If so, give particulars | Falls within <b>NMC</b> Limit                              |
| 19. Has any contribution been made towards development or is any demand for such contribution still outstanding?  | All development charges paid.                              |
| 20. Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.                     | No Such Notification Seen on the site At the time of Visit |
| 21. Attach a dimensioned site plan.   | Please obtain from Owner                                   |

## IMPROVEMENT

- |  |   |
|--|---|
| 22. Attach plans and elevations of all structures standing on the land and a layout plan.  | Please obtain from Owner                  |
| 23. Furnish technical details of the building on a separate sheet.   | Please refer Annexure to form 01 details. |
| 24. (i) Is the building Owner – occupied /tenanted/both? :<br>(ii) If partly Owner – occupied, specific portion and :<br>extent of area under Owner- occupation. | <b>Owner Occupied</b><br>Fully            |
| 25. What is the floor space index permissible and Percentage actually utilized?  | One                                       |



## RENTS

- 26 • Name of tenant/lessees/licensees, etc. No Tenants, Fully Owner Occupied  
• Portion in their occupation. -----  
• Monthly or annual rent/compensation/  
license fee, etc. paid by each. -----  
• Gross amount received for the whole property. -----
27. Are any of the occupants related to, or close business associates of the Owner? No
28. Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigeration, cooking range, built in Wardrobe etc. Or for service charges? If so, give details. No
29. Give details of water and electric charges, if any, to be borne by the Owner. around Rs. 300/- for the month of Jul-2011
- 30 Has the tenant to bear the whole or part of cost of repairs and maintenance. Give particulars. No
- 31 If a lift is installed, who is to bear the cost of maintenance and operations, Owner or tenant? No Lift
- 32 If a pump is installed, who has to bear the cost of Maintenance and operation, Owner or tenant? By Owner
- 33 Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compounds etc. Owner or tenants? By Owner
- 34 What is the amount of property tax? Who is to bear it? Give details with documentary proof. Details not available
- 35 Is the building insured? If so, give the policy no. amount for which it is insured and the annual premium. Details not available
- 36 Is any dispute between landlord and tenant regarding rent pending in a court of law. NA
- 37 Has any standard rent has been fixed for the premises under any law relating to the control of rent? No

## SALES:

- 38 Give instances of sales of immovable property in the localities on a separate sheet, indicating the name and address of the property, registration No., sale price and area of land sold. Rs. 2,200/- to Rs. 2,500/- Sq.ft. (Flat Rate)
- 39 Rate adopted in this valuation Rs. 2,300/- Sq.ft. (Rate Adopted)
- 40 If sale instances are not available or not relied upon, the basis of arriving at the land rate. Prevailing Market Rates/ Local Survey



## COST OF CONSTRUCTION

- 41 Year of commencement of construction and year of completion. In 1998-99
- 42 What was the method of construction: by contract/ by employing labour directly/ both? By Contract.
- 43 For items of work done on contract, produce copies of agreement. Details are with Owner
- 44 For items of work done by engaging labour directly, Give basic rate of material and labour support by Documentary proof. NA
- 45 Flat bounded by onwards
- East : Flat No. 24  
West : Flat No. 11  
South : Open to Say  
North : Flat No. 09

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### Technical Details of - Flat No. 10, On 2<sup>nd</sup> Floor, In New Aradhana Co-op. Hsg. Soc. Ltd., Near Kalavati Mata Mandir, Adarsh Nagar, Ramwadi, Panchavati, Nashik.

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- 1) No. of floors and height of each floor. Ground + 02 Floors, 10 ft.ht. of each floor
- 2) Plinth Area floor wise 485 Sq.ft. (Built up area of the Flat No. 10)
- 3) Year of construction. In 1998-99
- 4) Estimated future life. Around 48 years with regular maintenance
- 5) Type of construction. RCC Framed Structure  
RCC walls/R.C.C. frame/Steel frame
- 6) Type of foundation Column Footing
- 7) Walls:  
a) Basement and plinth. 6" brickwork  
b) Ground floor. 6" bricks in cm  
c) Superstructure above ground floor 6" thick brick work
- 8) Partitions 4.5" thick brick wall
- 9) Doors and Windows (Floorwise)  
a) Ground floor Flush doors & M.S. Framed windows  
b) 1<sup>st</sup> floor. with glass Panels are Provided  
c) 2<sup>nd</sup> floor, etc.
- 10) Flooring (Floorwise)  
a) Ground floor. Mosaic tiles flooring  
b) 1<sup>st</sup> floor.  
c) 2<sup>nd</sup> floor, etc.

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|  |                                    |
|--|------------------------------------|
| 11) Finishing (Floor wise)   |                                    |
| a) Ground floor.   | Outside sand faced.                |
| b) 1 <sup>st</sup> floor.  |                                    |
| c) 2 <sup>nd</sup> floor, etc.   |                                    |
| 12) Roofing and terracing.   | RCC Slab Roofing                   |
| 13) Special architectural or decorative Features, if any.  | NA                                 |
| 14) i) Internal wiring surface or Conduct.   | Casing Capping Wiring              |
| ii) Class of fitting: superior/ Ordinary/poor.   | Ordinary                           |
| 15) Sanitary Installation.   |                                    |
| a) i) No. of water closets.  | One                                |
| ii) No. of urinals.  | Nil                                |
| iii) No. of lavatory basins  | One                                |
| iv) No. of sinks.  | One                                |
| v) No. of bath tubs  | Nil                                |
| vi) No. of bidets.   | Nil                                |
| vii) No. of geysers.   | Nil                                |
| b) Class of fitting: Superior white/ Ordinary.   | Ordinary                           |
| 16) Compound Wall  |                                    |
| i) Height and length.  | 1.5 mtr. height                    |
| ii) Type of construction.  | B.B. Masonry                       |
| 17) No. of lift and capacity.  | No Lift                            |
| 18) Underground sump capacity and type of construction.  | Around 7000 ltr.<br>RCC            |
| 19) Overhead tank.   |                                    |
| i) Where located   | On terrace                         |
| ii) Capacity   | Around 5000 ltr.                   |
| 20) Pumps – No. and there horse power  | 1.5 HP                             |
| 21) Roads and paving within the compound, approximate area and type of paving.                     | RCC Coba                           |
| 22) Sewage disposal – whether connected to public sewer. If septic tank provided No. and Capacity. | Septic tank and soak pit provided. |

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**PART -II VALUATION**

**Fair Market Value of** - **Flat No. 10, On 2<sup>nd</sup> Floor, In New Aradhana Co-op. Hsg. Soc. Ltd.,  
Near Kalavati Mata Mandir, Adarsh Nagar, Ramwadi, Panchavati, Nashik.  
Sy. No. 18/2/1 to 8, Plot No. 33 & 34**

**Belonging To** - **Purchaser : Mr. Ram Kisan Pardeshi  
Owner : Smt. Shaila Somnath Gargate**

Flat No. 10 is situated On 2<sup>nd</sup> Floor, In New Aradhana Co-op. Hsg. Soc. Ltd., Near Kalavati Mata Mandir, Adarsh Nagar, Ramwadi, Panchavati, Nashik. It is developed Residential area. Infrastructure Facilities such as roads, electricity, water, etc., are available. Civic amenities are on walkable distance from the property.

In view of situation, location, construction quality & demand, I determine the fair market value of the property is as under:

|  |  |                          |
|--|--|--------------------------|
| <b>Valuation of Flat No. 10</b>                  | <b>485 Sq.ft. X Rs. 2,300/- Sq.ft.</b> | <b>= Rs. 11,15,500/-</b> |
| <b>Fair Market Value</b>                         | <b>Say</b>                             | <b>Rs. 11,15,000/-</b>   |
| In words (Rs. Eleven Lakh Fifteen Thousand Only) |  |                          |
| <b>Realizable Value</b>                          |  | <b>Rs. 10,00,000/-</b>   |
| In words (Rs. Ten Lakh Only)                     |  |                          |
| <b>Distress Value</b>                            |  | <b>Rs. 9,00,000/-</b>    |
| In words (Rs. Nine Lakh Only)                    |  |                          |

**PART-III DECLARATION**

**I HEREBY DECLARE THAT :**

1. I/ We have inspected the property on- 19/01/2012 in presence of **Mr. Ram Pardeshi**
2. I have no direct or indirect interest in property valued.
3. The information furnished in part I is true and correct to the best of my knowledge and belief.

**Remark: - This Valuation Report should be read with latest Title Clearance Report and Search Report of Advocate with legal aspects.**

DATE OF ISSUE : 19/01/2012

PLACE: NASHIK

SIGNATURE OF THE VALUER



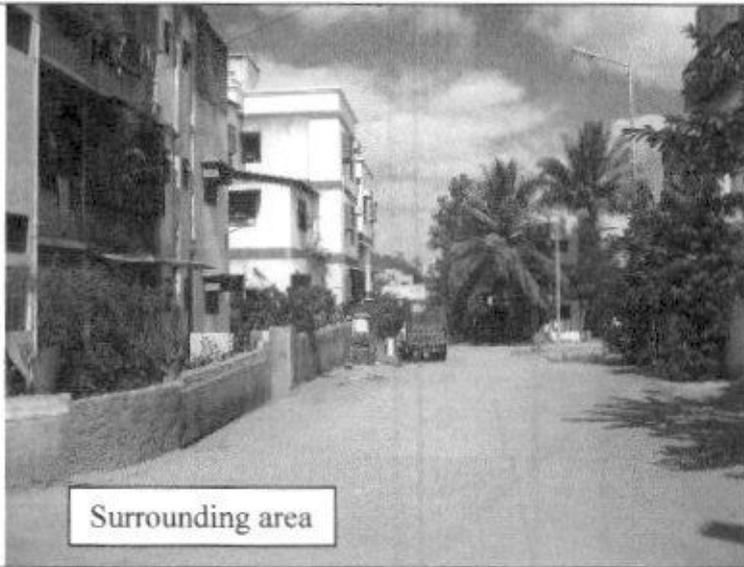
Photographs of the Valued Flat No. 10



*W. S. Kumar*



Photographs of the Valued Flat No. 10



Surrounding area

*Mudkanna J. C.*



Office : • Chamber No. 312/3, District Court Compound, Nashik - 422 002. Ph.: 0253-2317188  
 • Chamber No. 105, Niphad Court, Niphad. Ph.: 02550-241274  
 Resi.: Vaibhav Bungalow, Chintamani Colony, Near Sanmitra Vasahat, Indira Nagar, Nashik - 422 009.  
 Mob.: 9822541148

**Annexure-B****TITLE INVESTIGATION REPORT**

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

State Bank of India,

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

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

**Mr. Ram Kisan Pardeshi**

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

**The borrower has agreed to purchase the property described in Schedule II mentioned in Annexure D. as individual**

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

As borrower

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

1. Original agreement of sale executed by Smt. Shaila Somnath Gargate in favour of Mr. Ram Kisan Pardeshi with respect to property described in schedule II in Annexure D, which is registered in the office of Sub-Registrar Nashik at sr. no. 71 on 3.1.2012, consideration finalized Rs. 12,51,000/- out of that Rs. 50,000/- is paid and remaining is to be paid by availing loan within the period of one month.
2. Original confirmation deed executed by Smt. Vimal Kisan Gargate, Rashmi Somnath Gargate, Miss Rajashree Somnath Gargate, Master Nikhil Somnath Gargate, in favour of Mr. Ram Kisan Pardeshi which is registered in the office of Sub-Registrar Nashik at sr. no. 967 on 30.1.2012. By which the confirmed that agreement executed by Smt. Shaila Somnath Gargate in favour of Mr. Ram Kisan Pardeshi.
3. Xerox copy of transfer deed executed by Smt. Vanita Prakash Rajguru with the consent of Pramod Govind Mahajan and New Aradhana Co. Op. Hsg. Society through its chairman Mr. Shripat Narendra Kulkarni in favour of Smt. Shaila Somnath Gargate which is registered at sr. no. 6478 on 10.8.2011.

*Umesh Kulkarni*  
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4. Xerox copy of sale deed executed by Pramod Govind Mahajan in favour of Vanita Prakash Rajguru which is registered at sr. no. 4548 on 2.7.2009,.
5. Xerox copy of agreement of sale executed by Mr. Somnath Kisanrao Gargate in favour of Mr. Pramod Govind Mahajan which is registered at sr. no. 4558 on 18.10.2005.
6. Xerox copy of Transfer deed executed by Jayantibhai Hirji Thakrani Chairman of New Aradhana Co. Op. Housing society in favour of Mr. Somnath Kisanrao Gargate, which is registered at sr. no. 5959 on 15.5.2000.
7. Xerox copy of the share certificate issued by New Aradhana co. Op. Hsg. society in the name of Mr. Somnath Kisanrao Gargate,
8. Possession receipt given New Aradhana Co. Op. Hsg. society to Mr. Somnath Kisan Gargate dtd. 2.11.1999.
9. Xerox copy of the sale deed executed by Mr. Amarkumar Rajpal Jain and Mr. Virkumar Rajpal Jain in favour of Chairman New Aradhana Co. Op. Hsg. society Ltd. Mr. Jayantilal Hiralal Thakrani with respect to plot no. 33 out of S. no. 18/2/1 to 8/32, situated at Nashik which is registered in the office of Sub-Registrar Nashik at sr. no. 2398 on 11.3.1998.
10. Society registration certificate issued by Co. Op. Registrar Nashik bearing no. NSK/ NSK/ HSG/(TC)/ 3183/98 dtd. 13.12.98.
11. Completion certificate issued by Nashik Municipal Corporation bearing no. Nagar Rachana / 3087 dtd. 14.10.1999.
12. N.A. order given by Collector Nashik vide order No. Maha/ Kaksh-3/ N.A. P. No/ 443/90 dtd. 6.8.90
13. Layout approved by Nashik Municipal Corporation finally vide their order no. LND/WS/ 96 dtd. 10.12.90
14. 7/12 extracts from 1997-98 to 2010-2011 in the 7/12 extract dtd. 10.8.2011 name of Chairman New Aradhana Co. Op. Hsg. Society Ltd. is shown as owner and possessor of plot no. 33 and 34, no adverse entries are seen in other rights column
15. N.A. tax payment receipt for the period 2011-2012 dtd. 10.8.2011.
16. Relevant mutation entries.

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

Office • Chamber No. 312/3, District Court Compound, Nashik - 422 002. Ph.: 0253-2317188  
• Chamber No. 105, Niphad Court, Niphad. Ph.: 02550-241274  
Resi. • Vaibhav Bungalow, Chintamani Colony, Near Sanmitra Vasahat, Indira Nagar, Nashik - 422 009.  
Mob.: 9822541148

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

Original agreement of borrower is seen other all the documents which are produced are the Xerox copies.

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

- i) Survey No. :- -
- ii) Door No. (in case of house property):-
- iii) Extent/areas including plinth/built up area in case of house property :- -
- iv) Location like name of the place, village, city, registration, sub-district etc. - -
- v) Boundaries:-

I to V are as described in Schedule of Annexure D.

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

1. Original transfer deed with registration receipt of Mr. Somnath Kisan Gargate
2. Original agreement of sale with registration receipt of Mr. Pramod Govind Mahajan.
3. Original sale deed with registration receipt of Mrs. Vanita Prakash Rajguru
4. Original transfer deed with registration receipt of Smt. Shaila Somnath Gargate
5. Original agreement of sale with registration receipt of Mr. Ram Kisan Pardeshi
6. Original confirmation deed with registration receipt of Mr. Ram Kisan Pradesh
7. After disbursement of loan amount original transfer deed with registration receipt of Mr. Ram Kisan Pardeshi

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

**Borrower will get ownership upon the property described in Schedule II after payment of agreed amount to the Smt. Shaila Somnath Gargate .**

10.(a) Encumbrances, Attachment, and/or claims whether of Government, Central or State or other Local authorities or Third

*[Signature]*  
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party claims, Liens etc. and details thereof. If yes, give the details thereof. :-**No**

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

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

Paid.

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

1. It seen from revenue record that originally subject plots were owned and possessed by Sakharam Piraji Gangurde an others prior to 1994
2. M.E. no. 31534 dtd. 11.2.1994 shows that plot no. 33 purchased by Amarkumar Rajpal Jain and Mr. Virkumar Rajpal Jain and plot no. 34 purchased by Santoshrani Ramchirpal Jain by sale deed from Sakharam Piraji Gangurde and others
3. M.E. no. 37820 dtd. 9.4.1998 shows that New Aradhana Co. Op. Hsg. society Ltd. through its chairman Mr. Jayantilal Hiralal Thakrani purchased plot no. 33 and 34 from Amarkumar Rajpal Jain and Mr. Virkumar Rajpal Jain and Santoshrani Jain.

13. Any bar/ restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.

**No**

14. In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extract duly certified etc. as also any precaution to be taken by Bank in this regard. :-

Please record the charge of the bank in other rights column of 7/12 extracts and with society registered.

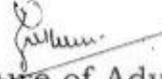
15. The specific persons who are required to create mortgage/ to deposit documents creating mortgage:-

**Mr. Ram Kisan Pardeshi**

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

Date:- 04/02/2012  
Place:- Nashik

Office : • Chamber No. 312/3, District Court Compound, Nashik - 422 002. Ph.: 0253-2317188  
 • Chamber No. 105, Niphad Court, Niphad. Ph.: 02550-241274  
 Resi. Vaibhav Bungalow, Chintamani Colony, Near Sanmitra Vasahat, Indira Nagar, Nashik - 422 009.  
 Mob.: 9822541148

  
Signature of Advocate

**Annexure C**

1. Nature of title- (ownership/ leasehold/ occupancy/ Government grant/ allotments etc):- **Ownership**
2. If Leasehold, whether
  - a. Lease duly stamped and registered- **Not applicable.**
  - b. Lessee is permitted to mortgage the leasehold rights- **Not applicable.**
  - c. Duration of the Lease/un-expired period of lease- **Not applicable.**
  - d. If, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also.- **Not applicable.**
3. If Govt. grant/ allotment/ Lease-cum/ Sale Agreement, Whether-
  - a) Grant/agreement etc. provides for alienable rights to the mortgagor with or without conditions,- **Not applicable**
  - b) the mortgagor is competent to create charge on such property - **Not applicable.**
4. If occupancy right, whether:
  - a. Such right is heritable and transferable- **Not applicable**
  - b. Mortgage can be created- **Not applicable**
5. a. Urban Land ceiling clearance, whether required and if so, details thereon.-  
**Not applicable, being Completion Certificate given by Nashik Municipal Corporation**
  - b. Whether No objection certificate under the Income Tax Act is required/ obtained:- **Not applicable**
6. Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible- the modalities./ procedure to be followed and the reasons for coming to such conclusion:- **Not applicable**
7. If the property Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for enforcing, thereon,- **Not applicable**

  
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8. In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/ permission obtained. :- **N.A. order is obtained.**

9. Whether the property is affected by any local laws (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, etc):-  
**Not applicable**

10a. In case of Partition/ settlement deeds, whether the original deed is available for deposit. If not the modality. procedure to be followed to create a valid and enforceable mortgage. :- **Not applicable**

b. Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his/her/their share. :- **The possession will be delivered after payment of balance amount to the Smt. Shaila Somnath Gargate .**

c. Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title thereon- **Not applicable**

11a. In case of partnership firm, whether the property belongs to the firm and the deed is properly registered:- **Not applicable**

b. Whether the persons(s) creating mortgage has/ have authority to create mortgage for and on behalf of the firm.:-  
**Not applicable**

12a. Whether the property belongs to Limited Company, check the Borrowing powers, BOD resolution, Authorization to create mortgage/ execution of documents, Registration of any prior charges with the Company Registrar, Articles of Association./ provision for common seal etc. - **Not applicable**

b. In case of Societies, Association, the required authority/ power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.:-

**Yes**

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

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

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

**Plot is owned by society**

b. Development agreement/ Power of Attorney - **N.A.**

**UMESH PRAKASH KULKARNI**B.S.L., LL.B., D.L.W., D.C.L.  
**ADVOCATE**

Office • Chamber No. 312/3, District Court Compound, Nashik - 422 002. Ph.: 0253-2317188  
 • Chamber No. 105, Niphad Court, Niphad. Ph.: 02550-241274  
 Resi: Vaibhav Bungalow, Chintamani Colony, Near Sanmitra Vasahat, Indira Nagar, Nashik - 422 009.  
 Mob.: 9822541148

- c. *Extent of authority of the Developer/ Builder-* **N.A.**
- d. *Independent title verification of the land and/or building in question-* **Yes,**
- e. *Agreement for sale (duly registered)-* **Yes**
- f. *Payment of proper stamp-* **Yes.**
- g. *Conveyance in favour of Society/ Condominium concerned-*  
**Yes name of society is recorded in 7/12 extract as owner of plot**
- h. *Occupancy Certificate/ allotment letter/ letter of possession-* **Yes**
- i. *Membership details in the Society etc-* **Yes**
- j. *Share Certificate-* **Yes**
- k. *No objection letter from the society-* **Yes**
- l. *All legal requirement under the local/ municipal laws, regarding ownership of flats/ apartments/ building regulations, Development Control Regulations, Co-operative Societies' Laws etc. -* **Yes**
15. *Whether the property is a joint family property, mortgage is created for family benefit/ legal necessity, whether the Major Coparceners have no objection/joint in execution, minor's share if any, right of female members etc. :-* **Not applicable**
16. *Pending Litigation/ Court attachment/ injunction./ stay orders./ acquisition by the Govt./ Local authorities etc. that could be ascertained. :-* **No**
17. *Any other details required for the purpose-*  
**Nil**

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

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

*Umesh Prakash Kulkarni*  
 A

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

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

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

1B. Following scrutiny of Land Records/ Revenue Records and relative Title Deeds, I hereby certify the genuineness of the Title Deeds. Suspicious/ Doubt, if any has been clarified by making necessary enquiries.

2A. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from **1997 to 2012** pertaining to the immovable property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.

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

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

4. The Mortgage if created, will be available to the Bank for the liability of the intending Borrower, **Mr. Ram Kisan Pardeshi**

5. I Certify that **Smt. Shaila Somnath Gargate** as member of society has/have an absolute, clear and marketable title over the Schedule property/(ies). I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.

**Mr. Ram Kisan Pardeshi will get ownership upon the said flat after payment of balance amount to Smt. Shaila Somnath Gargate**

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

1. Original transfer deed with registration receipt of Mr. Somnath Kisan Gargate
2. Original agreement of sale with registration receipt of Mr. Pramod Govind Mahajan
3. Original sale deed with registration receipt of Mrs. Vanita Prakash Rajguru

वे.क्र.सु.-१०,००० रु. (२०० छाती) --०१-२०११-१०१०-१०१०-२३३

(वि. नि. नमूना क्र. ११०.३ (Form No. 1))

१०२६

सर्वसा. ११३ मड.  
Gen 113 (A)

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शोध १३१५

शासनास केलेल्या प्रदानाची पावती

१६६६ १२/०१/१२

RECEIPT FOR PAYMENT TO GOVERNMENT

ठिकाण/Place..... दिनांक/Date १२/१/१२

Received from..... डॉ. सु. पी. डुकरणी यांच्याकडून

र./Rs..... ३६५/- (रुपये/Rupayan) जाळीतु सं. नं.

on account of..... १२/१/१२ रू. ३३६३४ याकरिता मिळाले.

पकट नं. १०

रोखवाल व लेखापाल  
Cashier or Accountant.

सह. मुख्य अधिकारी - २  
(Designation)  
नाशिक-२.

**UMESH PRAKASH KULKARNI**B.S.L., LL.B., D.L.W., D.C.L.  
**ADVOCATE**

Office : • Chamber No. 312/3, District Court Compound, Nashik - 422 002. Ph.: 0253-2317188  
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 Resi : Vaibhav Bungalow, Chintamani Colony, Near Sanmitra Vasahat, Indira Nagar, Nashik - 422 009.  
 Mob.: 9822541148

4. Original transfer deed with registration receipt of Smt. Shaila Somnath Gargate
5. Original agreement of sale with registration receipt of Mr. Ram Kisan Pardeshi
6. Original confirmation deed with registration receipt of Mr. Ram Kisan Pardeshi
7. Original share certificate.
8. NOC for mortgage given by society
9. NOC for mortgage Smt. Shaila Somnath Gargate and Vimal Kisan Gargate and others 3.
10. Latest 7/12 extract
11. N.A. tax payment receipt
12. Copy of Completion Certificate
13. After disbursement of loan - Original transfer deed with registration receipt of Mr. Ram Kisan Pardeshi

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

**SCHEDULE OF THE PROPERTY/IES.**

## Schedule I

All that piece and parcel of N.A. plotted land bearing Plot no. 33 and 34, total measuring 789.38 Sq. Mtrs. out of S. no. 18/2/1to8, situated at Nashik, Tal. & Dist. Nashik within the limits of Nashik Municipal Corporation, bounded as -

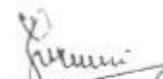
|         |             |             |
|---------|-------------|-------------|
| East -  | Plot no. 33 | Plot no. 34 |
| West -  | S. no. 19   | Plot no. 33 |
| South - | Plot no. 34 | Colony road |
| North - | S. no. 23   | S. no. 23   |
|         | Plot no. 32 | Colony road |

## Schedule II

All that piece and parcel of constructed premises bearing Flat no. 10, on Second floor, measuring 485 Sq. Ft. i.e. 45.5 Sq. Mtrs. in the building known as New Aradhana Co. Op. Housing society Ltd. constructed upon the property described in Schedule I above, bounded as -

|         |             |
|---------|-------------|
| East -  | Flat no. 24 |
| West -  | Flat no. 11 |
| South - | Open to sky |
| North - | Flat no. 9  |

Place:- Nashik  
 Date:- 04/02/2012

  
 Signature of the Advocate.

N-18-2-1to8-33+34

Office : • Chamber No. 312/3, District Court Compound, Nashik - 422 002. Ph.: 0253-2317188

• Chamber No. 105, Niphad Court, Niphad. Ph.: 02550-241274

Resi.: Vaibhav Bungalow, Chintamani Colony, Near Sanmitra Vasahat, Indira Nagar, Nashik - 422 009.  
Mob.: 9822541148

Supplementary Report

To  
The Branch Manager  
State Bank of India

Subject:- Supplementary report with respect to loan proposal  
file of Mr. Ram Kisan Pardeshi

Sir,

I have already issued title investigation report on 4.2.2012 in which I have demanded original sale deed with registration receipt of Mrs. Vanita Prakash Rajguru

Today Mr. Ram Kisan Pardeshi produced before me the application submitted to Sarkarvada Police Station regarding search of Original sale deed with registration receipt registered at sr. no. 4548 dtd. 2.7.2009 of Mrs. Vanita Prakash Rajguru

Certificate issued by Police Station Sarkarvada Police Station dtd. 26.8.20011 by which they informed that the original sale deed of Vanita Prakash Rajguru is not traceable.

Affidavit seared by Vanita Prakash Rajguru in which she swore that original sale deed is lost and it is not mortgaged to any financial institution.

Public notice given by Adv. Deshmukh Aslam Ismail with respect to lost of sale deed.

Considering the above facts the demand to original sale deed with registration receipt of Mrs. Vanita Prakash Rajguru is hereby waived.

Please obtain certified copy of sale deed registered at sr. no. 4548 on 2.7.2009

Thanking you,

Nashik  
Dtd. 14/2/2012

  
Umesh Prakash Kulkarni  
Advocate

Office : • Chamber No. 312/3, District Court Compound, Nashik - 422 002. Ph.: 0253-2317188  
 • Chamber No. 105, Niphad Court, Niphad. Ph.: 02550-241274  
 Resi.: Valbhav Bungalow, Chintamani Colony, Near Sanmitra Vasahat, Indira Nagar, Nashik - 422 009.  
 Mob.: 9822541148

**Annexure-B****TITLE INVESTIGATION REPORT**

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

State Bank of India,

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

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

**Mr. Ram Kisan Pardeshi**

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

**The borrower has agreed to purchase the property described in Schedule II mentioned in Annexure D. as individual**

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

As borrower

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

1. Original agreement of sale executed by Smt. Shaila Somnath Gargate in favour of Mr. Ram Kisan Pardeshi with respect to property described in schedule II in Annexure D, which is registered in the office of Sub-Registrar Nashik at sr. no. 71 on 3.1.2012, consideration finalized Rs. 12,51,000/- out of that Rs. 50,000/- is paid and remaining is to be paid by availing loan within the period of one month.
2. Original confirmation deed executed by Smt. Vimal Kisan Gargate, Rashmi Somnath Gargate, Miss Rajashree Somnath Gargate, Master Nikhil Somnath Gargate, in favour of Mr. Ram Kisan Pardeshi which is registered in the office of Sub-Registrar Nashik at sr. no. 967 on 30.1.2012. By which the confirmed that agreement executed by Smt. Shaila Somnath Gargate in favour of Mr. Ram Kisan Pardeshi.
3. Xerox copy of transfer deed executed by Smt. Vanita Prakash Rajguru with the consent of Pramod Govind Mahajan and New Aradhana Co. Op. Hsg. Society through its chairman Mr. Shripat Narendra Kulkarni in favour of Smt. Shaila Somnath Gargate which is registered at sr. no. 6478 on 10.8.2011.

*Umesh Prakash Kulkarni*  
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4. Xerox copy of sale deed executed by Pramod Govind Mahajan in favour of Vanita Prakash Rajguru which is registered at sr. no. 4548 on 2.7.2009,.
5. Xerox copy of agreement of sale executed by Mr. Somnath Kisanrao Gargate in favour of Mr. Pramod Govind Mahajan which is registered at sr. no. 4558 on 18.10.2005.
6. Xerox copy of Transfer deed executed by Jayantibhai Hirji Thakrani Chairman of New Aradhana Co. Op. Housing society in favour of Mr. Somnath Kisanrao Gargate, which is registered at sr. no. 5959 on 15.5.2000.
7. Xerox copy of the share certificate issued by New Aradhana co. Op. Hsg. society in the name of Mr. Somnath Kisanrao Gargate,
8. Possession receipt given New Aradhana Co. Op. Hsg. society to Mr. Somnath Kisan Gargate dtd. 2.11.1999.
9. Xerox copy of the sale deed executed by Mr. Amarkumar Rajpal Jain and Mr. Virkumar Rajpal Jain in favour of Chairman New Aradhana Co. Op. Hsg. society Ltd. Mr. Jayantilal Hiralal Thakrani with respect to plot no. 33 out of S. no. 18/2/1 to 8/32, situated at Nashik which is registered in the office of Sub-Registrar Nashik at sr. no. 2398 on 11.3.1998.
10. Society registration certificate issued by Co. Op. Registrar Nashik bearing no. NSK/ NSK/ HSG/(TC)/ 3183/98 dtd. 13.12.98.
11. Completion certificate issued by Nashik Municipal Corporation bearing no. Nagar Rachana / 3087 dtd. 14.10.1999.
12. N.A. order given by Collector Nashik vide order No. Maha/ Kaksh-3/ N.A. P. No/ 443/90 dtd. 6.8.90
13. Layout approved by Nashik Municipal Corporation finally vide their order no. LND/WS/ 96 dtd. 10.12.90
14. 7/12 extracts from 1997-98 to 2010-2011 in the 7/12 extract dtd. 10.8.2011 name of Chairman New Aradhana Co. Op. Hsg. Society Ltd. is shown as owner and possessor of plot no. 33 and 34, no adverse entries are seen in other rights column
15. N.A. tax payment receipt for the period 2011-2012 dtd. 10.8.2011.
16. Relevant mutation entries.

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

Office : • Chamber No. 312/3, District Court Compound, Nashik - 422 002. Ph.: 0253-2317188  
 • Chamber No. 105, Niphad Court, Niphad. Ph.: 02550-241274  
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 Mob.: 9822541148

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

Original agreement of borrower is seen other all the documents which are produced are the Xerox copies.

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

- i) Survey No. :- -
- ii) Door No. (in case of house property):-
- iii) Extent/ areas including plinth/ built up area in case of house property :- -
- iv) Location like name of the place, village, city, registration, sub-district etc. - -
- v) Boundaries:-

I to V are as described in Schedule of Annexure D.

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

1. Original transfer deed with registration receipt of Mr. Somnath Kisan Gargate
2. Original agreement of sale with registration receipt of Mr. Pramod Govind Mahajan
3. Original sale deed with registration receipt of Mrs. Vanita Prakash Rajguru
4. Original transfer deed with registration receipt of Smt. Shaila Somnath Gargate
5. Original agreement of sale with registration receipt of Mr. Ram Kisan Pardeshi
6. Original confirmation deed with registration receipt of Mr. Ram Kisan Pradesh
7. After disbursement of loan amount original transfer deed with registration receipt of Mr. Ram Kisan Pardeshi

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

**Borrower will get ownership upon the property described in Schedule II after payment of agreed amount to the Smt. Shaila Somnath Gargate .**

10.(a) Encumbrances, Attachment, and/or claims whether of Government, Central or State or other Local authorities or Third

*Umesh Kulkarni*  
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party claims, Liens etc. and details thereof. If yes, give the details thereof. :- **No**

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

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

Paid.

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

1. It seen from revenue record that originally subject plots were owned and possessed by Sakharam Piraji Gangurde an others prior to 1994
2. M.E. no. 31534 dtd.. 11.2.1994 shows that plot no. 33 purchased by Amarkumar Rajpal Jain and Mr. Virkumar Rajpal Jain and plot no. 34 purchased by Santoshrani Ramchirpal Jain by sale deed from Sakharam Piraji Gangurde and others
3. M.E. no. 37820 dtd. 9.4.1998 shows that New Aradhana Co. Op. Hsg. society Ltd. through its chairman Mr. Jayantilal Hiralal Thakrani purchased plot no. 33 and 34 from Amarkumar Rajpal Jain and Mr. Virkumar Rajpal Jain and Santoshrani Jain.

13. Any bar/ restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.

**No**

14. In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extract duly certified etc. as also any precaution to be taken by Bank in this regard. :-

Please record the charge of the bank in other rights column of 7/12 extracts and with society registered.

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

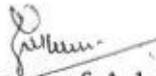
**Mr. Ram Kisan Pardeshi**

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

Date:- 04/02/2012

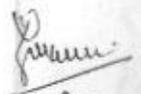
Place:- Nashik

Office : • Chamber No. 312/3, District Court Compound, Nashik - 422 002, Ph.: 0253-2317188  
 • Chamber No. 105, Niphad Court, Niphad. Ph.: 02550-241274  
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 Mob.: 9822541148

  
Signature of Advocate

**Annexure C**

1. Nature of title- (ownership/ leasehold/ occupancy/ Government grant/ allotments etc):- **Ownership**
2. If Leasehold, whether
  - a. Lease duly stamped and registered- **Not applicable.**
  - b. Lessee is permitted to mortgage the leasehold rights- **Not applicable.**
  - c. Duration of the Lease/un-expired period of lease- **Not applicable.**
  - d. If, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also.- **Not applicable.**
3. If Govt. grant/ allotment/ Lease-cum/ Sale Agreement, Whether-
  - a) Grant/agreement etc. provides for alienable rights to the mortgagor with or without conditions,- **Not applicable**
  - b) the mortgagor is competent to create charge on such property - **Not applicable.**
4. If occupancy right, whether'
  - a. Such right is heritable and transferable- **Not applicable**
  - b. Mortgage can be created- **Not applicable**
5. a. Urban Land ceiling clearance, whether required and if so, details thereon.-  
**Not applicable, being Completion Certificate given by Nashik Municipal Corporation**
- b. Whether No objection certificate under the Income Tax Act is required/ obtained:- **Not applicable**
6. Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible- the modalities./ procedure to be followed and the reasons for coming to such conclusion:- **Not applicable**
7. If the property Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for enforcing, thereon,- **Not applicable**

  
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8. In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/ permission obtained. :- **N.A. order is obtained.**

9. Whether the property is affected by any local laws (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, etc):- **Not applicable**

10a. In case of Partition/ settlement deeds, whether the original deed is available for deposit. If not the modality. procedure to be followed to create a valid and enforceable mortgage. :- **Not applicable**

b. Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his/her/their share. :- **The possession will be delivered after payment of balance amount to the Smt. Shaila Somnath Gargate .**

c. Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title thereon- **Not applicable**

11a. In case of partnership firm, whether the property belongs to the firm and the deed is properly registered:- **Not applicable**

b. Whether the persons(s) creating mortgage has/ have authority to create mortgage for and on behalf of the firm.:- **Not applicable**

12a. Whether the property belongs to Limited Company, check the Borrowing powers, BOD resolution, Authorization to create mortgage/ execution of documents, Registration of any prior charges with the Company Registrar, Articles of Association./ provision for common seal etc. - **Not applicable**

b. In case of Societies, Association, the required authority/ power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.:-

**Yes**

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

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

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

**Plot is owned by society**

b. Development agreement/ Power of Attorney - **N.A.**

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 Mob.: 9822541148

- c. *Extent of authority of the Developer/ Builder-* **N.A.**
- d. *Independent title verification of the land and/or building in question-* **Yes,**
- e. *Agreement for sale (duly registered)-* **Yes**
- f. *Payment of proper stamp-* **Yes.**
- g. *Conveyance in favour of Society/ Condominium concerned-*  
**Yes name of society is recorded in 7/12 extract as owner of plot**
- h. *Occupancy Certificate/ allotment letter/ letter of possession.-*  
**Yes**
- i. *Membership details in the Society etc-* **Yes**
- j. *Share Certificate-* **Yes**
- k. *No objection letter from the society-* **Yes**
- l. *All legal requirement under the local/ municipal laws, regarding ownership of flats/ apartments/ building regulations, Development Control Regulations, Co-operative Societies' Laws etc. -* **Yes**
15. *Whether the property is a joint family property, mortgage is created for family benefit/ legal necessity, whether the Major Coparceners have no objection/joint in execution, minor's share if any, right of female members etc. :-* **Not applicable**
16. *Pending Litigation/ Court attachment/ injunction./ stay orders./ acquisition by the Govt./ Local authorities etc. that could be ascertained. :-* **No**
17. *Any other details required for the purpose-*  
 Nil

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

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

*Umesh Prakash Kulkarni*  
 A

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

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

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

1B. Following scrutiny of Land Records/ Revenue Records and relative Title Deeds, I hereby certify the genuineness of the Title Deeds. Suspicious/ Doubt, if any has been clarified by making necessary enquiries.

2A. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from **1997 to 2012** pertaining to the immovable property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.

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

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

4. The Mortgage if created, will be available to the Bank for the liability of the intending Borrower, **Mr. Ram Kisan Pardeshi**

5. I Certify that **Smt. Shaila Somnath Gargate** as member of society has/have an absolute, clear and marketable title over the Schedule property/(ies). I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.

**Mr. Ram Kisan Pardeshi will get ownership upon the said flat after payment of balance amount to Smt. Shaila Somnath Gargate**

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

1. Original transfer deed with registration receipt of Mr. Somnath Kisan Gargate
2. Original agreement of sale with registration receipt of Mr. Pramod Govind Mahajan
3. Original sale deed with registration receipt of Mrs. Vanita Prakash Rajguru

01/12/12  
1  
4x6/11

(वि. नि. नमुना क्र. १) (Fin. R. Form No. 1)

902e

सर्वसा. ११३ मधु.  
Gen 113 ms.

मूळ प्रत [अहस्तांतरणीय]  
ORIGINAL COPY [NON TRANSFERABLE]

शोध उपवप

शासनास केल्या प्रदानाची पावती  
RECEIPT FOR PAYMENT TO GOVERNMENT

१५५५  
१५५५ १२/०१/२०१२

ठिकाण/Place..... दिनांक/Date.....

१२/०१/२०१२

Received from.....

डॉ. सु. पी. डुकरे

वाच्याकडून

रु./Rs.....

३५५/- (सहो/ Rupees) जाकिट्टे स. नं.

on account of.....

१२/०१/२०१२ फॉट नं. ३३५३४  
फॉट नं. ९०

रोखपाल वा लेखापाल  
Cashier or Accountant.

सह. दुय्यम निदेशक वर्ग-२  
(Designation)  
नाशिक-२

श्री. का. सु. - १०,००० रु. (१००० पावती) - ०१-२०११ - पीएचए - (एच) २३३

**UMESH PRAKASH KULKARNI**B.S.L., LL.B., D.L.W., D.C.L.  
**ADVOCATE**

Office : • Chamber No. 312/3, District Court Compound, Nashik - 422 002. Ph.: 0253-2317188  
 • Chamber No. 105, Niphad Court, Niphad. Ph.: 02550-241274  
 Resi.: Vaibhav Bungalow, Chintamani Colony, Near Sanmitra Vasahat, Indira Nagar, Nashik - 422 009.  
 Mob.: 9822541148

4. Original transfer deed with registration receipt of Smt. Shaila Somnath Gargate
5. Original agreement of sale with registration receipt of Mr. Ram Kisan Pardeshi
6. Original confirmation deed with registration receipt of Mr. Ram Kisan Pardeshi
7. Original share certificate.
8. NOC for mortgage given by society
9. NOC for mortgage Smt. Shaila Somnath Gargate and Vimal Kisan Gargate and others 3.
10. Latest 7/12 extract
11. N.A. tax payment receipt
12. Copy of Completion Certificate
13. After disbursement of loan - Original transfer deed with registration receipt of Mr. Ram Kisan Pardeshi *done*

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

**SCHEDULE OF THE PROPERTY/IES.**

## Schedule I

All that piece and parcel of N.A. plotted land bearing Plot no. 33 and 34, total measuring 789.38 Sq. Mtrs. out of S. no. 18/2/1to8, situated at Nashik, Tal. & Dist. Nashik within the limits of Nashik Municipal Corporation, bounded as -

|         |             |             |
|---------|-------------|-------------|
|         | Plot no. 33 | Plot no. 34 |
| East -  | S. no. 19   | Plot no. 33 |
| West -  | Plot no. 34 | Colony road |
| South - | S. no. 23   | S. no. 23   |
| North - | Plot no. 32 | Colony road |

## Schedule II

All that piece and parcel of constructed premises bearing Flat no. 10, on Second floor, measuring 485 Sq. Ft. i.e. 45.5 Sq. Mtrs. in the building known as New Aradhana Co. Op. Housing society Ltd. constructed upon the property described in Schedule I above, bounded as -

|       |   |             |
|-------|---|-------------|
| East  | - | Flat no. 24 |
| West  | - | Flat no. 11 |
| South | - | Open to sky |
| North | - | Flat no. 9  |

Place:- Nashik

Date:- 04/02/2012

*[Signature]*  
Signature of the Advocate.



**Ref No.: AST/2122160/MVK**

**Date: 25/10/2021**

To,  
Branch Manager,  
State Bank of India  
Branch: RACPC, Nashik.

**Sub: Valuation Report of Flat for Recovery Purpose.**

**Client Name: Mr. Ram Kisan Pardeshi.**

Dear Sir,

Please find enclosed herewith the subject Valuation Report.

Location of the property : Flat No.10, 2<sup>nd</sup> Floor, "New Aaradhana Co.Op.Hsg. Society Ltd", P No.33 & 34, S. No.18/2/1 to 8 (P), Ramwadi, Panchavati, Nashik.

**Fair Market Value** : ₹ 13,58,000.00  
[As on today] (Rs. Thirteen Lakh Fifty Eight Thousand Only)

Realizable Value : ₹ 12,22,000.00  
(Rs. Twelve Lakh Twenty Two Thousand Only)

Distress Value : ₹ 10,87,000.00  
(Rs. Ten Lakh Eighty Seven Thousand Only)

This report has 1 + 8 = 9 Pages

Thanking you,

Yours faithfully,

FOR ASTUTE VALUERS & CONSULTANTS

(AMIT H. GADNIS)  
PANEL VALUER  
STATE BANK OF INDIA



HP. 900.

**Valuers, Engineers & TEV Consultants**

**Nashik :**  
1, Yash Co-Op Hsg. Soc.,  
Dhamankar Corner, Tidke Colony,  
Trimbak Road, Nashik - 02

**Mumbai :**  
Balaji Darshan, B Wing,  
Opp Railway Station, Kulgaon,  
Badlapur (W) - 421 503

**Pune :**  
1002/3, Rajyog,  
Nr. Dattawadi Bridge,  
Rajendra Nagar, Pune - 30

**Cell:**  
9822420131, 9822033757  
**email:**  
astvaluer@gmail.com



Format-B

**VALUATION REPORT [In Respect of Flats].**  
(To be filled in by the Approved Valuer)

| <b>I. GENERAL:</b>   |  |                                     |  |
|--|--|-------------------------------------|--|
| 1. Purpose for which valuation is made   |  | Recovery Purpose.                   |  |
| 2  | A  | Date of Inspection                  | 22/10/2021.  |
|  | B  | Date on which the valuation is made | 25/10/2021.  |
| 3 <b>List of photocopies of the Document produced for perusal: (Obtained from Bank).</b> |  |                                     |  |
|  |  | Name of Approving Auth.             | Approval No.   |
|  | Layout Plan  | No                                  | Not Submitted for perusal --   |
|  | Building Plan  | No                                  | Not Submitted for perusal --   |
|  | Completion Certificate   | Yes.                                | Exe. Eng. Town Planning, NMC, Nashik. TP/3087, Dtd: 14/10/1999.  |
|  | Legal Documents  | Yes                                 | <b>Confirmation Deed:</b> Reg.No.967-2012, Dtd:30/01/2012 at sub registrar office Nashik-1, Completion Certificate etc.                      |
| 4  | Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership) |                                     | Mr. Ram Kisan Pardeshi.<br>Add: Nashik.<br>Single Ownership.   |
| 5  | Brief description of the property (Including leasehold / freehold etc)   |                                     | Free Hold.   |
| 6  | Location of Property   |                                     |  |
|  | A  | Plot No./Sy.No.                     | Plot No.33 & 34, S. No.18/2/1 to 8(P).   |
|  | B  | Door no. of the said asset          | --   |
|  | C  | T.S. No./ Village                   | --   |
|  | D  | Ward/Taluka                         | Nashik.  |
|  | E  | Mandal/District                     | Nashik.  |
| 7  | Postal Address of the Property   |                                     | Flat No.10, 2 <sup>nd</sup> Floor, "New Aaradhana Co.Op.Hsg. Society Ltd", P No.33 & 34, S. No. 18/2/1 to 8(P), Ramwadi, Panchavati, Nashik. |
| 8  | City Town  |                                     | Nashik.  |
|  | Residential area   |                                     | Yes  |
|  | Commercial area  |                                     | No.  |
|  | Industrial area  |                                     | No.  |
| 9  | Classification of the area   |                                     |  |
|  | i.High/Middle/Poor   |                                     | Middle Class.  |



|                                |   |  |                      |
|--------------------------------|---|--|----------------------|
|                                | ii. Urban/Semi Urban/Rural  | Urban.   |                      |
| 10                             | Coming under Corporation limit / Village Panchayat / Municipality   | Nashik Municipal Corporation, Nashik.  |                      |
| 11                             | Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area | No.  |                      |
| 12                             | In case it is an agricultural land, any conversion to house site plots is contemplated  | NA.  |                      |
| 13                             | Boundaries of the property.   | [as per Confirmation Deed]   |                      |
|                                | North   | Flat No.09 & Staircase (physically)  |                      |
|                                | South   | Open to sky.   |                      |
|                                | East  | Flat No.24.  |                      |
|                                | West  | Flat No.11.  |                      |
| 14                             | 1. Dimensions of the site   | As per Confirmation Deed   | As per actual.       |
|                                |   | 485 sft<br>[45.70 sqm]   | Measurement not done |
| 15                             | 2. Latitude/Longitude and co-ordinates of the property.   | 20°00'45.7"N<br>73°47'03.1"E   |                      |
| 16                             | Extent of the site  | 485 sft  |                      |
| 17                             | Extent of site considered for valuation (Least of 14a & 14b)  | 485 sft  |                      |
| 18                             | Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.   | Owner Occupied.  |                      |
| <b>II. APRTMENT BUILDINGS.</b> |   |  |                      |
| 1                              | Nature of Apartment   | Residential Building.  |                      |
| 2                              | Location  | Flat No.10, 2 <sup>nd</sup> Floor, "New Aaradhana Co.Op.Hsg. Society Ltd", P No. 33 & 34, S. No. 18 /2/1 to 8(P), Ramwadi, Panchavati, Nashik. |                      |
|                                | TS No.  | --   |                      |
|                                | Block No.   | --   |                      |
|                                | Ward No.  | --   |                      |





|                    |  |   |
|--------------------|--|---|
|                    | Village/Municipality/Corporation                             | --  |
|                    | Door No., Street or Road (Pin Code)                          | --  |
| 3                  | Description of the locality Residential / Commercial / Mixed | Residential area.                             |
| 4                  | Year of Construction   | 1999.   |
| 5                  | Number of Floors   | G+2 floors                                    |
| 6                  | Type of Structure  | RCC framed structure                          |
| 7                  | Number of Dwelling units in the building                     | Details are not available.                    |
| 8                  | Quality of Construction                                      | Good.   |
| 9                  | Appearance of the Building                                   | Good.   |
| 10                 | Maintenance of the Building                                  | Good.   |
| 11                 | Facilities Available   | NA.   |
|                    | Lift   | No.   |
|                    | Protected Water Supply                                       | Nashik Municipal Corporation water supply     |
|                    | Underground Sewerage   | Nashik Municipal Corporation drainage systems |
|                    | Car Parking - Open/ Covered                                  | No.   |
|                    | Is Compound wall existing?                                   | Yes.  |
|                    | Is pavement laid around the Building                         | Yes.  |
| <b>III. FLATS.</b> |  |   |
| 1                  | The floor on which the flat is situated                      | Second floor.                                 |
| 2                  | Door No. of the flat   | Flat No.10.                                   |
| 3                  | Specifications of the flat                                   |   |
|                    | Roof   | RCC slab.                                     |
|                    | Flooring   | --  |
|                    | Door   | Flush Doors.                                  |
|                    | Window   | M.S. Sliding windows fully Glazed shutters.   |
|                    | Fitting  | Casing Caping type.                           |
|                    | Finishing  | --  |
| 4                  | House Tax  | Not submitted for perusal.                    |
|                    | Assessment No.   | --.   |
|                    | Tax paid in the name of                                      | --  |
|                    | Tax amount   | --  |
| 5                  | Electricity Service Connection no.                           | Not submitted for perusal.                    |





|                          |   |                                    |
|--------------------------|---|------------------------------------|
|                          | Meter Card is in the name of  | —.                                 |
| 6                        | How is the maintenance of the flat?   | Good.                              |
| 7                        | Sale Deed executed in the name of   | Smt. Vimal Kisan Gargate & Others. |
| 8                        | What is the undivided area of land as per Sale Deed?  | NA.                                |
| 9                        | What is the plinth area of the flat?  | 485 sft                            |
| 10                       | What is the floor space index (app.)  | NA.                                |
| 11                       | What is the Carpet Area of the flat?  | Details area not available.        |
| 12                       | Is it Posh/ I class / Medium / Ordinary?  | Medium.                            |
| 13                       | Is it being used for Residential or Commercial purpose?   | Residential Purpose.               |
| 14                       | Is it Owner-occupied or let out?  | Owner Occupied.                    |
| 15                       | If rented, what is the monthly rent?  | Details are not available.         |
| <b>IV. MARKETABILITY</b> |   |                                    |
| 1                        | How is the marketability?   | Good Residential area.             |
| 2                        | What are the factors favouring for an extra Potential Value?  | NA                                 |
| 3                        | Any negative factors are observed which affect the market value in general?   | NA.                                |
| <b>V. RATE</b>           |   |                                    |
| 1                        | After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? - (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas) |                                    |
| 2                        | Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (give details).  |                                    |





|   |  |                                       |
|---|--|---------------------------------------|
| 3 | Break - up for the rate  | ₹ 2800/ sft [Depreciated Rate]        |
|   | i. Building + Services   | NA.                                   |
|   | ii. Land & Others.   | NA.                                   |
| 4 | Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed) | ₹ 26000/sqm<br>Value = ₹ 11,88,200.00 |

**VI. COMPOSITE RATE ADOPTED AFTER DEPRECIATION**

|   |   |  |
|---|---|--|
| a | Depreciated building rate                                 | NA.                                    |
|   | Replacement cost of flat with Services [V (3)i]           | 485 sft. X ₹ 2800/sft = ₹ 13,58,000.00 |
|   | Age of the building                                       | 22 Years.                              |
|   | Life of the building estimated                            | 38 Years.                              |
|   | Depreciation percentage assuming the salvage value as 00% | Depreciated rate adopted               |
|   | Depreciated Ratio of the building                         | Depreciated rate adopted               |
| b | Total composite rate arrived for valuation                |  |
|   | Depreciated building rate VI (a)                          | ₹ 2800/ sft                            |
|   | Rate for Land & other V (3)ii                             | NA                                     |
|   | Total Composite Rate                                      | ₹ 2800/ sft                            |

| <u>Details of Valuation</u> |  |      |                 |                   |
|-----------------------------|--|------|-----------------|-------------------|
| Sr. no                      | Description  | Qty. | Rate per Unit ₹ | Estimated value ₹ |
| 1                           | Present value of the flat (incl. car parking, if provided) | 1    | ₹ 2800/ sft     | ₹ 13,58,000.00    |
| 2                           | Wardrobes  | --   |                 |                   |
| 3                           | Showcases  | --   |                 |                   |
| 4                           | Kitchen Arrangements                                       | --   |                 |                   |
| 5                           | Superfine Finish   | --   |                 |                   |
| 6                           | Interior Decorations                                       | --   |                 |                   |
| 7                           | Electricity deposits / electrical fittings, etc.,          | --   |                 |                   |
| 8                           | Extra collapsible gates / grill works etc.,                | --   |                 |                   |
| 9                           | Potential value, if any                                    | --   |                 |                   |
| 10                          | Others   | --   |                 |                   |
|                             | Total  | --   | --              | ₹ 13,58,000.00    |

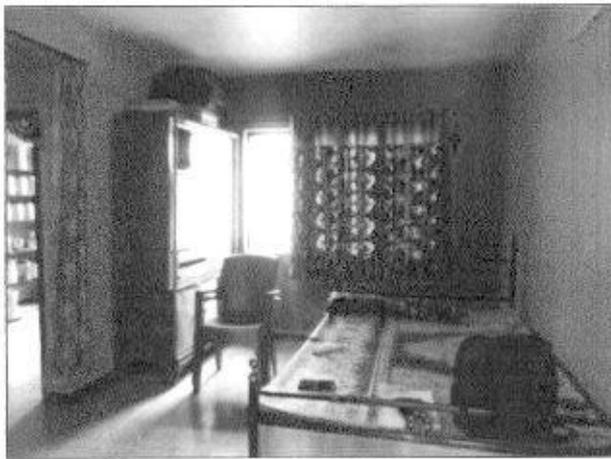




|  |   |
|--|---|
| (Valuation: We have used market approach for deriving valuation as well as considered the condition of flat).  |   |
| <b>Remark:</b> NA.   |   |
| As a result of my appraisal and analysis, it is my considered opinion that the realizable value of the above property in the prevailing condition with aforesaid specifications is ₹ 12,22,000.00 (Rupees Twelve Lakh Twenty Two Thousand only). |   |
| *  | <b>Assumptions/Remarks.</b>   |
|  | <ul style="list-style-type: none"> <li>i. Qualifications in TIR/Mitigation suggested, if any (TIR not submitted)</li> <li>ii. Property is SARFAESI compliant: Yes.</li> <li>iii. Whether property belongs to social infrastructure like hospital, school, old age home etc. (No)</li> <li>iv. Whether entire piece of land on which the unit is set up /property is situated has been mortgaged or to be mortgaged. (Reportedly Yes)</li> <li>v. Details of last two transactions in the locality/area to be provided, if available. Any other aspect which has relevance on the value or marketability of the property.</li> </ul> |
| *  | <b>Declaration</b>  |
|  | <ul style="list-style-type: none"> <li>i. The Property was inspected by me on 22/10/2021.</li> <li>ii. The undersigned does not have any direct/indirect interest in the above property.</li> <li>iii. The information furnished herein is true and correct to the best of our knowledge.</li> <li>iv. I have submitted Valuation report directly to the Bank.</li> </ul>   |
| <b>Name address &amp; signature of valuer with Wealth Tax Registration No.</b>   |   |
| <br>Signature of the Valuer.  | <br>Date of Valuation: 25 Oct. 2021  |
| <b>Enclosures Documents &amp; Photographs ( Geo- stamping with date) etc.</b>  |   |



Photographs of the property :



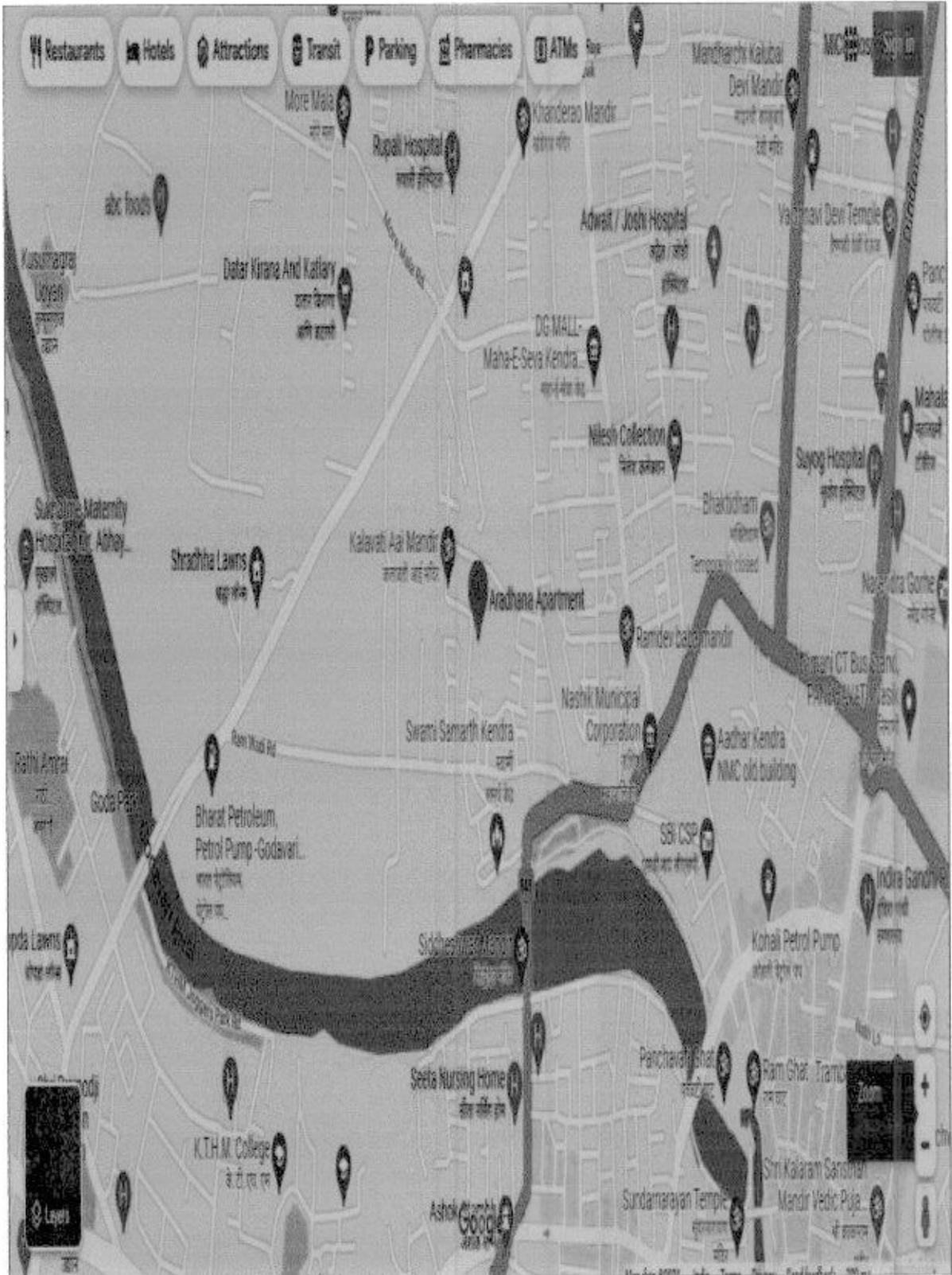
[The main body of the document contains several paragraphs of text that are extremely faint and illegible due to the quality of the scan. The text appears to be a formal document, possibly a deed or a contract, given the header information.]

[illegible]

[illegible]



Location map :



sarakeshvi@gmail.com

RLAD THAKKAR BAZAR F.O. <42200,

A RMO23436791IN

Counter No:1.OP-Code:OP1

To:RAMA KISAN FARDESHI, PANCHAVTI  
NASHIK, PIN:422003

From:ADV KARAN S JAGDALE , NASHIK  
Wt:20grams,

Am:25.00 ,23/10/2021 ,11:08

<<Track on [www.indiapost.gov.in](http://www.indiapost.gov.in)>>



Advocate

Office :- GJ-33, Ground Floor, Thakkar Bazar, New CBS, Nashik - 422 002. Mobile No.9011042216

**KARAN S. JAGDALE**

**ADVOCATE**

By Registered A.D.

Ref.SBI/PSS-OCT/3  
HP 900

Date:23/10/2021

To,

**RAMA KISAN PARDESHI**

**ADD;- FLAT NO.10, SECOND FLOOR,  
NEW ARADHNA CO-OP HSG. SOC., PLOT NO.33 & 34,  
ADARSHNAGAR, RAMWADI, PANCHAVATI, NASHIK-422003**

Sir/Madam,

Under the instruction of my client **STATE BANK OF INDIA**, a corporation constitution under the State bank of India Act 1955, and having one of its Head Office at Mumbai and amongst other places a Branch office at RACPC Branch N.D.Patel Road, Nashik, I address you and serve you the **Notice Under Section 25 of Payment and Settlement Act.2007** in respect of your **LOAN ACCOUNT NO. 32193281651**.

That my client is banking institution, constitution under the State Bank of India Act, 1955, my client is engaged in providing various loans including Housing Loan, Vehicle Loan, Personal Loan, Education loan etc to its valued customers.

That you had approached my client and avail **HOME LOAN** on terms and condition stipulated in the agreement, further my client bank agreed to sanction and disbursed a Loan facility of **RS.8,20,000/-** for the term of **228** Months.

That my client and you had executed Loan Agreement **dttd.15/02/2012**, promissory Note etc. documents to avail the loan. As per the loan agreement you were supposed to clear the regular monthly installments.

That for valuable consideration and in discharging of your legal liabilities as per the agreement entered by you with my client, repayment of loan in Equal Monthly Installment (EMI) of **RS.8316/-** each and the regular payment of the EMI was essence of the contract. In order to ensure timely repayments, you had signed, issued and deposited with my client bank certain standard instruction to debit from your bank account bearing **No. 10934536478** towards payment of EMI and assuring that the said bank account shall have require credit balance so that the standard instruction is honored to credit your Loan Account Number mentioned above held with client bank.

That, you have failed and neglected to maintain sufficient credit balance in your aforesaid bank account which has resulted in dishonor of standard instruction for the Month of **SEPTEMBER 2021** toward monthly installment of **RS.8316/-** on dated **28 /09/2021** and your bankers has expressed inability to pay the amount contained in the standard instruction for the reason **DP NOT AVAILABLE. ACCT CANNOT B**, which attract a penalty liability against you.

That you must have to take notice that, standard instruction issued by you for repayment of debt is dishonour and the amount contained in the same is not received to my client bank. The dishonour of electric fund transfer in respect of a legally enforceable debt amount to an offence under Sec.25 of Payment and Settlement Systems Act,2007 and is punishable with imprisonment for term which may extend 2 years or with fine which may extend to twice the amount of the electronic fund transfer, or with both in addition to the punishment, the court are also empowered to grant

compensation, at cost of the accused, to the complainant for the interest, expenditure and cost incurred by the complainant for perusing the complaint.

That my client by this notice calls upon you that, make payment for the dishonoured standard instruction amount of **RS.8316/-** within 15 days from receipt of this notice, if you fail to do so my client will be compel to initiate Criminal Proceeding against you in the Court of Law. And you shall be held liable for the risk, costs and consequences thereof. Further your standard instruction (mandate) is dishonoured and thus my client bank has right as per the agreement to recall the entire loan amount from you at once in lump-sum, please take note of that.

These being circumstances, please take note that in default of your compliance with this notice, a criminal proceeding will be initiated against you after the expiry of the statutory period of 15 days entirely at your risk, as to cost and consequences thereof.

You are also liable to pay notice charges **Rs. 1000/-** is to be borne by you, copy of this reply is being sent to you by RPAD and a copy is retained for official records, which will be used in future proceeding against you.

Nashik.

Date:- 23/10/2021

Yours Truly,



**(Karan S. Jagdale)**  
**Advocate**

**Karan S. Jagdale**  
B. Com, LL.B.  
Advocate