

Latwan Branch
At Post Latwan, Tal-Mandangad, Dist-Ratnagiri, Pin- 415203
E-mail: Latwan.Ratnagiri@bankofindia.co.in

संदर्भ क्र. LAT/SEM/2024-25/121

दिनांक :- 19/11/2024

To,
Advocate

Sub – Title Verification of property (13/30 years) of
Applicant Mr. Raghunath Vithoba Dhanavade & Mrs. Anita Raghunath Dhanavade

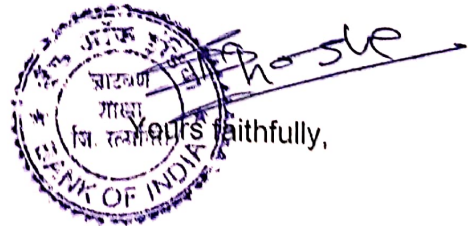
Dear Sir,

Please carry out search report for 13/30 years of property situated at
a) Flat No A 304 3rd Floor Om Sai ashirwad Co-operative Housing soc Ltd Situated at
kharegaon, Kalwa Thane-400605
Survey No.- 82 H No 4 Area- 395 sq ft

Your report should contain following points: -

- Letter should be addressed to bank with ref. no.
- Report should trace the title for the preceding 13/30 years.
- It should certify that mortgagor has a clear unencumbered and marketable title to the property in question / specification of urban land ceiling act will be applicable or not.
- List the documents to be submitted by mortgagor for creation of mortgage.
- It should also specify whether any permission is required to obtain under any act or from any authority whatsoever for creation of mortgage in case any such permission required details of the same should be given.
- Please certify I have seen the original title deed(s) which are genuine and that I have verified the right property in question.
- Please recover all your charges from proponent.

Thanking You,


Yours faithfully,

संदर्भ क्र. LAT/SEM/2024-25/120

दिनांक :- 19/11/2024

To,

**Sub – Valuation of the Properties for Housing loan purpose of Applicant
Mr. Raghunath Vithoba Dhanavade & Mrs. Anita Raghunath Dhanavade**

Dear Sir,

We request you to kindly carry out valuation of Property of **Mr. Raghunath Vithoba Dhanavade & Mrs. Anita Raghunath Dhanavade**. Please also submit the latest status of construction stage with valuation viz-a-viz Plan & Estimates submitted earlier. Please submit the report of valuation of work completed other than mentioned in estimate if any.

The properties at are

- a) Flat No A 304 3rd Floor Om Sai ashirwad Co-operative Housing soc Ltd Situated at kharegaon, Kalwa Thane-400605
Survey No.- 82 H No 4 Area- 395 sq ft

In case of valuation of flat / house, kindly advise us the details of Room wise carpet area of flat / house.


- a) Please also attach photographs of the properties.

You are requested to give following type of valuation

1. Market Value
2. Realizable Value
3. Distress Sale Value
4. Registration value of similar property with Sub Registrar Office
5. Insurable value

Please collect your fees from **Mr. Raghunath Vithoba Dhanavade & Mrs. Anita Raghunath Dhanavade**.

Thanking You!

 Yours faithfully,
[Signature]

Foreclosure Letter

From,

Date :06/09/2024

Suryoday Small Finance Bank

Branch : 50601-RAC-MUMBAINAVI MUMBAI

City : NAVI MUMBAI

To,

Name of the Customer : RAGHUNATH DHANAVADE

CIF NO : 190111005

Account No : 197060000217

Dear Customer,

This is to Certify that Shri/Smt/M/s. RAGHUNATH DHANAVADE was granted a loan of INR Rs. 2300000 on 28-FEB-19 under the product HOME LOAN NEW. As per the request of foreclosing the loan facility as on 06-SEP-24, you are requested to make the necessary payments towards the loan facility. Therefore, the concerned is requested to remove charge/vacate charge on the said property/asset where applicable.

The Customer account position as on date is as under:-

Sr No.	Particulars	Amount
1	Principal Outstanding	2004310.38
2	Interest Periodic receivable	17759.00
3	Interest Due	0.00
4	Penalty due	591.47
5	Pre-closure %	0
6	Pre-Closure Charges	0.00
7	GST (18% on foreclosure charges)	0.00
8	Charge due (Bounce charges)	1000.00
Loan foreclosure Amount (1+2+3+4+6+7+8)		2023660.85

Important Notes:

- 1.This Prepayment letter assumes that your last EMI has cleared.
 - 2.Please Make your balance cheque/draft in favour of "Suryoday Small Finance Bank Ltd Loan Account No 197060000217".
 - 3.Full and Final Settlement and closure of the loan will be subject to realization of the cheque/draft and payment of all charges that have accrued on the date of the prepayment.
 - 4.The Date of prepayment considered in the above calculation is 06-SEP-24 . After this date, additional interest will be charged at Rs 676.27 per day.
 - 5.As the upcoming EMI due date on this loan is 10-SEP-24, it is likely to be presented to your bankers on this date. We advise that you instruct your bankers to mark a stop-payment on the upcoming post-dated cheque/ debit-ECS to avoid any excess payment. In case the EMI gets paid upon presentation, the excess amount will be refunded through a pay order or direct credit (through NEFT) to your repayment account after 15 days of EMI Clearance.
 - 6.At the time of making your final Payment at any SSFBL Loan Centre, please submit the following.
 - A copy of this letter with your Signature.
 - Certified Copies of the invoice and RC Book if not already submitted earlier (applicable to vehicle loans only).
 - 7.Within 30 days of prepayment of your loan the following documents would be dispatched to your address mentioned above
 - No Dues Certificates.
 - For Vehicle Loans: No Objection certificate /Form 35
 - 8.In case you wish to have your un-encashed Post Dated / Security Cheques returned to you. Please raise a request within 45 days from the date of foreclosure at the SSBL Loan center. In case no request received within the stipulated time frame the same will be cancelled and destroyed.
 - 9.The effective GST will be applicable on all charges at the prevailing rate.
 - 10.Foreclosure Letter valid for 15 days only.
- For Suryoday Small Finance Bank

Authorized Signatory

Note: This is system generated statement hence no signature is required.



SURYODAY

A BANK OF SMILES

Date: 14 September 2021.

To,

RAGHUNATH DHANAVADE
ANITA DHANAVADE
MAHESH DHANAVADE
AKSHAY DHANAVADE

MUKKAM POST KELSHI DAPOLI
Ratnagiri MH 415717

Contact No - 8308036452

Dear Sir,

Home Loan Account Number: 197060000217 / 197080000218 Disbursement Date 28-02-2019.

List Of Documents:

With Reference to above, we have advice you that the following Original documents are in your Home Loan file in the custody of Suryoday Small Finance Bank Ltd.

Encl:

1. Original Registered Agreement for Sale Dated 10 Feb 1999 Documents No CHHA-292/1999 Executed between M/S Mumbra Devi Construction and Bhalchandra Narhari Shewale.
2. Original Registered Agreement for Sale Dated 07 July 2004 Documents No TNN5-4935-2004 Executed between Bhalchandra Narhari Shewale and Mr Ramesh Keshav Rathod.
3. Original Registered Agreement for Sale Dated 04 Feb 2019 Documents No TNN-9-1614-2019 Executed between Mr Ramesh Keshav Rathod and Mr Raghunath Vithoba Dhanavade & Mrs Anita Raghunath Dhanavade.
4. Original NOC Letter to Mortgage the flat Dated 12-02-2019 Executed between Om Sai Ashirwad Co-Operative Housing Society Limited and Mr Raghunath Vithoba Dhanavade.
5. Original Share Certificate No 12 Dated 15-01-2003 transferred Dated 01-08-2004 Om Sai Ashirwad Co-Operative Housing Society Limited and Mr Bhalchandra Narhari Shewale tha it transferred in the name of Mr Ramesh Keshav Rathod.
6. Original NOC Letter Dated 06-03-2019 Executed between Om Sai Ashirwad Co-Operative Housing Society Limited and Suryoday Small Finance Bank Ltd.
7. Original Maintenance Receipt No 1307 Dated 02-12-2018 Executed between Om Sai Ashirwad Co-Operative Housing Society Limited and Mr Ramesh Keshav Rathod.

Thanking You,

Suryoday Small Finance Bank Ltd.

Authorized Signatory



SURYODAY SMALL FINANCE BANK LIMITED

Regd & Corp Office : 1101, Sharda Terraces, Plot 65, Sector 11, CBD Belapur, Navi Mumbai - 400614 Tel: 022-40435800

Email: info@suryodaybank.com | Web: www.suryodaybank.com | CIN: U65923MH2008PLC261472 | GSTIN : 27AAMCS5499J1ZG