



Wednesday, December 07, 2011

4:12:36 PM

Original

नोंदणी 39 म.

Regn. 39 M

पावती

पावती क्र. : 9750

गावाचे नाव अंबड (खुर्द)

दिनांक 07/12/2011

दस्तावेजाचा अनुक्रमांक नमून5 - 09583 - 2011

दस्तावेजाचा प्रकार

अधिक प्रभार

(33-बोजेका असे गहाण हे अनुच्छेद 40, खंड (ब) मध्ये उल्लेखित त्या वर्गनाचे (म्हणजे कर्मजाविना) असेल तेव्हा.

सादर करणाराचे नाव: अनंत मल्हारी शिंदे . .

नोंदणी फी	:-	10000.00
नक्कल (अ. 11(1)), पृष्ठांकनाची नक्कल (आ. 11(2)), रुजवात (अ. 12) व छायाचित्रण (अ. 13) -> एकत्रित फी (20)	:-	400.00
एकूण	रु.	10400.00

आपणास हा दस्त अंदाजे 4:27PM ह्या वेळेस मिळेल

दुय्यम निबंधक

सह दु.नि.का नाशिक 5

बाजार मुल्य: 0 रु. कर्जाची रक्कम: 1000000 रु.

भरलेले मुद्रांक शुल्क: 5000 रु.

देयकाचा प्रकार : डीडी/धनाकर्षाद्वारे;

बँकेचे नाव व पत्ता: अँडिएस बँक लि. नाशिक शाखा;

डीडी/धनाकर्ष क्रमांक: 052831; रक्कम: 10000 रु.; दिनांक: 07/12/2011

१०२५ ५२५ १०२५ ५२५ १०२५

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म

8403

नसिन-५
दस्त क्र. (8403 / 2011)
9-20



SHREE SAMARTH SAHAKARI BANK LTD., NASHIK

"Naroshanka" Rajebahaddar Compound, M.G Road, Nashik-1

Receipt No. 9178 **RECEIPT** Date: 05/12/2011

Received with thanks from M/s. Arjun Malhotra Shinde

Through Adv. Anika Mangesh

Rs. 5000/- (Rupees five thousand only/-)

) In Payment of document franking.

Type of Documents: Adv. Mortgage Deed

Franking Sr. No. 84397

For SHREE SAMARTH SAHAKARI BANK LTD., NASHIK

[Signature]
Customers Signature

[Signature]
AUTHORISED SIGNATORY

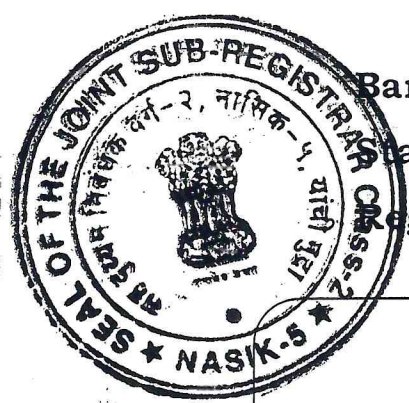
For Shree Samarth Sahakari Bank Ltd., Nashik
Authorized Signature

उक्त पुरावा प्रमाण अन्वये व्हायलेट लॅम्प खाली तपासले वरतून सन्. १९५५/ संघीत प्राधिकृत अधिकाऱ्याशी दुरुध्वनी वरून संपर्क साधून, मेळ बरोबर आढळून आला.

[Signature]
सह. दुर्यम निबंधक वर्ग-२.
नाशिक-५. **श्री समर्थ सहकारी बँक लि., नाशिक.**
स्टॅम्प प्रोग्रामचा नं. : अजित मल्हारी शिंदे
पत्ता : मंजो वस. रो. दादर, को. १,
मुंबई ४०००३२
हस्ता : अ.स. म. लि. ला. मुंबई
रक्कम रु. 5000 पावती क्र. 84397
सपथे अक्षरी : पाच हजार मात्र

[Signature]
शाखाधिकारी

Shree Samarth Sahakari Bank Ltd., Nashik, "Naroshanka", Rajebahaddar Compound, M.G. Road, Nashik-422 001.
0-5/STP(O)/C.R.1057/01/05/1056-99/05



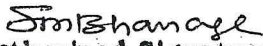
Bank Guarantee of Rs.10,00,000/-
Stamp Rs.5000/-
Registration Rs.10,000/-

Additional Mortgage Deed

(For bank guarantee of Rs.10,00,000/-)

This Additional Mortgage Deed made and Executed on this 5th day of December, in the year 2011 at Nashik.

84397
139765
R.0005000/-
INDIA
STAMP DUTY MAHARASHTRA
SPECIAL ADHESIVE DEC 05 2011
13:02

Nature of Document:	Additional Mortgage Deed
Registration Details:	Sub-Registrar No-5 of Tal & Dist-Nashik.
Franking Unique No:	139765
Property Description in Brief:	Ambad khurd, S.No.304/2/1, Plot No.27, Ro- House No.1, Manovas, Nashik.
Bank Guarantee Amount:	10,00,000/-
Stamp Purchaser's Name:	Mr.Anant Malhari Shinde
Name of the other party:	The Thane Janta Sahakari Bank Ltd. Registered under the Multi-state co- op.Societies Act, 2002, having its registered office at Madhukar Bhavan, Road No.16, Wagle Estate, Thane west-400 606.
In through Name&Addrees:	Adv.Anita Prakash Mungase R/o:B-13, meghdoot shopping center, C.B.S. Nashik.
Stamp Duty Amount:	5000/- in words (Rupees five Thousand only)
Authorized Person's full Signature & Seal:	For Shree Samarth Sahakar, Bank Ltd., Nashik  Authorized Signature



नसतन-५

दस्त क्र. (२५८३ / २०११)

७-२०

BETWEEN**Mr. Anant Malhari Shinde**

Age: 35 yrs, Occ: Business,

R/o. Row house No. 1,

Manowas, Ambad khurd, Nashik.

Hereinafter referred to as the **Mortgagor** (which expression shall unless it be repugnant to the context or meaning thereof, mean and include their heirs, legal representatives, executors, administrators & assigns) of the FIRST PART.

AND**Shreenath Engineering**Proprietor **Mr. Anant Malhari Shinde**

Age: 35 yrs, Occ: Business,

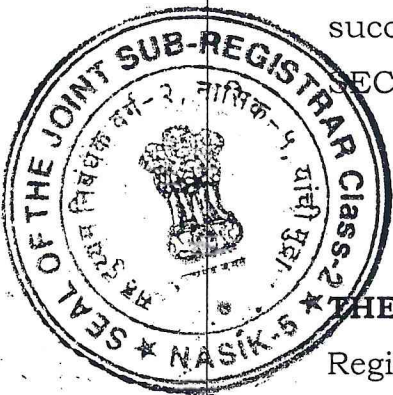
R/o. Row house No. 1,

Manowas, Ambad khurd, Nashik.

Hereinafter referred to as the **Borrower** (which expression shall unless it be repugnant to the context or meaning thereof, mean and include their heirs, executors, successors, representatives, administrators, assigns of the SECOND PART.

AND**THE Thane Janta Sahakari Bank Ltd.**

Registered under the multi-state co.op. Societies Act, 2002, having its registered office at Madhukar Bhavan, Road No. 16, Wagle Estate, Thane West-400 606, under registration No. MSCS/CR/287/2008 dtd. 23.10.2008.



नसिन-५
दस्तावेज क्र. (७५८३ / २०११)
४-२०

Hereinafter referred to as **"THE MORTGAGEE BANK"** (which expression shall unless it be repugnant to the context or meaning thereof include their successor and/or successors and assigns) of the OTHER PART.

WHEREAS the mortgagor herein is the absolute owner of the premises described in seclude II hereunder written.

AND WHEREAS the mortgagor / borrower herein have purchased the premises described in schedule II hereunder written by sale deed (Deed of Apartment) from Mr.Vasantrao Madhavrao Birar which is registered at sr.no.7392 on 13.9.2011 in the office of Sub-Registrar Nashik 5.

AND WHEREAS the property described in schedule I herein written purchased by Mr.Vasantrao Madhavrao Birar from Dilip Patil by sale deed dtd.5.4.2002.

AND WHEREAS N.A. order is given by Collector Nashik vide his order No.N.A./SR/185/179 dtd.15.5.79.

AND WHEREAS the Completion certificate given by Nashik Municipal Corporation vide their letter No. "Nagar Rachana"/Cidco/009217 dtd.21.9.2007.

AND WHEREAS borrower/mortgagor herein have submitted an application for the loan facilities to the mortgagee bank.

AND WHEREAS the mortgagor herein being the sole proprietor of the borrower herein offered the premises described in schedule II as security for the facility sanctioned by the mortgagee and also offered the Hypothecation of Stock and Book Debts of her business activities.

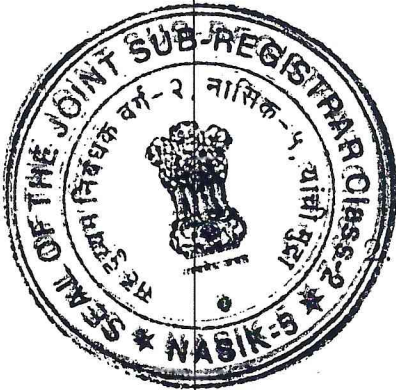


नसिन-५
दस्त क्र. (२५८३ / २०११)
५-२०

AND WHEREAS the borrower/mortgagor herein have also offered the their party guarantee of Mrs.Sunanda Subhash Bhusare and Mr.Subhash Madhukar Bhusare.

NOW THEREFORE THIS REGISTERED MORTGAGE WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES AS SHOWN BELOW:

- a. Cash Credit limit of Rs.30,00,000/- in words Rs.Thirty Lac only @ 13.50% p.a.at monthly rest i.e. 1.50% below PLR,
 Period - 12 months shall be reviewed on yearly basis
 Security- Prime-Hypothecation of stock and book debts and Collateral-Premises described in schedule II.
 Mortgagor executed mortgage deed for cash credit limit of Rs.30,00,000/- on dtd.23/9/2011 Registered with sub-Register Nashik-5 at serial no.7663/2011. But for bank Guarantee of Rs.10,00,000/- was not included in the above mentioned deed. Hence the Additional Mortgage deed is to be executed on which the requisite amount of stamp duty is affixed.
- b. Bank Guarantee of Rs.10,00,000/- in words Rs.Ten Lac only for the period of 12 months shall be reviewed on yearly basis.
 Security by-25% margin by way of FDR.
 75% by way of premises/property described in schedule II.
 The borrower/mortgagor herein declared that the premises described in schedule II is free, clear, marketable and it is not charged by registered mortgage or equitable mortgage by any other co.op.Bank, Nationalized bank, Patsanstha, private bank, private money lenders.

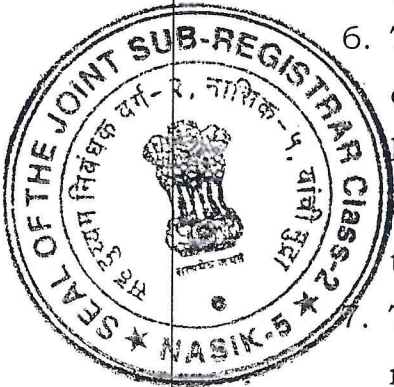


नसिन-५

दस्तावेज क्र. (१०५८३ / २०११)

६-२०

3. The borrower/mortgagor herein declares that he has handed over the title deeds in the custody of the mortgagee bank i.e. original agreement with registration receipt of premises described in schedule II.
4. The borrower/mortgagor have accepted the terms and conditions of the Loan Sanction Letter and also executed Loan Documents in favour of the Mortgagee herein which terms and conditions are already accepted by the Mortgagor herein and it will be treated that the said terms and conditions are reiterated in this Deed of Registered Mortgage.
5. The borrower/mortgagor also agree that he has given property described in Schedule II hereunder written as security for the said loan amount in the event of any default in repayment of the said loan amount, the Mortgagee will have every right to take the possession & dispose off the said property and recover the loan amount form sale of the said property by appropriating the sale proceeds thereof to the principal loan amount with accrued interest upto date. The Mortgagor further agree that if on sale of the said property described in Schedule II, hereunder written does not satisfy the amount outstanding, then the Mortgagor is also personally liable to satisfy the loan amount.
6. The Mortgagee may record the charge of the loan amount only with respect to the property described in schedule hereunder written in the other rights column of the 7/12 extract of the property for the loan amount sanctioned by the Mortgagee.
7. The borrower/mortgagor declare that he has not mortgaged the property described in Schedule II, hereunder written to any financial institution for any kind of loans nor the said property is subject matter thereof.



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दस्त क्र. (२५८३ / २०११)
७-२०

8. The borrower/mortgagor will also pay the municipal taxes, N.A. taxes and other taxes levied on the property described in schedule II, hereunder written regularly and keep the property free from encumbrances during the currency of Advance/loan.
9. The borrower/mortgagor will not entered into agreement of sale with respect to the property described in the schedule without the consent of the mortgagee.
10. The borrower/mortgagor will take all care of the premises and maintenance and keep the premises good and tenantable condition.
11. The borrower/mortgagor will regularly insure the premises and renew the same regularly.
12. The borrower/mortgagor will not give possession of the said premises to any third party by tenancy or rental of in any other manner and he will keep the possession with them during the currency of advance.
13. The borrower/mortgagor hereby covenants with the mortgagee as under:-
 - a. So long as this mortgage shall be subsisting on the loan account, the mortgagor shall not create, execute or concur in the creation or execution of any other security or encumbrance of any kind over or affecting the mortgaged premises or any part or parts/thereof in favour any person, firm or company anywhere, let or license his/her interest in the same or part with procession thereof save with the prior written permission of the mortgagee and save to the extent and in the manner permitted thereby.
 - b. During the continuance of this security the mortgagor shall not put the mortgaged premises to any other use.
 - c. During the continuance of this security, the mortgagor shall not without the previous consent of the mortgagee in writing, pull down, demolish or



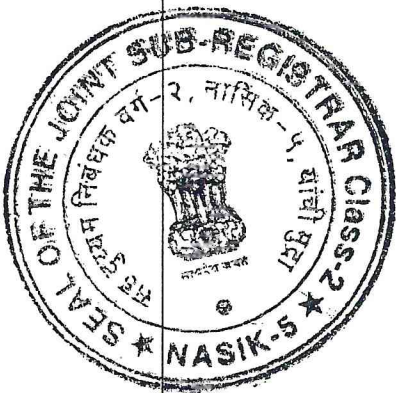
नसिक-५

दस्तावेज क्र. (२५८३ / २०११)

८-२०

remove any building, or other structures or erections or fixtures and fittings comprised in the mortgaged premises and hereby mortgaged or any part thereof except in the ordinary course of repairs maintenance or improvement and will in such cases restore or procure to be restored such buildings, structures or erections or other fixtures and fittings as the case may be or replace the same or procure the same to be replaced by another of similar nature and of equal values.

- d. The mortgagor shall at all times during the continuance of these presents and security hereby created pay all the ground rates, taxes and impositions, present as well as future all dues and on goings whatsoever payable in respect of mortgaged premises immediately the same shall have become due and will keep the said and every part thereof in substantial state of repair and working.
- e. The mortgagor shall keep such of the mortgaged premises as are of insurable nature and the fixtures, fittings, installations, erections and constructions herein comprised and hereby mortgaged insured in the joint names of the mortgagor and mortgagee against loss or damage by fire, flood, earthquake, cyclone, typhoon, lightning explosion, riot and other risks as may be required by the mortgagee from time to time on the basis of replacement cost or other basis of value satisfactory to the mortgagee in such insurance office of repute to be approved of in writing by the mortgagee and mortgagor shall duty pay all premium for renewal of such insurance and shall deliver and leave with mortgagee all policies of such insurance to be effected by the mortgagor in terms of these presents and in any such cases it shall be lawful for but not obligatory upon the mortgagee to



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दस्तावेज क्र. (EUC3/2022)

२-२०

effect insurance and or to pay the premium and it shall be lawful but not obligator to do so, to repair and keep in good substantial repair and in order the mortgaged premises and every part thereof and pay all such rents, rates and taxes and outgoings dues and dues and duties and other insurable properties and assets covered by this security on the basis of replacement cost or such other basis satisfactory to the mortgagee and for such time as mortgagee shall think proper and in cases of any claim arising under such insurance shall at the option of the mortgagee either be applied towards replacement or repairs to the said assets or the satisfaction of the mortgagee dues hereunder.

- f. Nothing herein before mentioned shall absolve the mortgagor from paying to the mortgagee and the mortgagor shall forthwith on demand by the mortgagee pay to the mortgagee all moneys, premium, outgoing charges, expenses dues and duties as mentioned hereto before together with interested thereon at the specified rates from the time of same having been incurred and until repayment and the same shall form a charge on the said mortgaged premises the person liabilities of the mortgagor shall also remain.

The Mortgagor shall permit the mortgagee and servants and agents either alone or with workmen and others from time to time at all reasonable times to enter into an upon and mortgaged premises, and to inspect the same and for any of the purposes and aforesaid.

- 14) All buildings, structures, or any other erections and installations which may be constructed or erected in connection with the mortgaged premises or any part or



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दस्तावेज क्र. (०५७३/२०११)

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parts thereof or which may be installed or fixed to the mortgaged premises stand included in this security.

15) The Mortgagor hereby further declares and agrees as under.

A. If default is made by the mortgagor in payment of any moneys for the time being outstanding against him/her according to the terms and conditions governing the advance of the loan in question or in payment of interest at the rate and in the manner as specified herein or.

B. If default shall be made by the mortgagor in performance and in observance of any covenant conditions or provisions governing the advance of the loan in question or.

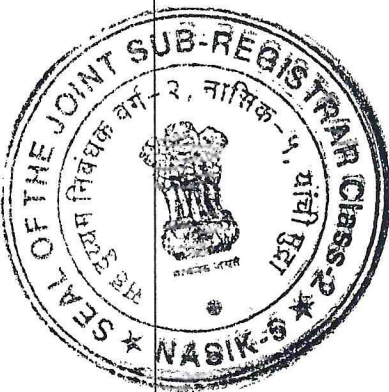
C. If the mortgagor without the previous written consent of the mortgagee sells or parts with his interest in mortgaged premises or any part thereof or.

D. If mortgagor is deprived of the whole or part of this security by or in consequence of any sort of commission of the mortgagor or.

E. If the mortgagee shall be of the opinion that circumstances exists under which the mortgagee's interest is in jeopardy or.

F. If by any cause the mortgaged premises are partially destroyed or the security is rendered insufficient and the mortgagee has given the mortgagor a responsible opportunity for providing further security enough to render the security sufficient to the satisfaction of the mortgagee and the mortgagor fails to do so or.

G. If it is found hereafter that the title of the mortgagor to the mortgaged premises was defective.



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प्लॉट क्र. (२५८३/२०११)

०९-२०

Then and in any one or more of such cases the moneys for the time being owing by the mortgagor to the mortgagee shall at option of the mortgagee immediately become payable to the mortgagee and the bank shall be entitled to exercise any of its rights and remedies in its discretion for realization of the mortgaged debt and the decision of the bank as to whether any one or more of the aforesaid circumstances exist shall be conclusive and binding upon the mortgagor. In the event of the amount due not being fully satisfied from the sale procedure of the mortgaged premises the mortgagor shall be personally responsible to repay the balance to the mortgagee.

SCHEDULE - I

DESCRIPTION OF THE PROPERTY

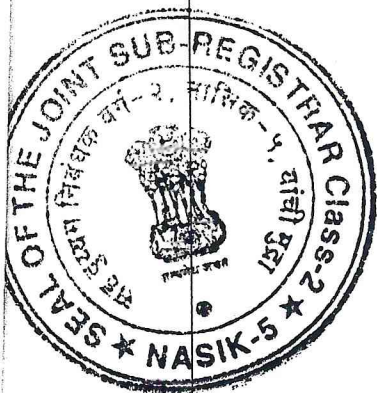
All that piece and parcel of N.A. land bearing Plot NO.27 measuring 316.80 Sq.Mtrs. out of S.No.304/2/1, situated at Ambad Khurd, within the limits of Nashik Municipal Corporation Nashik bounded as

East : Plot No.28
 West : Plot No.26
 South: S.No.305
 North: 25 Ft. colony road

SCHEDULE - II

All that piece and parcel of constructed premises bearing Row House No.1, measuring 91.54 Sq.Mtrs (Ground and first floor), open space 19.98 sq.mtrs, in Manovas Apartment, bounded as.

East : Vrundavan Apartment,
 West : Row House No.2
 South : Guru Darshan Apartment,
 North : colony road



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दस्ता क्र. (०५८७/२०११)
१२-२०

IN WITNESS WHEREOF the parties hereto have hereunto set and subscribed their respective signature on the day, month and year first hereinabove mentioned.

SIGNED SEALED & DELIVERED
BY WITHIN NAMED MORTGAGOR
Mr. Anant Malhari Shinde

.....
(Signature)

SIGNED SEALED & DELIVERED
BY WITHIN NAMED MORTGAGOR
Mr. Anant Malhari Shinde

.....
(Signature)

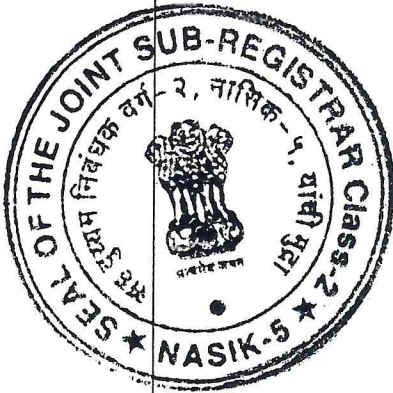
IN THE PRESENCE OF WITNESSES:

1. Handage Anil Rangnath

.....
(Signature)

2. Patil Anjali Pradeep

.....
(Signature)





THE THANE NANATA SAHAKARI BANK LTD. (13/2011)

HEAD OFFICE

Reg. & Adm. Office: "Madhukar Bhavan", Road No.16, Vagle Estate, Thane - 20

नसम-६
13/2011

MEMORANDUM OF LOAN SANCTION

OUTWARD NO. 41/39

DATE: 12/09/2011

To,
THE BRANCH MANAGER
INDIRA NAGAR BRANCH

REF: LOAN APPLICATION NO.41/105

Dear Sir/Madam,

SUBJECT: PROPOSAL OF M/S. SHREE NATH ENGINEERING

नसम-६
क्र. (10663/2011)
23-9

The application of above mentioned client was placed before CREDIT COMMITTEE-II. The credit limit is sanctioned at its meeting dated 12/09/2011 vide Resolution No. CR. COMT-II/SEPT./02 on the following terms and conditions.

1) CATEGORY OF APPLICANT : PRIORITY

FUNDED LIMIT

WORKING CAPITAL

Type of Facility	Limit sanctioned	R.O.I.	Margin	Period	Security
Cash Credit Limit	₹ 30.00 lacs	@13.50% p.a. (at monthly rest) i.e. 1.50% below PLR	30%	12 months. Shall be renewed on yearly basis.	Hypothecation of Stock & Book Debts.

(IN WORDS CASH CREDIT LIMIT OF ₹.THIRTY LACS ONLY)

TERM LOAN

Type of Facility	Limit Sanctioned	R.O.I.	Margin	Period	Repayment EMI	Security
Property Loan	₹16.00 Lacs	@13.50% p.a. (at monthly rest) i.e. 1.50% below PLR	25%	66M/60EMI	₹36,816/-	Gala No. BS-2 & BS-3, Udyog Swamini, Prerna SanKul, A-17 MIDC Ambad, Nashik-10

(IN WORDS PROPERTY LOAN OF ₹ SIXTEEN LACS ONLY)

Not attached

NON FUNDED LIMIT

BANK GUARANTEE

Type Facility	Limit Sanctioned	Period	Margin	Security
Bank Guarantee	₹ 10.00Lacs	12 M. Shall be reviewed on yearly basis	25%	25% margin by way of FDR & 75% by way of Property



- To take 04, Manovas Row Houses, Behind Hanuman Mandir, Manik Nagar, Ambad Shiwar, as Collateral security of covering total exposure.
- To charge interest @ 13.50% i.e. 150 basis points below with PLR for all credit limits.
- To charge interest @ 10.50% on applied limit.

Hypothecation of stock and book debts
Mortgage of Row House No.01, In Manovas Row Houses, Behind Hanuman Mandir, Manik Nagar, Ambad Shiwar, Nashik
Agreement to create mortgage of Gala No. BS-2 & BS-3, Udyog Swamini, Prerna SanKul, MIDC Ambad, Nashik-10

PROCESSING CHARGES (FOR CASH CREDIT): -₹ 15,000/- + Service tax (as applicable)
PROCESSING CHARGES (FOR PROPERTY LOAN): -₹ 8,000/- + Service tax (as applicable)
PROCESSING CHARGES (FOR BANK GUARANTEE): -₹ 5,000/- + Service tax (as applicable)
LEGAL CHARGES: -₹ 12,500/- + Service tax (as applicable)

Stamp Duty for Hypothecation/Mortgage to Be Recovered Separately from the Applicant as Per the Stamp Act.

M/s Shree Nath Engineering



नसम-५
दस्तावेज (०५८३/२०११)
१४-२०

3) GUARANTOR'S NAME(S):

- 1) Mrs. Sunanda Subhash Bhusare
- 2) Mr. Subhash Madhakar Bhusare

4) MEMBERSHIP:

Shares to be obtained by the Borrower amounting to ₹ 1,40,000/- Co-Borrower/ Member/ Directors - One share each should be obtained. [Max. ₹5,00,000/-] Guarantors to be made Nominal Members (For Branch Officials) [Rs. _____] Debited on _____

नसम-५
दस्तावेज (०६६३/२०११)
१४-१९

5) TERMS AND CONDITIONS:-

CASH CREDIT

❖ Pre-Disbursement:

1. Hypothecation of Stock & Book debts
2. Cash Credit to be disbursed on execution of Registered Mortgage of Row House No.01, In Manovas Row Houses, Behind Hanuman Mandir, Manik Nagar, Ambad Shiwar, Nashik.
3. Irrevocable Power of Attorney to be taken on record.

❖ Post Disbursement:

1. Utilization of Cash credit will be allowed within availability of Drawing Power or Sanctioned limit whichever is less.
2. Stock / Creditors Statements as on last date of preceding month to be submitted before 10th day of succeeding month.
3. Penalty of Rs.1000.00 for Late submission of Stock /Creditors Statement for every instance of late submission. (This penalty is in addition to 2% penal interest).

PROPERTY LOAN:

❖ Pre Disbursement:

1. Direct payment to Seller or Udyog swamini Hitwardhani Mahila Sahakari Society-Nashik" or reimbursement on basis of submission of proof for payment.
2. Loan to be disbursed on basis of execution of "Agreement to create mortgage of Gala No. BS-2 & BS-3, Udyog Swamini, Prerna Sankul, MIDC Ambad, Nashik-10 & registered mortgage Row House No.01, In Manovas Row Houses, Behind Hanuman Mandir, Manik Nagar, Ambad Shiwar, Nashik"

❖ Post disbursement:

1. All original stamp receipts, quotations, Invoices/bills to be obtained on record.
2. Interest for the moratorium period to be recovered on monthly basis.

BANK GUARANTEE:

25% Margin in F.D. for bank Guarantees and 75% covered by way of property. Bank Guarantee Commission as per rules.

OTHER TERMS & CONDITIONS:

❖ Pre Disbursement:

1. The clearance of Gala No. BS-2 & BS-3, Udyog Swamini, Prerna Sankul, MIDC Ambad, Nashik-10 & registered mortgage Row House No.01, In Manovas Row Houses, Behind Hanuman Mandir, Manik Nagar, Ambad Shiwar, Nashik by Bank's panel advocate & all original documents as required by Panel Advocate to be obtained on record.

2. Sanctioned credit facilities to be disbursed on the basis of Agreement to Create Registered Mortgage of Row House No.01, In Manovas Row Houses, Behind Hanuman Mandir, Manik Nagar, Ambad Shiwar, Nashik covering total exposure.
3. Explore the possibility for assignment of LIP Policy.



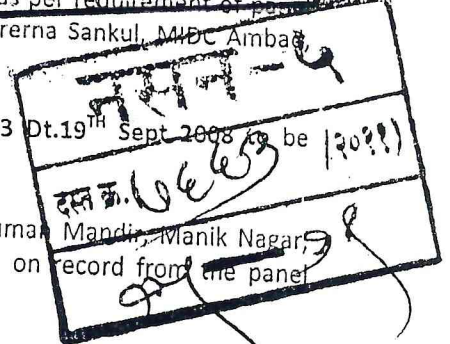
नसम-५

दस्त क्र. (०५०९ / २०११)

१५-१०

❖ Post Disbursement:

1. TPA & Registered Mortgage as well as deposit of all other documents as per requirement of post advocate in respect of A-17, Gala No. BS-2 & BS-3, Udyog Swamini, Prerna Sankul, MIDC Ambad, Nashik-10 within 4 month, to be obtained on record.
2. Adequate off & on site insurance of all the assets charged to the Bank.
3. Visit report as per HO circular no. HO/CREDIT/08-09/CIRCULAR/38/63 Dt. 19th Sept 2008 to be obtained on record.
4. Exclusive banking with The Thane Janata Sahakari Bank Ltd.
5. Valuation of Row House No.01, In Manovas Row Houses, Behind Hanuman Mandir, Manik Nagar, Ambad Shiwar, Nashik, Gala and Plant and Machinery to be obtained on record from the panel valuer.



6) GENERAL TERMS & CONDITIONS:-

- a. Interest is subject to changes stipulated as per the directives of The Reserve Bank of India and as determined by Bank from time to time. Bank reserves the right to make upward revision in interest rate in line with emerging interest rate scenario and as per Bank's policy without giving prior notices to the Borrower/Guarantor(s).
- b. Interest will be charged at monthly rest and to be paid immediately on the date of its application. No separate notice will be sent as interest will be applied in every account and such application of interest at monthly rest from time to time will be taken as deemed notice to Borrower(s). Bank reserves the right to recompense.
- c. Branch to recover the amount of processing charges for the unrenewed period.
- d. Adequate Insurance of Securities with Bank clause. Original copy of policy/cover note with bank clause to be submitted to the Bank.
- e. 2% p.a. over and above normal rate will be charged as penal interest for:
 - i. Non-Compliance of terms and conditions [Concurrent Audit/Internal Audit Report shall be the base for identifying the Non-Compliance of terms and conditions].
 - ii. Failure to maintain adequate security.
 - iii. Failure to pay due Installment
 - iv. Overdue Installment / Interest
 - v. Over drawings in sanctioned limit.
 - vi. Overdue interest.
 - vii. Non-submission of Stock statement before 10th of every month.
 - viii. Non-renewal of working capital limits within one month from the due date.
 - ix. Overdue Project Finance. [Penal interest should also be recovered for extended period even if sanction for the same is obtained.]
 - x. Non-submission of Audited financial statement, if applicable.
- f. Penalty of 2% will be charged on outstanding dues for prepayment of loan in case of takeover by any other financial institution/Bank or Credit Society.
- g. The Proprietary concern/firm/company shall not make any inter transfer transactions among its Associate concern's except genuine trade transaction.
- h. The Bank will have the right to examine at all times the Company's/firm's/Proprietary concern's books of accounts and to have the Company's/ firm's factories inspected from time to time by officers of the Bank and/or qualified auditors or technical experts and/or management consultant of the Bank's choice. Cost of such inspection will be borne by the Company/ firm.
- i. During the currency of the Bank's credit facilities, the Proprietary concern/firm/company will not without prior approval of the Bank:
 - i. Effect any change in the Proprietary concern's/firm's/Company's capital structure.
 - ii. Effect any change in the constitution.
 - iii. Effect any change in the Management set up.
 - iv. Invest by way of share capital or advance funds to or place deposit with any other concern
 - v. Normal trade creditor security deposit in the normal course of business or advance to employees (however be extended).
 - vi. Enter into borrowing arrangement whether secured or unsecured with any other banks, financial institutions, company or otherwise.The Proprietary concern/firm/company will keep the Bank informed of the happenings of any event likely to have a substantial effect on their profit or business. If, for instance, the monthly production of sales are substantially less than what has been indicated to the Bank, the firm/company will inform accordingly with explanations and the remedial steps proposed to be taken.
- k. Xerox copies to be verified from the original.
- l. Certified true copy of Board Resolution for approaching our Bank for credit limits mentioning authorised signatories to be obtained on record.



नसम-५

दस्त क्र. (२५८३ / २०११)

०६-१०

- m. Certified true copy of Board Resolution mentioning Authorised Signatories, affixation of common seal, Creation of charges on securities & acceptance of terms and conditions of loans sanctioned is to be submitted.
- n. Certified true copy of Board Resolution from M/s. _____ giving Corporate Guarantee to M/s. _____ Company.
- o. In case of Private Limited and Limited Company, charge with R.O.C. to be registered within stipulated period covering total exposure [Existing & Proposed].
- p. Irrevocable Power of Attorney be obtained on record.
- q. Any Escalation in the project cost shall be brought in by Proprietor/Firm/Company.
- r. Undertaking to maintain level of unsecured loans/deposits of friends and relatives till currency of loan and will not be paid unless written permission of the Bank is to be obtained.
- s. Certificate of Chartered Accountant confirming capital raised by the firm/company, be obtained.
- t. Registration of Bank's charge on the vehicle(s) with R.T.O. & copy of R.C. book along with set of TWO blank transfer forms duly signed by Borrower(s) is to be submitted. In case of transport, a copy of R.T.O. permit duly renewed is to be submitted & the vehicle is to be registered as "PUBLIC CARRIER". The vehicle under hypothecation is to be brought to the Bank for routine inspection at least once in every quarter or as per the requirement of the Bank.
- u. Based on actual cash flow, bank can accelerate repayment of Bank loan.
- v. Even though the above mentioned facility/ies are granted to firm/company, the Bank reserves the right to recall the facility or alter the terms and conditions at any time at the discretion of the Bank during the currency of facility without any prior notice to firm/company.
- w. The Bank reserves the right to discontinue the loan and to stop any disbursement without giving any notice, in case of non-compliance/breach of any of the terms and conditions stipulated herein and from time to time in the relevant documents or if any information/particulars furnished to bank is found to be incorrect or in case of any development of situations where in the opinion of the bank, its interest will be/is likely to be prejudicially affected by such continuation of disbursement.
- x. This sanction would remain valid for the period of three months only from the date of this letter.

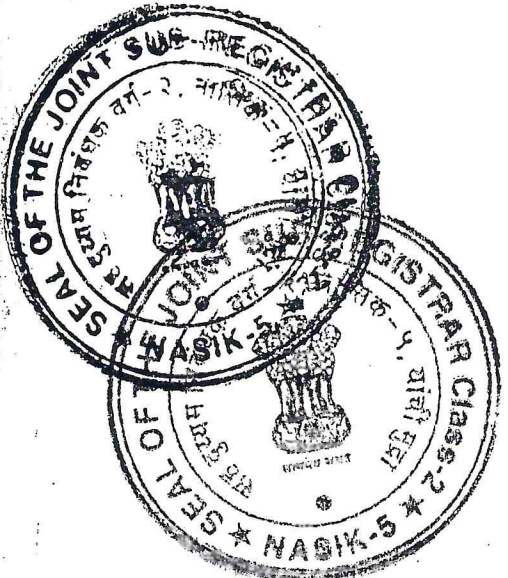
नसम-५

दस्त क्र. (२५८३ / २०११)

०६-११

7) DOCUMENTATION:-

- Documentation to be obtained as per H.O.Circular No.HO/CR/33/CIR/5 dtd.03.06.2003.
- The loan will be disbursed on completion of all the formalities and documents duly executed should be kept alongwith loan application and sanction memo in a separate folder.
- Note to retain one copy of sanction letter duly signed by borrowers/guarantors in document file.



[Signature]
CHIEF MANAGER
 (SCC-NASHIK)



नसतन-५
दिनांक (०५/०३/२०११)
१०-२०

THE THANE JANATA SAHAKARI BANK LTD.

Branch:

Date:

Copy to

Shri / M/s. _____

Dear Sir / Madam,

We _____ are pleased to inform you that as per your request the above mentioned credit facility is sanctioned to you on the terms and conditions as mentioned therein above.

In this connection you are requested to contact the undersigned during office hours for the completion of necessary documentation for availing the said facility.

For Thane Janata Sahakari Bank Ltd.

CHIEF MANAGER
(SCC-NASHIK)

नसतन-५
दिनांक (०५/०३/२०११)
१०-२०

ACKNOWLEDGMENT OF THE BORROWER (S) AND GUARANTORS (S)

All Terms and Conditions and General terms specified in this sanction letter dated _____ vide Resolution No. _____ are acceptable to me/us and I/We undertake to abide the same. Further I/We (Applicant) authorise the Bank to exercise the right of recompense and shall debit/recover all charge pertaining to insurance /ECGC premium, processing charges and any other incidental charges/expenses from my/our Bank account with you.

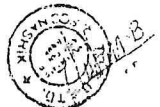
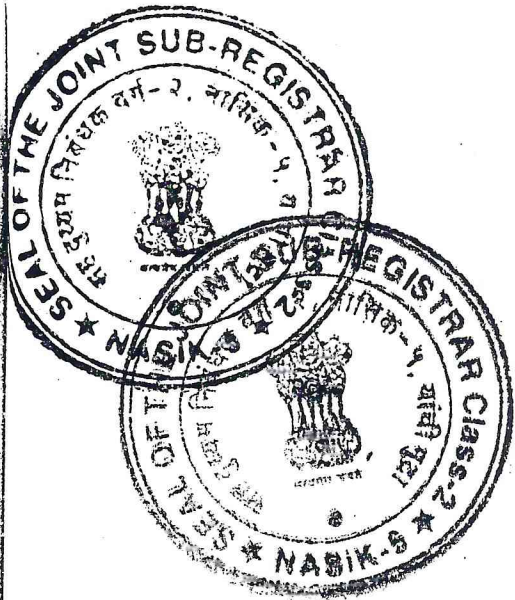
I/ We undertake to utilize the funds for the purpose specified in Loan Application form & I/We is/ are prohibited from using the loan amount or any part there of for any purpose other than for which it has been sanctioned. If the bank apprehends or it has reason to believe that the borrower had violated or is violating this condition, it has a right to recall the loan amt or any part thereof at once not withstanding anything to the contrary contained in the loan agreement or any other agreement

SIGNATURE OF BORROWER (S)

SIGNATURE OF THE GUARANTOR (S)

A)

B)





Friday, September 23, 2011
12:50:01 PM

पावती

Original

नोंदणी 39
Regn. 39 M

नसम-५
दस्त क्र. (०५८३/२०११)
१८-२०

पावती क्र. : 7797

गावाचे नाव अंबड (खुर्द)

दिनांक 23/09/2011

दस्तऐवजाचा अनुक्रमांक

नसम 5 - 07663 - 2011

दस्ता ऐवजाचा प्रकार

गहाणखत

ब) जेव्हा उपोक्त प्रमाणे करून दिलेला नसम दिला देण्याचे कबूल केले नसले तेव्हा.

सादर करणाराचे नाव: अनंत गल्हारी शिंदे

नोंदणी फी

:- 30000.00


नक्कल (अ. 11(1)), पृष्ठांकनाची नक्कल (अ. 11(2)),
रजवात (अ. 12) व छायाचित्रण (अ. 13) -> एकत्रित फी (17)

:- 340.00

एकूण रु.

30340.00

आपणास हा दस्त अंदाजे 1:04PM ह्या वेळेस मिळेल


दुय्यम निवधक
सह दु.नि.का-नाशिक 5

बाजार मूल्य: 0 रु.

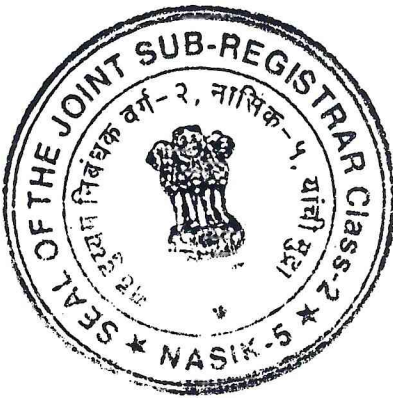
कर्जाची रक्कम: 3000000 रु.

भरलेले मुद्रांक शुल्क: 15000 रु.

देयकाचा प्रकार : डीडी/धनाकर्षाद्वारे;

बँकेचे नाव व पत्ता: एच डी एफ सी बँक लि. नाशिक;

डीडी/धनाकर्ष क्रमांक: 506699; रक्कम: 30000 रु.; दिनांक: 22/09/2011





07/12/2011

दुय्यम निबंधकः

दस्त गोषवारा भाग-1

नसिन 5

दस्त क्र 9583/2011

4:13:54 pm

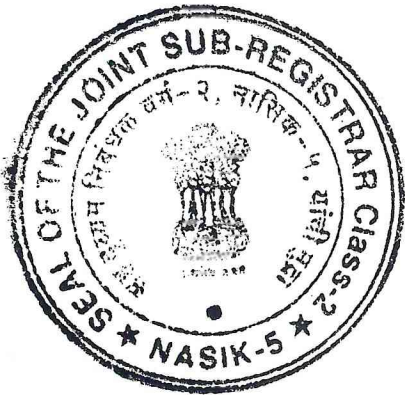
सह दु.नि.का-नाशिक 5

१९२०

दस्त क्रमांक : 9583/2011

दस्ताचा प्रकार : अधिक प्रभार

अनु क्र.	पक्षकाराचे नाव व पत्ता	पक्षकाराचा प्रकार	छायाचित्र	अंगठ्याचा ठसा
1	नाक अनंत मल्हारी शिंदे . . पत्ता: घर/फ्लॉट नं: - गल्ली/रस्ता: - ईमारतीचे नाक: मनोवस ईमारत नं: - पेट/वसाहत: अंबड खुर्द शहर/गाव: नाशिक तालुका: नाशिक पिन: - पॅन नम्बर: -	लिहून देणार वय 34 सही		
2	नाक श्रीनाथ इजिनिअरींग तर्फे प्रोप्रा श्री.अनंत मल्हारी शिंदे . . पत्ता: घर/फ्लॉट नं: - गल्ली/रस्ता: - ईमारतीचे नाक: - ईमारत नं: - पेट/वसाहत: सदर शहर/गाव:- तालुका: - पिन: - पॅन नम्बर: -	लिहून देणार वय 34 सही		
3	नाक वि.उपे जनता सहकारी बँक लि. . . पत्ता: घर/फ्लॉट नं: - गल्ली/रस्ता: - ईमारतीचे नाक: - ईमारत नं: - पेट/वसाहत: नाशिक शाखा शहर/गाव: नाशिक तालुका: नाशिक पिन: - पॅन नम्बर: -	लिहून घेणार वय - सही	उपलब्ध नाही	उपलब्ध नाही





दस्त गोषवारा भाग - 2

नसल 5

दस्त क्रमांक (9583/2011)

20/20

दस्त क्र. [नसल 5-9583-2011] चा गोषवारा
आकार सुलभ : 0 कार्ज्याची रक्कम 1000000 भरलेले मुद्रांक शुल्क : 5000

पावती क्र.: 9750 दिनांक: 07/12/2011

पावतीचे वर्ग

नांव: अनंत महारी शिंदे . . .

दस्त हजर केल्याचा दिनांक : 07/12/2011 04:09 PM

निष्ठासनाचा दिनांक : 06/12/2011

दस्त हजर करणा-याची सही :

10000 : नोंदणी फी

400 : नक्कल (अ. 11(1)), पृष्ठांकनाची नक्कल (अ. 11(2)),

रुजवात (अ. 12) व छायाचित्रण (अ. 13) ->

एकत्रित फी

10400: एकूण

दस्ताचा प्रकार : (33) अंधेक प्रकार

दस्त अनुच्छेद प्रकार: (33-ब)जेव्हा असे गहाण हे अनुच्छेद 40, खंड (ब) मध्ये उल्लेखिलेल्या वर्णनाचे (म्हणजे कबजाविना) असेल तेव्हा

शिक्का क्र. 1 ची वेळ : (सादरीकरण) 07/12/2011 04:09 PM

शिक्का क्र. 2 ची वेळ : (फी) 07/12/2011 04:12 PM

शिक्का क्र. 3 ची वेळ : (कडुली) 07/12/2011 04:13 PM

शिक्का क्र. 4 ची वेळ : (ओळख) 07/12/2011 04:13 PM

दु. निबंधकाची सही, सह दु.नि.का-नाशिक 5

दस्त नोंद केल्याचा दिनांक : 07/12/2011 04:13 PM

ओळख :

दुर्यम निबंधक यांच्या ओळखीचे इसम असे निवेदीत करतात की, ते दस्तऐवज करून देणा-यांना व्यावसायिक ओळखतात. व त्यांची ओळख पटवितात.

1) वॉट अनिता प्रकाश मुंगसे . . . घर/फ्लॅट नं: बी-13

गल्ली/रस्ता: -

ईमारतीचे नाव: नेसदुल

ईमारत नं: -

पेदा/साहत: सी.बी.एस

शहर/गाव: नाशिक

तालुका: नाशिक

पिन: -

प्रमाणित करण्यात येते की,
या दस्तामध्ये 20 पाने
आहेत.

सह. दुर्यम निबंधक वर्ग-2
नाशिक-5

पुस्तक क्रमांक 9, क्रमांक

2463 तर नोंदला

दिनांक 07 मार्च 2011

सह. दुर्यम निबंधक वर्ग-2
नाशिक-5.

दु. निबंधकाची सही
सह दु.नि.का-नाशिक 5

