

DATTARAM DINDIKAR

Advocate & Legal Consultant

"Shree" Niwas Bunglow, House No. 1360, Shree Atul CHS, Tadwadi, Ambarnath,
(East). # 0251 3233220, 9320486913

Date: 08.05.2015

To,

Manager

DENA BANK,

Vashi, Sector - 6,

Branch.

Ref : Vetting certificate

Subject: Payment of Bill

Respected Sir

Vetting certificate issued for M/s Noor Mohammed Ali Mohd. Topala, account bill for the same is rupees Nine Hundred Only (Rs. 900/-) same be deposited in my account with Dena Bank Ambarnath Branch in A/c No. 050510027460.


Advocate & Legal Consultant

Dr 12/5/15

Date - 25.03.2015

VETTING CERTIFICATE

Ref. No.....

The Chief Branch Manager,
Dena Bank,
Vashi, Sector -6, Branch.

Re: Vetting of Documents Account No. 065813023812

Account of M/s Noor Mohammed Ali Mohd. Topala

I the undersigned Advocate was entrusted by you to give the Vetting Certificate in the captioned account. I have verified the sanction letter dated 13.03.15, in the captioned account. As per the said sanction the limits are sanctioned by Bank:

Facilities	Amount
(1) Cash Credit Hypothecation	80 Lakh

The sanction letter also specifies the following Terms & Conditions:

(a) Personnel Guarantee of Borrower & Guarantors

(b) Equitable Mortgage as collateral security of Following Shop

Gala No. H-571, H - Block, APMC Fruit Market, Sector - 19, Turbhe, Vashi
Navi Mumbai.

(C) And other terms and condition as per sanction letter dated 13.03.15.

The following Documents were executed by M/s Noor Mohammed Ali Mohd. Topala in the captioned account.

Sr. No.	Nature of Documents	Amounts	Stamp Rs.	Date of doc.	Remarks
1	Agreement of Hypothecation	80,00,000/-	16,000/-	16.03.15	Properly executed
2	Letter of general lien and set off for borrowing Arrangements from		100	16.03.15	Properly executed

Advocate & legal Consultant

"Shree" Niwas Bunglow, House No. 1360, Shree Atul CHS, Tadwadi, Ambernath, (East).

0251 – 3233220, 09320486913.

	Continuity				executed
4	Demand Note		-	16.03.15	Properly executed
5	Power of Attorney (Books debt)		300	16.03.15	Properly executed

The following Documents were executed by Shri Fardeen U. Qureshi & Shri Mohmmmed Sufiyan N. Topalathe Guarantor.

Sr. No.	Nature of Documents	Amounts	Stamp Rs.	Date of doc.	Remarks
1	Letter of general lien & set off from guarantor		100/-	16.03.15	Properly Executed
2	Letter of Guarantee	80,00,000/-	300	16.03.15	Properly executed

The following Documents/ Title clearance Report/Title Deeds/ Memorandum of Entry / Registration of mortgage etc., were verified by me:

Memorandum of Deposit of Deed / Memorandum of Entry

1	Memorandum of Entry of title deeds dated 16.03.15, with franking of Rs. 16,000/- dated 09.03.15	Properly Executed
2	Declaration notarized on dated 14.03.15 with franking of Rs. 100/- dated 14.03.15	Properly Executed
3	Notarized Power of Attorney dated 14.03.15 with franking of Rs. 300/- dated 14.03.15	Properly Executed

Title Clearance Report

(a) Title Report of : Shri N. R. Prabhusaigaonkar

(b) Date of Report: 12.02.15

(c) Date of Search report: 12.02.15

(d) Documents suggested: as per title report

(e) Documents obtained Original title deeds of flat mentioned herein above.

Descriptions of the property Mortgaged

Gala No. H-571, H – Block, APMC Fruit Market, Sector – 19, Turbhe, Vashi, Navi Mumbai.

Dattaram Dindikar

Advocate & legal Consultant

"Shree" Niwas Bunglow, House No. 1360, Shree Atul CHS, Tadvadi, Amalner Path, (East).

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LEGAL OPINION:-

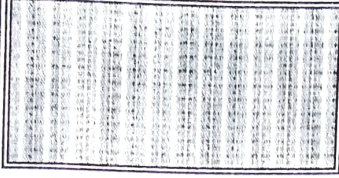
After careful scrutiny of the above documents, I am of the Opinion that all the Documents obtained are duly filled, adequately stamps and are sufficient to enforce the same in Court of Law, as per the facilities mentioned in the sanction letter mortgage is created properly as per the sanction & Equitable mortgage is duly registered and enforceable in court of Law.

Place: Dena Bank,

Vashi Sector -6, branch.

Date: 25.03.15





VASHI, SECTOR-06
SHOPPING CENTRE
NEW MUMBAI-400703
PH: 022-27820289, 27824373, FAX: 022-27824127
EMAIL: VASHI@DENABANK.CO.IN

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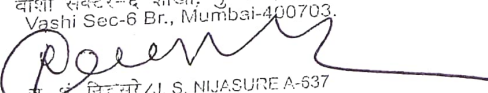
We had confirmed about receipts to be issued for sending good out of market which APMC authority confirmed.

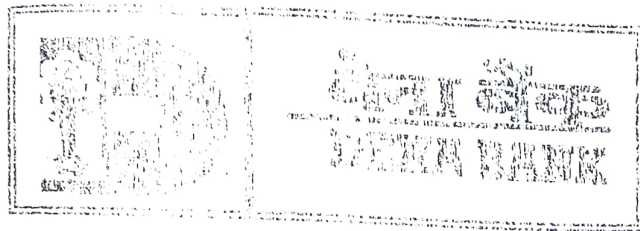
Undersigned had further confirmed about standing of Mr. Topala with known source in the market which informed that they are doing business in this market since long and own two galas. Further we have met his CA Mr. Ankur Dargar, partner of Ranka Dargar & Co. who is looking after accounts and he is also maintaining his account with our branch and APMC Branch also. He had informed that customer required Working capital for further growth in the business as realization of debtors take atleast four to five months and advances to farmers which block his working capital.

Visited at Residential flat of Mr. Salman Topala at Flat No. 301, Nandvijay CHS Ltd., Plot No. 24, Sector 8, Koparkhairane, Navi Mumbai which is 5 to 10 minutes walkable distance from Kparkhairane station. Flat is specious at the time of visit Mr. Salman alongwith his family and mother, father were present. Flat is in good condition and furnished.

Visited to Gurantors office and residence as one of guarantors is brother of Mr. Salman and one is third party Mr. Fardeen umderdeen Qureshi who is having office at Crowfard Market and staying at Israil Mohalla, Chinch Bunder, Mumbai – 400 009.

क्रुने देना बँक/For DENA BANK
वाशी सेक्टर-६ शाखा, मुम्बई - 400703.
Vashi Sec-6 Br., Mumbai-400703.


ज. सं. निजसुरे/J. S. NIJASURE A-637
मुख्य प्रबंधक/Chief Manager



THANE BRANCH,
SHANTA SADAN, GOKHALE ROAD,
THANE - 400602.
Tel No :022-25400466/51421646
EMAIL: thana@denabank.co.in

Ref: DB/SW/THANE/ /2015.

Date: 17/03/2015

To


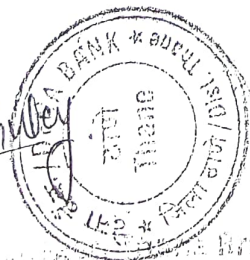
Mr. Salman Noor Mohammed Topala
Flat No. 301, 3rd Floor,
Nand Vijay CHS Ltd., Plot No. 24,
Sector 8, Koparkhairance,
Navi Mumbai - 400 709.

Sir,

This is to certify on 16th March 2015, Mr. Salman Noor Mohammed Topala residing at Flat No. 301, 3rd Floor, Nand Vijay CHS Ltd., Plot No. 24, Sector 8, Koparkhairance, Navi Mumbai - 400 709 attended at Thane Branch Office of Dena Bank and deposited with Mrs. Mrinal S. Muley of Dena Bank, Thane Zone acting for Dena Bank, all the title deeds, documents, evidence and writings in respect of his immovable property in the name of Mr. Salman Noor Mohammed Topala at Gata No. 1007, Block II, Fruit Market, APMC, Sector - 19, Turbhe, Vashi, Navi Mumbai - 400703 amounting about 42.00 sq. mt. i.e. 450 sq. ft. consisting of 300 Sq. Mt. on ground floor and 150 sq. ft. on the first floor of the building with intent to create mortgage by deposit of title deeds of his immovable properties comprising land, building, structure, erection attached to the earth or permanently fastened to anything attached to the earth, fixture fitting now erected or hereafter to be erected thereon both present and future as security for the Cash Credit limit under Trade Finance Scheme of Rs.80,00,000/- (Rupees Eighty Lakhs Only), on 13/03/2015 vide Memorandum No.DENA/VASHI190245/2015 dated 13.03.2015 by Chief Manager, Vashi Sector - 6 Branch.

The above is done in the presence of Shri J.S. Nijasure, Chief Manager of Dena Bank Vashi Sector 6, Navi Mumbai.

Yours faithfully,

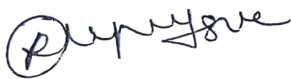



Branch Manager, Thane Branch

On 16th March 2015, Mr. Salman Noor Mohammed Topala residing at Flat No. 301, 3rd Floor, Nand Vijay CHS Ltd., Plot No. 24, Sector 8, Koparkhairance, Navi Mumbai – 400 709 attended at Thane Branch Office of Dena Bank and deposited with Mrs. Mrinal Muley of Dena Bank, Thane Zone acting for Dena Bank that the all the title deeds, documents, evidence and writings in respect of his immovable property in the name of Mr. Salman Noor Mohammed Topala at Gala No. H-571, Block H, Fruit Market, APMC, Sector – 19, Turbhe, Vashi, Navi Mumbai – 400703 admeasuring about 42.00 sq. mt. i.e. 450 sq. ft. consisting of 300 Sq. Ft. or thereabout on ground floor and 150 sq. ft. on the first floor of the building with intent to create mortgage by deposit of title deeds of his immovable properties consisting of land, building, structure, erection attached to the earth or permanently fastened to anything attached to the earth, fixture fitting now erected or hereafter to be erected thereon both present and future as security for the Cash Credit limit under Trade Finance Scheme of Rs.80,00,000/- (Rupees Eighty Lakhs Only), on 23/03/2015 vide Memorandum No.DENA/VASHI/190246/2015 dated 13.03.2015 by Chief Manager, Vashi Sector – 6 Branch.

The deposit is made in the presence of Shri J.S. Nijasure, Chief Manager of Dena Bank Vashi, Sector 6, Navi Mumbai.

Witness



to NDDS MOHD ALI MOHD TOPALA

Salman Noor Mohd

Signature of Borrower

Documents Produced :

1. Original Agreement for sale dated 04/03/2013 executed between Mr. Sayed A. Rafique and Mr. Salman N. M. Topala. ✓
2. Original Registration Receipt No. TNN3/1783/2013 dated 04/03/2013. ✓
3. General Power of Attorney dated 04/03/2013 executed between Mr. Sayed A. Rafique and Mr. Salman N. M. Topala. ✓
4. Deed of Assignment dated 20/09/2013 executed between Mr. Sayed A. Rafique and Mr. Salman N. M. Topala. ✓
5. Registration Receipt No. TNN1/7879/2013 dated 20/09/2013. ✓
6. Indenture of Agreement to sublease dated 09/11/2000 executed between Agricultural Produce Market Committee and Rafique & Company. ✓
7. Allotment Letter bearing No. APMC/DEV/248/98 dated 26/10/1998.
8. Typical Plan of Fruit Market.
9. "No Objection" from APMC Fruit Market for mortgaging the said Gala with the bank along with undertaking stating that no lien is created on the said Plot of land/Gala and they would mark



SHOPPING CENTRE

NEW MUMBAI-400703

PH:022-27820289,27824373, FAX:022-27824127

EMAIL:VASHI@DENABANK.CO.IN

Pre sanction Visit Report of M/s. nor Mohammad Topala.

Name of Visiting Officer : J.S. Nijasure, Chief manager

Date : 06/03/2015

Brief Report :

Visit at Gala No. H-572, APMC Fruit market, Sector – 19, Vashi, Navi Mumbai – 400 703. At the time of visit Mr. Salman and his father Mr. Noor Mohammed Topala was present. His father in this field since last 35 years and doing same business. Mr. Salman is also alongwith him in this business since last decade. Mango season is just started and he is having Alphonso stock alongwith malta orange at ground floor he is having stock and counter and on Meznine floor one small office where he keeps his books and records and cash.

Inspected various books of accounts and debtors list maintained by him he is having two major debtors from surat namely GNF (Surat), MGF (Surat) and SKF (Surat) major amount is with them i.e. around Rs.30.00 lacs. Further he is giving advance to farmers which is around Rs.25.00 lacs to Rs.30.00 lacs. As per the existing practice in this kind of business he has to pay advance to farmer which they can continue till further seasons also i.e. if he pay advance in the month of May and farmer is unable to give that much product to him then he will give next year hence working capital may block for one year also. Since major business is in cash hence we are unable to know the sales as the firm is exempted from VAT and other Tax as they are dealing in agricultural product, we have asked customer what the method of confirming your sale. He had shown the receipt of goods sent outside the market and further informed that goods will be allowed to send out of market only after showing this APMC receipt. We have checked that book and confirm about sales he had shown in the books of accounts.

Visited APMC Office and confirm about the ownership of Gala in the name of Mr. Salman N. Topala which they have confirmed further they agree to mark lien on the same and ready to provide NOC for mortgaging Gala.

St. Manager

muley

MEMORANDUM OF ENTRY

On the 16th day of March, 2015, **MR. SALMAN NOOR MOHAMMED TOPALA**, Age : Adult, Indian Inhabitant, residing at **Flat No. 301, 03rd Floor, Nand Vijay CHSL., Plot No. 24, Sector-8, Koparkhairane, Navi Mumbai – 400 709** (hereinafter referred to as the “**BORROWER**”) attended Thane Branch of Dena Bank (hereinafter called “**BANK**”) and delivered to and _____ deposited _____ with ~~Mr./Mrs.~~ Mrinal Muley ~~Sr.~~ Manager of Dena Bank, Thane Branch the documents of Title Evidences, Deeds

and Writings more particularly described in the First Schedule hereunder written (hereinafter called "the said "Title Deeds") in respect of the immovable property bearing **Gala No. H-571 in Block 'H', A.P.M.C. Fruit Market, Sector-19, Turbhe-Vashi, Navi Mumbai** admeasuring 42.00 Sq. Mtrs. i.e. 450 Sq. Ft. consisting of 300 Sq. Ft. or thereabout on Ground Floor and 150 Sq. Ft. on the First Floor of the Building lying, being and situate on Plot of land bearing Sector-19, Turbhe-Vashi, Navi Mumbai, Taluka and District Thane.

While making the deposit **MR. SALMAN NOOR MOHAMMED TOPALA** stated that he is doing so in his capacity as the owner of the immovable property with intent to create a security by way of simple Equitable Mortgage by deposit of title deeds of his immovable properties consisting of land, building, structure, erection attached to the earth or permanently fastened to anything attached to the earth, fixtures, fittings now erected or hereafter to be erected thereon both present and future (hereinafter referred to as "the said Immovable Property") more particularly described in the Second Schedule hereunder written, and to secure the repayment and discharge by the liabilities towards the Bank in respect of the following arrangements :-

Sr. No.	Nature of Facility	Amount
1	Cash Credit (1tpo)	Rs. 80,00,000/-
	Under Dena Trade	(Rupees eighty
	Finance Scheme	lacs only)

granted to him together with interest, additional interest, further interest by way of liquidated damages, compound interest by way of liquidated damages, compound interest commitment charges, premium on repayment or on redemption, guarantee commission, costs, charges, expenses and other money including and increase as a result of devaluation/revaluation/fluctuation in the rates of exchange

of foreign currencies involved and payable under Letter of Sanction as amended from time to time.

MR. SALMAN NOOR MOHAMMED TOPALA further stated that he is solely entitled to create a Mortgage by Deposit of Title Deeds as aforesaid.

MR. SALMAN NOOR MOHAMMED TOPALA further stated that the said Title Deeds so deposited were the only document of title relating to the said immovable property in his possession, power and control and had a clear and marketable title to the said immovable property.

The aforesaid deposit of Title Deeds were made by **MR. SALMAN NOOR MOHAMMED TOPALA** as the owner of the immovable property in the presence of J.S. Mijane, Chief Manager, Dena Bank, Vashi Branch, Navi Mumbai.

FIRST SCHEDULE (AS REFERRED TO ABOVE)

(Details of Title Deeds deposited)

Duly registered Agreement for Sale dated 04th March 2013 entered into between **MR. SAYED ABDUL RAFIQUE** and **MR. SALMAN NOOR MOHAMMED TOPALA** in respect of Gala No. H-571 in Block 'H', A.P.M.C. Fruit Market, Sector-19, Turbhe-Vashi, Navi Mumbai admeasuring 42.00 Sq. Mtrs. i.e. 450 Sq. Ft. consisting of 300 Sq. Ft. or thereabout on Ground Floor and 150 Sq. Ft. on the First

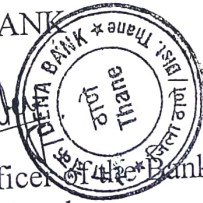
Floor of the Building lying, being and situate on Plot of land bearing Sector-19, Turbhe-Vashi, Navi Mumbai, Taluka and District Thane.

SECOND SCHEDULE (AS REFERRED TO ABOVE)

Gala No. H-571 in Block 'H', A.P.M.C. Fruit Market, Sector-19, Turbhe-Vashi, Navi Mumbai admeasuring 42.00 Sq. Mtrs. i.e. 450 Sq. Ft. consisting of 300 Sq. Ft. or thereabout on Ground Floor and 150 Sq. Ft. on the First Floor of the Building lying, being and situate on Plot of land bearing Sector-19, Turbhe-Vashi, Navi Mumbai, Taluka and District Thane

For DENA BANK

Signature of the Officer of the Bank
Accepting the Title Deeds



Date : 16/03/2015

WITNESSES :

1. *R. S. Nigave*, chief manager,
Dena Bank, Vashi - 6,
2. *Navi Mumbai - 400703.*