

0471283

इतर फीची अनुसूची

१. जादा नोंदणी फी अनुच्छेद सतरा किंवा अठरा अन्वये.
२. रुजवात फी.
३. फाईल करण्याची फी.
अनुच्छेद अकरा अन्वये.
अनुच्छेद वीस अन्वये.
४. मुखत्यारनामा अनुप्रमाणन.
५. गृहभेट फी.
६. सुरक्षित ताबा फी.
७. मोहोरबंद पाकिटांचा निक्षेप.
८. मोहोरबंद पाकिटे उघडणे.
९. मोहोरबंद पाकिटे परत मागे घेणे.
१०. अडत.
११. परिचारिका किंवा स्त्री परिचाराची सेवा.
१२. न्युन आकारित फीची वसुली.
१३. जड संग्रहाच्या वस्तूच्या विक्रीचे उत्पन्न.
१४. विलेख इ. च्या मदतीने करण्याचा टपाल खर्च.
१५. प्रवास खर्च.
१६. भत्ता.

दुय्यम निबंधक

दरनगरेवज; परत किरा



Friday, December 30, 2011

3:14:49 PM

Original

नोंदणी 39 म.

Regn. 39 M

पावती

पावती क्र. : 5567

दिनांक 30/12/2011

गणेशचे नाव देवले

तः ऐवजाचा अनुक्रमांक

लुवल - 05410 - 2011

दस्ता ऐवजाचा प्रकार

गहाणखत

सादर करणाराचे नाव: बँक ऑफ बडोदा शाखा झवेरी बाजार, 122, शेख मेमन स्ट्रीट, त्रिशाला
बिल्डींग, मुंबई 400002 तर्फे मॅनेजर एस वी देशपांडे - -

नोंदणी फी	: -	30000.00
नक्कल (अ. 11(1)), पृष्ठांकनाची नक्कल (आ. 11(2)), रुजवात (अ. 12) व छायाचित्रण (अ. 13) -> एकत्रित फी (18)	: -	360.00
		30360.00

बाजार मुल्य: 0 रु.

कर्जाची रक्कम: 35500000 रु.

भरलेले मुद्रांक शुल्क: 177500 रु.

देयकाचा प्रकार : डीडी/घनाकर्ष

बँकेचे नाव व पत्ता: एच डी एफ

डीडी/घनाकर्ष क्रमांक: 013967

1/2011

नोटिस फी	: -	0.00
मोजणी फी	: -	0.00
सेवा फी (सेतू सोसायटी रु.20 + एजन्सी रु.50 + जादा-प्रत @ रु.2)	: -	0.00
RPAD फी देण्या-याच्या पक्षकाराची संख्या (0x 50रु.)	: -	0.00
		0.00

एकूण रु. 30360.00

आपणास हा दस्त अंदाजे 3:29PM ह्या वेळेस मिळेल

दुय्यम निबंधक

सह दुय्यम निबंधक.

कृपया कार्यालयाच्या बाहेर जातांना खालील कागदपत्रे मिळाल्याची खात्री करावी

लोणावळा

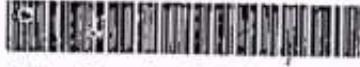
1 मूळ दस्त

2 सुची क्रमांक दोनची प्रत

3 पावती

4 फेर फार सुचनापत्राची आदयप्रत

5 मोजणीची प्रतिक्षा क्रमांक



Friday, December 30, 2011

3:43:00 PM

Original

नोंदणी 39 म.

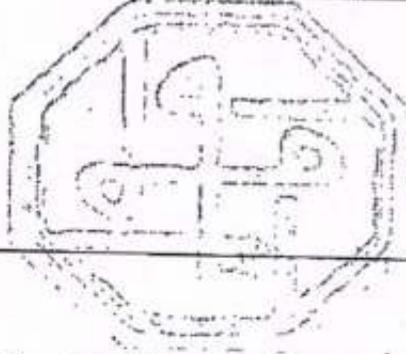
Regn. 39 M

पावती

दस्तऐवजाचा अनुक्रमांक लवल-5410-2011 पावती क्र. : 69
 गणाचे नाव देवले दिनांक 30/12/2011
 अर्जाचा अनुक्रमांक लवल - 00175 -
 दस्ता ऐवजाचा प्रकार गहाणखत

सादर करणाराचे नाव:रामस्वरूप जेटमलजी सोनी - -

पृष्ठांकनाची न. फी (फोलीओ)/शेरे :- 60.00
 60.00



नोटिस फी	:-	0.00
मोजणी फी	:-	0.00
सेवा फी (सेतू सोसायटी रु.20 + एजन्सी रु.50 + जादा-प्रत @ रु.2)	:-	0.00
RPAD फी देण्या-याच्या पक्षकाराची संख्या (0x 50रु.)	:-	0.00
		0.00
एकूण रु.		60.00

(Signature)
 दुय्यम निबंधक

लोणावळा

कृपया कार्यालयाच्या बाहेर जातांना खालील कागदपत्रे मिळाल्याची खात्री करावी

1 मूळ दस्त

2 सुची क्रमांक दोनची प्रत

3 पावती 100.00

4 फेर फार सुचनापत्राची आदयप्रत

5 मोजणीची प्रतिक्षा क्रमांक



दुय्यम निबंधक: लोणावळा

दरतक्रमांक व वर्ष: 5410/2011

नोंदणी 63 न.

Friday, December 30, 2011

सूची क्र. दोन INDEX NO. II

Regn. 63 n.a.

3:16:48 PM

गावाचे नाव : देवले

- (1) विलेखाचा प्रकार, मोबदल्याचे स्वरूप गहाणखत व वाजारभाव (भाडेपट्ट्याच्या वावतीत पट्टाकार आकारणी देतो की पट्टेदार ते नमूद करावे) मोबदला रु. 35,500,000.00
वा.मा. रु. 0.00

- (2) भू-मापन, पोटहिस्ता व घरक्रमांक (असल्यास)

- (1) गट क्र.: 323/घ इतर वर्णन: गांव मीजे देवले ता.मायळ जि.पुणे येथील मिळकतीचे वर्णन पुढीलप्रमाणे
1) गट नं.323 च्या मंजूर लेआऊट मधील प्लॉट नं.1 क्षेत्र 500 चौ मी यांसी आकार 00 रु 36 पैसे
2) गट नं.323 च्या मंजूर लेआऊट मधील प्लॉट नं.2 एकुण क्षेत्र 500 चौ मी यांसी आकार 00 रु 36 पैसे यापैकी क्षेत्र 250 चौ मी
3) गट नं.323 च्या मंजूर लेआऊट मधील प्लॉट नं.3 क्षेत्र 500 चौ मी यांसी आकार 00 रु 36 पैसे
4) गट नं.323 च्या मंजूर लेआऊट मधील प्लॉट नं.4 क्षेत्र 515 चौ मी यांसी आकार 00 रु 36 पैसे
5) गट नं.323 च्या मंजूर लेआऊट मधील प्लॉट नं.5 क्षेत्र 500 चौ मी यांसी आकार 00 रु 36 पैसे
6) गट नं.323 च्या मंजूर लेआऊट मधील प्लॉट नं.7 क्षेत्र 752 चौ मी
7) गट नं.321/अ मधील प्लॉट नं.9 क्षेत्र 516.25 चौ मी
8) गट नं.321/अ मधील प्लॉट नं.10 क्षेत्र 506.25 चौ मी
9) गट नं.321/अ मधील प्लॉट नं.11 क्षेत्र 552.50 चौ मी
10) गट नं.321/अ मधील प्लॉट नं.12 क्षेत्र 570 चौ मी
11) गट नं.321/अ मधील प्लॉट नं.13 क्षेत्र 500 चौ मी
12) गट नं.321/अ मधील प्लॉट नं.14 क्षेत्र 500 चौ मी
13) गट नं.321/अ मधील प्लॉट नं.15 क्षेत्र 500 चौ मी
14) गट नं.321/अ मधील प्लॉट नं.16 क्षेत्र 500 चौ मी
15) गट नं.321/अ चा पॉट मधील प्लॉट नं.27 अंमीनीटी स्पेस मोकळी जागा क्षेत्र 2358.5 चौ मी
16) गट नं.321/डी क्षेत्र 00 हे. 44.88 आर म्हणजेच 4488 चौ मी असा या गहाणखताचा विषय आहे.

- (3) क्षेत्रफळ

(1)

- (4) आकारणी किंवा जुडी देण्यात असेल तेव्हा

(1)

- (5) दस्तऐवज करून देण्या-या पक्षकाराचे व संपूर्ण पत्ता नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादीचे नाव व संपूर्ण पत्ता

(1) रामस्वरूप जेटमलजी सोनी - -; घर/प्लॉट नं: -; गल्ली/रस्ता: -; ईमारतीचे नाव: -; ईमारत नं: -; पेट/वसाहत: -; शहर/गाव: प्लॉट नं.3 व 4 मस्कती महाल, 119 लोहार पाळ, प्रिन्सेस स्ट्रीट मुंबई 400002; तालुका: -; पिन: -; पॅन नम्बर: AMPS4879H .

- (6) दस्तऐवज करून घेण्या-या पक्षकाराचे नाव व संपूर्ण पत्ता किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, वादीचे नाव व संपूर्ण पत्ता

(1) बँक ऑफ बडोदा शाखा झवेरी बाजार, 122, शेख मेमन स्ट्रीट, त्रिशाला विल्डींग, मुंबई 400002 तर्फे मॅनेजर एस वी देशपांडे - -; घर/प्लॉट नं: -; गल्ली/रस्ता: -; ईमारतीचे नाव: -; ईमारत नं: -; पेट/वसाहत: -; शहर/गाव: -; तालुका: -; पिन: -; पॅन नम्बर: -.

- | | | |
|--------------------------------------|---------------|--------------|
| (7) दिनांक | करून दिल्याचा | 30/12/2011 |
| (8) | नोंदणीचा | 30/12/2011 |
| (9) अनुक्रमांक, खंड व पृष्ठ | | 5410 /2011 |
| (10) वाजारभावाप्रमाणे मुद्रांक शुल्क | | रु 177500.00 |
| (11) वाजारभावाप्रमाणे नोंदणी | | रु 30000.00 |
| (12) शेरा | | |

सह दुय्यम निबंधक
लोणावळा



OFFICE OF THE SUB-REGISTRAR
VADGAON - MAVAL
DIST:- PUNE
MAH/CRA/14/YEAR - 2000

भारत 2535 SPECIAL महाराष्ट्र
186636 ADEPSTIVE DEC 29 2011
R.0177500 PB 0005
INDIA STAMP DUTY MAHARASHTRA

अक्षरी क. एकठाव सत्याहमार्क हजार ५५५ शे ५००

नाम	रामस्वरूप जे ह मलजी सोनी
पत्ता	मुंबई
हस्त	२०
कार्यवाही क्र.	/ दिनांक २०/१२/२०११
पत्रक क्र.	९३८/२०११/२०११

१५
प्रॉक्टर ऑफिशलर तथा
दुख्यम निबन्धक नाकक

१५
प्रॉक्टर ऑफिशलर तथा
दुख्यम निबन्धक नाकक

1,77,500/-
S.O.



ल.व.ल.		
५५९०	९	२९
२०११		

MORTGAGE DEED

THIS DEED OF MORTGAGE executed at Mumbai this 30th day of December, 2011 between

MR. RAMSWAROOP JETHAMALJI SONI, Adult, Indian Inhabitant, residing at Flats No.3 and 4, Maskati Mahal, 119, Lohar chawl, Princess Street, Mumbai 400 002, hereinafter for sake of brevity referred to as "MORTGAGOR" (which expression shall unless it be repugnant to the context or meaning thereof mean and include his heirs, executors, administrators and assigns) of the one part;

AND

BANK OF BARODA, a Body Corporate, Constituted under the Banking Companies (Acquisition and transfer of Undertakings) Act, 1970 having its Head Office at Mandvi, Baroda, Gujarat State and amongst other Branch at 122, sheikh Memon Street, Trishla Building, Mumbai 400 002, known as Zaveri Bazar Branch, hereinafter referred to as "MORTGAGEES" (which expression shall unless it be repugnant to the context or meaning thereof mean and include its successors and assigns) of the other part;

Ramswarup

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

सर्वसा. ११३ मई
Gen 113 me.

मूल प्रत [अहस्तांतरणीय]
ORIGINAL COPY [NON TRANSFERABLE]

२४३५५

शासनास केलेल्या प्रदानाची पावती
RECEIPT FOR PAYMENT TO GOVERNMENT

९८६६३६

ठिकाण/Place: अहमद दिनांक/Date: २०/१२/२०११

Received from: श. व. ल. जेठमजी सोनी
र./Rs. १५०००/- (रुपये/Rupees)

on account of: ६१२ मयरी मक

रोखपान वा लेखापान
Cashier or Accountant.

(सही/Signature)
(पदनाम/Designation)

९९०९



ल.व.ल.		
५४००	२	२७
२०११		



ल.व.ल.		
५४७०	३	२९
२०११		

WHEREAS

A. Mortgagor is absolutely seized and possessed of and well and sufficiently entitled to following immoveable properties :-

- 1) Plot No 01, admeasuring 500 Sq. meters, assessed at Rs 00.36 paise, bearing Gut No. 323.
- 2) Plot No 02, admeasuring 250 Sq. Meters out of total plot area 500 Sq. meters, assessed at Rs 00.36 paise, bearing Gut No. 323.
- 3) Plot No 03, admeasuring 500 Sq. meters, assessed at Rs 00.36 paise, bearing Gut No. 323.
- 4) Plot No 04, admeasuring 515 Sq. meters, assessed at Rs 00.36 paise, bearing Gut No. 323.
- 5) Plot No 05, admeasuring 500 Sq. meters, assessed at Rs 00.36 paise, bearing Gut No. 323.
- 6) Plot No 07, admeasuring 752 Sq. meters, assessed at Rs 00.36 paise, bearing Gut No. 323. And
- 7) Plot No. 9, admeasuring 516.25 sq. meters, bearing Gat No.321/A part
- 8) Plot No.10, admeasuring 506.25 sq. meters bearing Gat No.321/A part
- 9) Plot No.11, admeasuring 552.50 sq. meters bearing Gat No.321/A part
- 10) Plot No.12, admeasuring 570 sq. metres, bearing Gat No.321/A part
- 11) Plot No.13, admeasuring 500 sq. metres, bearing Gat No.321/A part
- 12) Plot No. 14, admeasuring 500 sq. metres, bearing Gat No.321/A part
- 13) Plot No.15, admeasuring 500 sq. metres, bearing Gat N0.321/A
- 14) Plot No.16, admeasuring 500 sq. metres, bearing Gat N0.321/A part

[Signature]



ल.व.ल.		
५४७०	४	२७
२०११		

15) Plot no. 27 Amenity space, admeasuring 2358.5 sq. metres, bearing Gat NO.321/A part

16) N.A. Land bearing Gat No. 321 Hissa No. D, admeasuring 00 H 44.88 Are i.e. 4488 Sq. Meters

All situated at Village "Devale", Taluka Maval, District Pune, with structures/ constructed/to be constructed thereon, together with furniture, fixtures and fittings thereon both present and future more particularly in first schedule hereunder written.

B. Pursuant to the request made to the Mortgagee Bank by M/s. S.K. Ornaments Pvt Ltd., of which Mortgagor is the one of the director, Mortgagee Bank sanctioned and granted to M/s. S.K. Ornaments Pvt Ltd., an Overdraft under Baroda Trader Loan for Rs. 3,55,00,000/- against the mortgage of the above property described in First Schedule hereunder written.

C. By a registered Deed of Mortgage dated 6th December 2005, Mortgagors did create a mortgage in respect of their above property described in the First schedule hereunder written in favour of Mortgage as security for due repayment of the amount due under the aforesaid overdraft under Boroda Trader Loan for Rs. 100,00,000/- granted by Mortgagees to M/s. S.K. TRADERS of which Mortgage is sole proprietor, on the said deed of mortgage, and mortgagors paid stamp duty of Rs. 50,000/- said mortgage deed is duly registrar in the office of sub-registrar, Lonavala under Sr. No. 00305/2005 LVL. 6-12-05

D. By a registered Deed of Further Mortgage dated 26th October 2010, Mortgagors did create a mortgage in respect of their above property described in the First schedule hereunder written in favour of Mortgage as security for due repayment of the amount due under the aforesaid overdraft under Baroda Trader Loan for Rs. 100,00,000/- granted by Mortgagees to M/s. S.K. TRADERS through it director Mr. Ramswaroop J. Soni of which Mortgage is sole proprietor, on the said deed of mortgage, and mortgagors paid stamp duty of Rs. 50,000/- said mortgage deed is duly registrar in the office of sub-registrar, Lonavala under Sr. No. 4780/2010 LVL. 26-10-10

Sy Ramswaroop J. Soni



ल.व.ल.		
५४७०	५	२९
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E. Mortgagees by their letter of sanction dated 29th December, 2011, sanctioned and enhanced to M/s. S.K. Ornaments Pvt Ltd, of which Mortgagor is the one of the director, an overdraft under Baroda Trader Loan with a limit of Rs. 3,55,00,000/ total Loan amount Rs. 5,55,00,000/- (net increase Rs. 3,55,00,000/-) more particularly mentioned in Second Schedule hereunder written interalia against the mortgage in respect of the said property described in First Schedule hereunder written on the terms and conditions mentioned therein. Annexure I is copy of the letter of sanction dated 29/12/2011 issued by Mortgagee.

F. Mortgagor has agreed to execute this Deed of Mortgage in respect of his property described in First Schedule hereunder written in favour of the Mortgagees for securing the due repayment and redemption of the amounts due under the loan/credit facilities described in second Schedule hereunder written to cover and secure net increase of Rs. 3,55,00,000/- (Rupees Three crores & Fifty Five Lakhs only) granted by the Mortgagees to M/s. S.K. Ornaments Pvt Ltd, of which Mortgagor is the one of the director,.

NOW THIS INDENTURE OF FURTHER MORTGAGE WITNESSETH that in pursuance of the said agreement and in consideration of the further sum of Rs. 3,55,00,000/- (Rupees Three crores & Fifty Five Lakhs only) paid by the Mortgagee to M/s. S.K. Ornaments Pvt Ltd, of which Mortgagor is the *Director* Sole Proprietor more particularly mentioned in Second Schedule hereunder written HE the MORTGAGOR doth hereby agree and covenant with the Mortgagees that he shall repay to the Mortgagees at Mumbai, the said further sum of Rs. 3,55,00,000/- (Rupees Three crores & Fifty Five Lakhs only) which is mentioned in second schedule hereunder written in the manner and on the terms stated in the aforesaid letter of sanctions annexed hereto as Annexure I together with the agreed interest, costs charges and expenses thereon in the aforesaid manner and also all other moneys by law or under these presents payable by M/s. S.K. Ornaments Pvt Ltd, to the Mortgagees (hereinafter collectively referred to as "the Mortgage debt")

By Ramesh



ल.व.ल.		
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AND THIS INDENTURE ALSO WITNESSETH that the Mortgagor. doth hereby further mortgage his said property more particularly described in the first schedule hereunder in favour of the Mortgagee by way of mortgage for the purpose of securing the Mortgage debt payable hereunder PROVIDED always that if the Mortgagor shall pay to the Mortgagee the said sum of Rs. 3,55,00,000/- (Rupees Three crores & Fifty Five Lakhs only) together with the agreed rate of interest and in the above stated manner and also all other moneys by law or under these presents payable by the Mortgagor to the Mortgagee (hereinafter collectively referred to as "the Mortgage debt") then and in such case the Mortgagee shall at the request, cost, charges and expenses of the Mortgagor release the said property described in first schedule hereunder written by executing a Deed of Release/Reconveyance in favour of the Mortgagor.

2. The Mortgagor will at all times during the continuance of these presents and the security hereby created keep the mortgaged property described in first schedule hereunder with and every part thereof in good and substantial state of repair and working order and will also keep the same insured against loss or damage by fire, earthquake, strike, riot or other civil commotion or revolution and shall also take out insurance of such other risks as may from time to time be required and determined by the Mortgagees to be insured against in their full value (to be determined by the Mortgagees at its sole discretion) in some insurance office or offices of repute to be determined in writing by the Mortgagees and shall pay all premia for renewal of such insurance and when the same shall become due and will deliver to and leave with the Mortgagees all policies of such insurances and all receipts for premia thereon and shall not do or suffer to be done any act or commit or allow to be committed by default whereby any such insurance shall rendered void or voidable or any increased premium become payable therefore and all moneys payable by the Mortgagor in respect thereof shall be paid by the Mortgagor to the Mortgagees or to the person or persons entitled to the same.

[Handwritten Signature]



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3. The Mortgagor will permit the Mortgagees its employees and agents either alone or with workmen and other from time to time and at all reasonable times hereafter to enter into and upon the mortgage properties to inspect the same and if upon such inspection it appears to the Mortgagees that the mortgage property requires repairs the Mortgagees shall give notice thereof to the Mortgagor calling upon both the Mortgagors to repair the same or any part thereof and upon the failure of the Mortgagor to do so within one month of the date of such notice it shall be lawful for but not obligatory upon the Mortgagees to repair the same or any part thereof at the expenses together with interest thereon at the rate aforesaid shall until the repayment be a charge upon the mortgaged property and from part of the mortgage debt and carry interest at the rate aforesaid.

4. The Mortgagor hereby declares and covenants with the Mortgagees as follows:-

(a) That the Mortgagor has duly paid and discharged in full all the dues, taxes and other liabilities in respect of the said Property to the Land Revenue authorities at date and shall continue to do so till the said Mortgage debt is fully repaid.

(b) his title to the said mortgaged property described in first schedule hereunder written is free from all encumbrances and reasonable doubts, save and except the above mortgages.

(c) That the Mortgagor is the sole and absolute owner and beneficiary of the said property described in first schedule hereunder written and is absolutely entitled to the same and to all incidental rights thereof and to the use, enjoyment and occupation of the said property, and except the Mortgagor no other person or persons have any right, title, interest, claim or demand of any nature whatsoever to the said property.

(d) That notwithstanding any act, deed, matter or thing whatsoever done, omitted by the Mortgagor or any person or persons lawfully and equitably claiming by, from, through, or in trust for the Mortgagor, the Mortgagor has full power and absolute authority in its own right to mortgage the said property, and/or to create the said security in favour of the Mortgagees.

[Signature]



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(e) That neither the Mortgagor nor anyone on its behalf has committed or omitted to do any act, deed, matter or thing whereby its ownership rights in the said property and incidental rights thereto including the right to peaceful use, occupation, ownership and enjoyment of the said property and other rights and benefits in respect thereof may become or be prejudicially affected or encumbered in any manner or whereby the said property may become liable to attachment and/or sale whether by a decree or order of any Competent Court or otherwise;

(f) That the Mortgagor has not created or purported to create any tenancy, leave and licence, charge, lease, mortgage or lien over the said property, save and except the above mortgage in favour of Mortgagees and no other person or persons has any right, title, interest, claim or demand in or over the said property described in first schedule hereunder written or by way of mortgage, gift, trust, inheritance, lease or otherwise and there is no pending litigation of any kind whatsoever and further that hereforth the Mortgagor shall not enter into any agreement with any person or persons or third party for creating any rights and encumbrance of whatsoever nature in respect of the said mortgage property described in first schedule hereunder written and shall not directly and/or indirectly part with the possession of the said mortgage property to anyone or commit any act which is destructive or permanent injurious to the mortgage security or will render the same insufficient and unless the entire mortgage debt is repaid to the Mortgagees.

(g) Mortgagor hereby avers, declares and confirm that he shall comply with all the terms and conditions contained in the aforesaid letter of sanction dated 29/12/2011 without breach.

(h) Upon the aforesaid representations, declarations, and covenants, of Mortgagor, the Mortgagees have lent and advanced the aforesaid loan/credit facilities mentioned in the first schedule hereunder written to M/s. S.K. Ornament Pvt Ltd, of whom mortgagor is the one of the director,



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5. In the event of they fail to pay to the Mortgagee any interest and/or debt in the manner as aforesaid or commits breach of any term of these presents and/or commits any act which in the opinion of the Mortgagees will be prejudicial to the interest of the Mortgagees and the security created, the Mortgagees will be entitled to call back the entire amount due and payable under the aforesaid loan/credit facilities together with all interest and charges and to enforce and realise the said amount on the basis of the agreed terms of the mortgage deed on the parties hereto.

6. If the Mortgagor shall fail to pay to the Mortgagees the Mortgage debt, in the agreed manner as provided above, then and in such case the Mortgagees shall have full right and liberty to cause the said property to be sold through under the provisions of N.P.A. Act and Securitization And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and recover the entire Mortgage debt.

7. Any notice required to be served on the Mortgagor shall for the purpose of these presents be deemed to be sufficiently served if it is left at the principal place of the Mortgagor or left or affixed to any part of the land and buildings and such notice shall also be deemed to be properly and duly affected if it is sent by a post by registered letter addressed to the Mortgagor at its principal place of business and such service shall be deemed to have been made at the time at which such registered letter would in the ordinary course of post be delivered although returned unserved on account of refusal of any person or otherwise howsoever.

8. The Stamp duty and registration charges payable on this Instrument as also all incidental cost, charges and expenses thereof shall be paid and borne by the Mortgagor. Mortgagor shall pay the costs, charges and expenses between Attorney and client in respect of the same incurred or paid by the Mortgagees of and incidental to or in connection with these presents of this security and same shall be charged upon the mortgaged property.

By Registrar



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FIRST SCHEDULE

- 1) All that piece or parcel of land bearing Plot No 01, admeasuring 500 sq. metres, assessed at Rs 00.36 paise, out of sanction lay-out Gat No.323, situated at Village "Devale", Taluka Maval Dist-Pune and Registration Sub-district of Lonavala Maval and District of Pune, within the local limits of Grampachayat Devale.
- 2) All that piece or parcel of land bearing Plot No 02, admeasuring 250 Sq. Meters out of total plot area 500 sq. meters, assessed at Rs 00.36 paise, out of sanction lay-out Gat No. 323, situated at Village "Devale", Taluka Maval Dist-Pune and Registration Sub-district of Lonavala Maval and District of Pune, within the local limits of Grampachayat Devale.
- 3) All that piece or parcel of land bearing Plot No 03, admeasuring 500 sq. meters, assessed at Rs 00.36 paise, out of sanction lay-out Gat No.323, situated at Village "Devale", Taluka Maval Dist-Pune and Registration Sub-district of Lonavala Maval and District of Pune, within the local limits of Grampachayat Devale.
- 4) All that piece or parcel of land bearing Plot No 04, admeasuring 515 sq. meters, assessed at Rs 00.36 paise, out of sanction lay-out Gat No.323, situated at Village "Devale", Taluka Maval Dist-Pune and Registration Sub-district of Lonavala Maval and District of Pune, within the local limits of Grampachayat Devale.
- 5) All that piece or parcel of land bearing Plot No 05, admeasuring 500 sq. meters, assessed at Rs 00.36 paise, out of sanction lay-out Gat No.323, situated at Village "Devale", Taluka Maval Dist-Pune and Registration Sub-district of Lonavala Maval and District of Pune, within the local limits of Grampachayat Devale.
- 6) All that piece or parcel of land bearing Plot No 07, admeasuring 752 sq. meters, out of sanction lay-out Gat No. 323, situated at Village "Devale", Taluka Maval Dist-Pune and Registration Sub-district of Lonavala Maval and District of Pune, within the local limits of Grampachayat Devale.

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- 7) All that piece or parcel of land bearing plot No. 9, admeasuring 516.25 sq. meters, out of sanctioned bearing plot No.321/A part situated at Village "Devale", Taluka Maval and District of Pune and Registration Sub-district of Lonavala Maval and District of Pune, within the local limits of Grampachayat Devale.
- 8) All that piece or parcel of land bearing plot No.10, admeasuring 506.25 sq. meters out of sanctioned bearing plot No.321/A part situated at Village "Devale", Taluka Maval and District of Pune and Registration Sub-district of Lonavala Maval and District of Pune, within the local limits of Grampachayat Devale.
- 9) All that piece or parcel of land bearing plot No.11, admeasuring 552.50 sq. meters out of sanctioned bearing plot No.321/A part situated at Village "Devale", Taluka Maval and District of Pune and Registration Sub-district of Lonavala Maval and District of Pune, within the local limits of Grampachayat Devale.
- 10) All that piece or parcel of land bearing plot No.12, admeasuring 570 sq. meters, out of sanctioned bearing plot No.321/A part situated at Village "Devale", Taluka Maval and District of Pune and Registration Sub-district of Lonavala Maval and District of Pune, within the local limits of Grampachayat Devale.
- 11) All that piece or parcel of land bearing plot No.13, admeasuring 500 sq. meters, out of sanctioned bearing plot No.321/A part situated at Village "Devale", Taluka Maval and District of Pune and Registration Sub-district of Lonavala Maval and District of Pune, within the local limits of Grampachayat Devale.
- 12) All that piece or parcel of land bearing plot No. 14, admeasuring 500 sq. meters, out of sanctioned bearing plot No.321/A part situated at Village "Devale", Taluka Maval and District of Pune and Registration Sub-district of Lonavala Maval and District of Pune, within the local limits of Grampachayat Devale.

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13) All that piece or parcel of land bearing Plot No.15, admeasuring 500 sq. meters, out of sanction lay-out bearing Gat No.321/A situated at Village "Devale", Taluka Maval Dist-Pune and Registration Sub-district of Lonavala Maval and District of Pune, within the local limits of Grampachayat Devale.

14) All that piece or parcel of land bearing Plot No.16, admeasuring 500 sq. meters, out of sanction lay-out bearing Gat No.321/A part situated at Village "Devale", Taluka Maval Dist-Pune and Registration Sub-district of Lonavala Maval and District of Pune, within the local limits of Grampachayat Devale.

15) All that piece or parcel of land bearing Plot no. 27 Amenity space, admeasuring 2358.5 sq. meters, out of sanction lay-out bearing Gat No.321/A part situated at Village "Devale", Taluka Maval Dist-Pune and Registration Sub-district of Lonavala Maval and District of Pune, within the local limits of Grampachayat Devale.

16) All that piece or parcel of land bearing N.A. Land bearing Gat No. 321 Hissa No. D. admeasuring 44.88 Sq. Meters 4488 Sq. Meters situated at Village "Devale", Taluka Maval Dist-Pune and Registration Sub-district of Lonavala Maval and District of Pune, within the local limits of Grampachayat Devale.

All with structure/s constructed and to be constructed thereon, together with furnitures, fixtures and fittings, both present and future.

[Handwritten Signature]



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SCHEDULE

LOAN/CREDIT FACILITY GRANTED BY MORTGAGEE (BANK OF BARODA) TO M/S.S.K. ORIENTAL PVT. LTD.

Overdraft under

Baroda Trader Loan 3,55,00,000/- [Rupees Three Crore Fifty Five Lacs Only]

Rate of Interest @4% over base rate (Base Rate 10.75% at present) i.e. 14.75% p.a. at present with annual review

Repayment of loan 12 months with annual review

IN WITNESS WHEREOF the parties hereto have executed these presents the day and year first hereinabove written.

SIGNED SEALED AND DELIVERED BY .

WITHIN NAMED MORTGAGEE

MR. RAMSWAROOP JETHANAND

SONI,

in the presence of

Ramswaroop



Witnesses:

1. *London*

2. *Pais*

Ramswaroop



SIGNED SEALED AND DELIVERED BY

WITHIN NAMED MORTGAGEES

Bank of Baroda, Zaveri Bazar,

Mumbai Branch represented by

MR. S. B. Deshpande

Chief Manager/senior Manager

in the presence of

Witnesses:

1. *[Signature]*
C. D. Jangam
LVL.

2. *[Signature]*
Anil B. B. B.
LVL.

S. B. Deshpande



ल.व.ल.		
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२०११		



बैंक ऑफ बड़ौदा Bank of Baroda
BOB:RLF:BTL:2011-12/BTLC

Date : 29.12.2011

M/s. S.K. Ornaments Pvt.Ltd.
Shop No.11, Plot no.201,
Bansri Bhavan' CHS Ltd.
Opp. Union Bank of India,
Sion (East)
Mumbai.
Dear Sir,



ल.व.ल.
५४९० ७५ २९
Limit Rs. 355.00 lac ₹ ०९९

Re: Sanction of Overdraft facility upto limit Rs. 355.00 lac ₹ ०९९

We refer to your application dated 29.12.2011 and sanction the following credit facility has been sanctioned to you for a period of 12 months on the terms and conditions detailed as under:

Nature of facility	Overdraft facility
Limit	Rs. 355.00 Lacs (Rupee Fifty five Lacs only)
Purpose	For working capital requirements
Rate of interest	Rate 10.75% at present) i.e. 14.12% at present) on monthly rests
Repayment Schedule	12 months with monthly review
Nature of security	1. Registered piece of all that piece and parcel of the S.K. Ornaments Pvt. Ltd. lying and being situated at Sion (East) within the limit of Sub-Registrar of Land and Building Registration District and within the limit of Deodard Grampanchayat bearing Gut No.323 and the layout of this plot no's as under attached to the plot no. J.Soni 1) Plot No. 01, admeasuring area 500Sq.Meters assessed at Rs.00.36Paise, out of sanctioned layout of Gut no.323 2) Plot No. 02, admeasuring area 250 Sq. Meters out of total area 500Sq.Mtrs. assessed at Rs.00.36Paise, out of sanctioned layout of Gut No.323 3) Plot No. 03, admeasuring area 500 Sq. Meters assessed at Rs.00.36Paise, out of sanctioned layout of Gut No.323 4) Plot No. 04, admeasuring area 515 Sq. Meters assessed at Rs.00.36Paise, out of sanctioned layout of Gut No.323 5) Plot No. 05, admeasuring area 500 Sq. Meters assessed at Rs.00.36Paise, out of sanctioned layout of Gut No.323 6) Plot No. 07, admeasuring area 752 Sq. Meters assessed at Rs.00.36Paise, out of



रिटेल लोन फैक्टरी (पु. मे. द. को.): मेहेर चेंबर, प्रायव्ही लिमिटेड, बालार्ड एस्टेट, पेट्रोल पंप के सामने, मुंबई-400 001, भारत
Retail Loan Factory (MMSR) : Meher Chambers, Limited, Ballard Estate, Opp. Petrol Pump, Mumbai-400 001, India
दूरध्वनी / Phone : 91-22-436853912, फैक्स / Fax : 91-22-436853912
ई-मेल / E-mail : rfmumbai@bankofbaroda.com

right to discontinue the facility and to withhold stop the operations without giving any notice, in case of non-compliance with any of the terms & conditions stipulated herein above. The time to time also in the relevant documents or any information/particulars furnished or situations wherein the opinion of-Bank its interest will be adversely affected by such continuation.

22. The applicant, Borrower to regularize personal loan account before disbursement and please the FDR of Rs. 15000/- with Bank towards overdue/Written off entry appearing in Call report.

We request you to contact our ^{Tatyasaheb} ~~Branch~~ Branch for further formalities of execution of loan documents and creation of charge on the securities. Please return the duplicate copy of this letter as a token of your compliance to our ~~Branch~~ Branch.

Yours faithfully

Head, RLF, MMSR



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2. The entire assets charged to the bank shall be for full value and the Policy to be assigned in favour of the bank.
3. The company to bear the premium for fire and theft insurance premium, inspection charges and such other charges as may be levied by the bank.
4. The rate of interest is subject to change, from time to time as per RBI/Bank guidelines.
5. The company to submit financial statements within 30 days of completion of audit and also the performance audit report within 15 days of completion of audit. The company to submit the same to the bank for review of the limits before -3- months of the expiry of the limit.
6. The company to undertake to pay the loan on time and to be a willful defaulter in case of default in respect of repayment of the loan.
7. Bank has the right to alter the terms and conditions of this sanction at any time without assigning any reason and to recall the advance at any time in case of default by the borrower.
8. The company to undertake to pay the interest on the loan to our Bank.
9. The company has to submit the financial statements once a year i.e. as of February before 10th of March every year.
10. The company to allow inspection of the premises hypothecated/ mortgaged to the bank officials representing the bank for the purpose of inspection.
11. The company to submit details of sales and purchases supported by returns / assessment on sales tax - income tax etc.
12. The company to submit an affidavit stating that the company does not owe any overdue statutory dues and to have obtained all the necessary licenses from concerned authorities required for trading in the business of selling of goods.
13. The company to submit copies of all the returns to be submitted every year and challans to be submitted as and when due.
14. Fresh Valuation report of the property mortgaged to be submitted once in every three years.
15. The company has to route all its payments through its Overdraft account only. The limit sanctioned is based on the limit sanctioned by the company and the value of collateral securities. If the value of collaterals reduces or non-achievement of projected sales, the limit may be reviewed and reduced accordingly as per norms.
16. The company to submit a Certificate from the society for creation of mortgage of the above said property.
17. The company to submit undertaking to execute the Agreement of Hypothecation of Goods as and when required by the bank.
18. The company to give its consent to share with the relevant information to CIBIL as per bank's extant guidelines.
19. Penal interest at 2% p.a. will be charged for non-compliance of any of the terms of sanction stipulated.
20. If the credit turnover in the preceding month is not adequate to cover the interest debited, then interest to be paid/recovered separately.
21. Even though the above mentioned credit facility is sanctioned for a period of -12- months the bank reserves the right to recall the facility or alter the terms and conditions at any time during the currency of the advance. The bank reserves the



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enclined layout of Gut No.323

1. Registered Mortgage of Plot No.10, admeasuring 316.25 sq. mtrs. and Plot No.12 admeasuring 570.00 sq.mtrs. and Plot No.11 admeasuring 552.50 sq. mtrs. Bearing Gut no.323(A)(Part). at Village Devale, taluka Maval, Dist. Pune. with structure /Bungalow constructed on the same belonging to Shri Ramswaroji Jethamalji Soni.
2. Registered Mortgage of piece and parcel of N.A.Land bearing Gut No.321, Hissa No.D, admeasuring 44.88 Are, i.e.4488 sq.mtrs, situated at Village Devale, Taluka and Registration Sub-District of Maval -Maval and District of Pune.
3. Registered Mortgage of Plot No.9,13,14,15,16 & 27, admeasuring 218.50 sq. mtrs. & Plot No.13 to 16 admeasuring 218.50 sq. mtrs. Each & Plot.No.27 admeasuring 218.50 Sq.mtrs.(Total 4874.75 Sq.Mtrs. Gut No.323(A) (part) at Village Devale, Taluka Maval, Dist. Pune, with structure constructed/ to be constructed thereon belonging to mr. Ramswaroji Jethamalji Soni
4. Legible Mortgage of Shop No.11 on Ground Floor, in Bhusel, Shree Co-op. Hsg. Society Ltd., Opp. Pooon Road, Shivajinagar (E) Mumbai-400 022, Plot No. 20, Shivajinagar (E) in Shivajinagar division belonging to Mr. Ramswaroji Jethamalji Soni

Page 9

Residual Value of security	Rs. 50,00,000/-
Major terms & conditions	As per appraisal note
Security Documents	<ol style="list-style-type: none"> 1. Title Deed (DOC 4) 2. Copy of Title Deed as presented in the Board Meeting 3. Copy of Title Deed as presented in the Board Meeting 4. Copy of Title Deed as presented in the Board Meeting 5. Copy of Title Deed as presented in the Board Meeting (L.DOC 33) 6. Copy of Title Deed as presented in the Board Meeting Cum Authority. 7. Copy of Title Deed as presented in the Board Meeting of Properties. 8. Copy of Title Deed as presented in the Board Meeting (DOC 17) 9. Copy of Title Deed as presented in the Board Meeting to exclusively deal with 10. Copy of Title Deed as presented in the Board Meeting

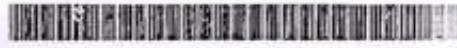
OTHER TERMS & CONDITIONS

1. The facility will be collateral security by way of assignment of

Mr. Ramswaroji Jethamalji Soni
Mrs. Shashi Ramesh Soni



ल.व.ल.
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10??



30/12/2011

दुय्यम निबंधकः

दस्त गोपतारा भाग-1

3:16:41 pm

लोणावळा

लवल

दस्त क्र 5410/2011

20/20

दस्त क्रमांक : 5410/2011

दस्ताचा प्रकार : गहाणखत

अनु क्र. पक्षकाराचे नाव व पत्ता

पक्षकाराचा प्रकार

छायाचित्र

अंगठ्याचा ठसा

1 गाव: बँक ऑफ बडोदा शाखा झयेरी बाजार, 122, रोड
 मेमन स्ट्रीट, त्रिशाला बिल्डींग, मुंबई 400002 तर्फे
 एस बी देसायाने - -
 पत्ता: घर/फ्लॅट नं. -
 गल्ली/रस्ता: -
 ईमारतीचे नाव: --
 ईमारत नं: -
 पेट/वसा

विद्युत दस्ता

वय 57

पत्नी



बँक कर्मचारी



2 गाव: रामस्वरूप जेटमलजी सोनी - -
 पत्ता: घर/फ्लॅट नं. -
 गल्ली/रस्ता: -
 ईमारतीचे नाव: -
 ईमारत नं: -
 पेट/वसाहत: -
 शहर/गाव: फ्लॅट नं. 3 व 4 मस्काती महाल, 119 लोहार
 घाळ, प्रिन्सेस स्ट्रीट मुंबई 400002

विद्युत दस्ता

वय 40

पत्नी





FORM - 2

लवल
दस्त क्रमांक (5410/2011)
29/29

दस्त क्र. [लवल-5410-2011] चा गोषवारा
बाजार मुल्य :0 कर्जाची रक्कम 35500000

पावती क्र.:5567 दिनांक:30/12/2011
पावतीचे वर्णन
नांव: बँक ऑफ बडोदा शाखा झवेरी
बाजार,122,शेख मेमन स्ट्रीट,त्रिसाला विल्डींग,मुंबई
400002 तर्फे मॅनेजर एस बी देशपांडे - -

दस्त हजर केल्याचा दिनांक :30/12/2011
निष्पादनाचा दिनांक : 30/12/2011
दस्त हजर करणा-याची सही :

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30000 :नोंदणी फी
360 :नक्कल (अ. 11(1)), पृष्ठांकनाची नक्कल
(अ. 11(2)),
रज्यात (अ. 12) व छायाचित्रण (अ. 13) ->
एकत्रित फ्री

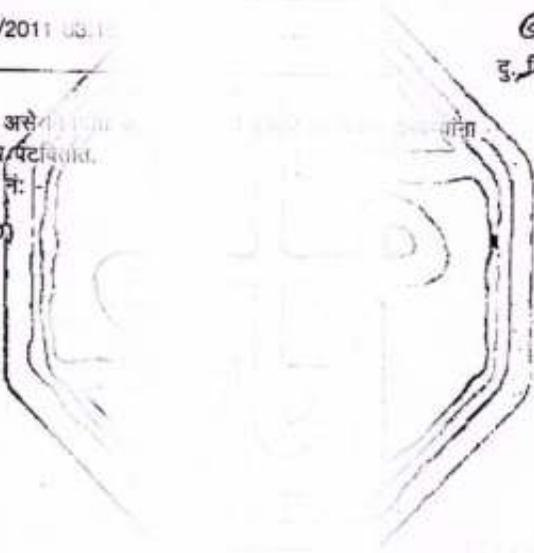
30360: एकूण

दस्ताचा प्रकार :40) गहाणखत
शिकका क्र. 1 ची वेळ : (सादरीकरण) 30/12/2011
शिकका क्र. 2 ची वेळ : (फ्री) 30/12/2011
शिकका क्र. 3 ची वेळ : (कपुली) 30/12/2011
शिकका क्र. 4 ची वेळ : (ओळख) 30/12/2011

दस्त नोंद केल्याचा दिनांक : 30/12/2011

[Handwritten signature]
दु. निबंधकाची सही, लोणावळा

ओळख :
दुय्यम निबंधक यांच्या ओळखीचे इसम असे
व्यक्तीशा ओळखतात, व त्यांची ओळख पटवितात.
1) अॅड परवीन पंजाबी - - ,घर/फ्लॅट नं.:
गल्ली/रस्ता: -
ईमारतीचे नाव: -
ईमारत नं: -
पेट/वसाहत: -
शहर/गाव:लोणावळा मावळ पुणे
तालुका: -
पिन: -



पहिले नंबराचे पुस्तकाचे
5890 नंबरी नोंदला.

[Handwritten signature]
सह दुय्यम निबंधक, लोणावळा
दि. 30/12/2011

[Handwritten signature]
दु. निबंधकाची सही
लोणावळा

रुमी प्रकृतीकडे अपाठेडीकडे (30/12/2011)
कठकमेपुस धुणजे

असे प्रमाणित करण्यात येते की,
सदर दस्तऐवजास एकूण 29
पाने आहेत

[Handwritten signature]
सह दुय्यम निबंधक
लोणावळा

सह दुय्यम निबंधक
लोणावळा

उपट पुत्रांक फ्रॅकिंग अल्ट्रा व्हॉल्वेट सॅम्प
एन-एमएस/संबंधित प्रधिकृत अधिकार्याशी
साधुन बरोबर आढळून आला.

[Handwritten signature]
दुय्यम निबंधक लोणावळा

