

Inventaire of Mortgage.

Sakat
Registered Mortgage
Deed-00426

Govt. of West Bengal
Directorate of Registration & Stamp Revenue
e-Challan

GRN: 19-201819-034762784-1 Payment Mode Online Payment
GRN Date: 12/02/2019 15:55:14 Bank: CANARA BANK
BRN: GRIPS2019021201748 BRN Date: 12/02/2019 03:55:32

DEPOSITOR'S DETAILS

Id No. : 19021000035436/6/2019

[Query No./Query Year]

Name : SUBIR KUMAR SEAL AND ASSOCIATES
Contact No. : Mobile No. : +91 9830476735
E-mail :
Address : P106 BANGUR AVENUE LAKE TOWN PIN 700055
Applicant Name : Mr SUBIR KUMAR SEAL AND ASSOCIATES
Office Name :
Office Address :
Status of Depositor : Advocate
Purpose of payment / Remarks : Mortgage, Mortgage as collateral security without possession Payment No 6

PAYMENT DETAILS

Sl. No.	Identification No.	Head of A/C Description	Head of A/C	Amount[₹]
1	19021000035436/6/2019	Property Registration- Stamp duty	0030-02-103-003-02	178020
2	19021000035436/6/2019	Property Registration- Registration Fees	0030-03-104-001-16	110098

Total

288118

In Words : Rupees Two Lakh Eighty Eight Thousand One Hundred Eighteen only



SAKET INFRADEVELOPERS PVT. LTD

Arvind
Director

SAKET PROMOTERS LIMITED

Arvind
Director

14/1/2019

P - 00426/2019



পশ্চিমবঙ্গ পশ্চিম বঙ্গাল WEST BENGAL

2583 567682

2/1/35436/19
14/2/19



Document is admitted to
Registration. The Signature Sheet and the
endorsement sheets attached to this document
are the part of this Document

14/2/19

Indenture of Mortgage

Arind

14/2/19
 18/1/35 + 12/1/19

0.50 x 1.12

Indenture of Mortgage

This Indenture of Mortgage is made at Kolkata on this 14th day of February 2019.

Between

Saket Infradevelopers Pvt. Ltd : (Corporate Identity Number- U70109WB2011PTC156643) a private limited company incorporated in accordance with the provisions of the Companies Act, 1956, having its Income Tax PAN- AAPCS2303E and having its registered office at 46 , B.B Ganguly Street , First floor , Room No. 04, Police Station - Bowbazar , Kolkata - 700 012, West Bengal, India, represented by one of its Director Mr. Arvind Kumar Mishra son of Pratham Narayan Mishra having his personal Income Tax PAN AILPM9465G and personal Aadhaar No. 8958 3571 4858,

..... presently -

presently residing at Rania-A, Pragati Park, Rajpur Sonarpur Boral Police Station Rajpur, Kolkata - 7000154, who is sufficiently empowered to sign this Deed of Mortgage by a resolution taken in the meeting of the Board of Directors of Saket Infradevelopers Pvt Ltd. held on 10 Jan' 2019 at 11 am at the registered office of the company.

hereinafter referred to as the **Borrower** (which expression shall unless it be repugnant to the subject or context be deemed to mean and include its successors, novatees, transferees and permitted assigns) of the **First Part**

And

State Bank of India (PAN- AAACS8577K) (a body corporate constituted under the State Bank of India Act, 1955 and having its central office at Madam Cama Road, Mumbai - 400 021 and a branch among other places at SME Camac Street (Branch Code - 50271), Police Station- Shakespeare Sarani, Kolkata- 700 017, Shantiniketan Building, First floor, having its TAN- CALS07075F, represented by its Manager Mr. Asit Kumar having his Aadhaar No. 6519 4781 3019, son of Upendra Prasad Karn, having his personal Income Tax PAN - AQYPK7743C, presently residing at Flat No. 406, Rajat Windsor, Block - B, 362/1E/2, N.S.C Bose Road, Post Office Naktala, Police Station - Netaji Nagar, Kolkata - 700 047, District South 24 Parganas (authorised to sign Indenture of Mortgage by a Letter of Authority by the Chief Manager, SBI, SME Camac Street, dated 01.02.2019),

..... hereinafter -

hereinafter referred to as the **Mortgagee / Lender** (which expression shall unless excluded by or repugnant to the subject or context be deemed to mean and include its successors , novatees , transferees and permitted assings) of the **Second Part.**

And

Saket Promoters Limited (Corporate Identity Number - U45201WB2003PLC097210) a non government company, limited by shares, having its Income Tax PAN AAHCS8974M having its registered office at 46 B.B. Ganguly Street , 1st Floor , Room No-04 , Police Station - Bowbazar, Kolkata - 700 012 , West Bengal , India , represented by one of its Directors Mr. Arvind Kumar Mishra having his personal Income Tax PAN AILPM9465Q hereinafter referred to as the **Mortgagor** (which expression shall unless it be repugnant to the subject or context be deemed to mean and include its successors , novatees , transferees permitted assigns) of the **Third Part.**

Devolution of Title:-

Whereas one Ram Chandra Agarwalla, son of Joy Narayan Agarwalla, was seized and possessed of and/or otherwise well and sufficiently entitled to all that piece and parcel of land containing by estimation an area of 27 (twenty seven) decimal which in equivalent to 16 (sixteen) Cuttah 8 (eight) Chittack comprised in R.S. Plot Dag No. 725/1519 (full) and R.S. Plot Dag No. 725/1525 in R.S. Khatian No. 1179 in Mouza Punja Sahapur, J.L. 9, Touzi No. 206 and 210, Police Station - Behala, District- South 24 Parganas.

..... **And whereas**

And whereas while seized possessing and enjoying the aforesaid land by virtue of an Indenture of Sale dated 03.04.1967 the said Sri Ram Chandra Agarwalla the Vendor therein of the one part had indefeasibly sold, conveyed, transferred, released and parted all that piece and parcel of land measuring 16 (sixteen) Cuttah 8 (eight) Chittack comprised in R.S. Plot Dag No. 725/1519 (full) and R.S. Plot Dag No. 725/1525 in R.S. Khatian No. 1179 in Mouza Punja Sahapur, J.L. No- 9, Touzi No. 206 and 210, District- South 24 Parganas to one i) Sri Biswanath Chowdhury, son of Late Mongal Choudhury ii) Smt. Bimla Devi Chowdhury wife of Sri Biswanath Chowdhury jointly the purchasers therein of the other part at a valuable consideration mentioned therein and the said Indenture of Sale was registered before the office of the Joint Sub Registrar Alipore at Behala and the same was copied in Book No. - I, Volume No. 32, Pages No. 261 to 264 being Deed No. 1852 for the year 1967 (hereinafter for the sake of brevity called and referred to as the larger premises).

And whereas upon purchasing the aforesaid land from the erstwhile owner the said Biswanath Chowdhury and Bimla Devi Chowdhury duly mutated their joint names in respect of the aforesaid land in the records of Kolkata Municipal Corporation and the said Corporation duly assessed the said land as Municipal Holding No. 208/1, Roy Bahadur Road and thereafter renumbered the same as 231, Roy Bahadur Road, Kolkata, under Ward No. 118 of the Kolkata Municipal Corporation.

..... **And whereas**

And whereas while seized possessing and enjoying the aforesaid land measuring 16 (sixteen) Cuttah 8 (eight) Chittack in Municipal Holding No./ Premises No. 231, Roy Bahadur Road under Ward-118 of Kolkata Municipal Corporation , by virtue of an Indenture of Conveyance dated 08.12.2006 the said Biswanath Chakraborty and Smt. Bimla Devi Chowdhury, jointly the vendors therein of the one part had indefeasibly sold, conveyed, transferred, released and parted all that western portion of the Premises vide no. 231, Roy Bahadur Road, Kolkata - 700 034, all that demarcated land measuring 11 (eleven) Cuttah 2 (two) Chittack {out of the larger premises measuring 16(sixteen) Cuttah 08(eight) chittack} under Ward No. 118 of Kolkata Municipal Corporation (South Suburban Unit) comprised in R.S. Plot Dag No. 725/1519 (full) and R.S. Plot Dag No. 725/1525 (Part) in R.S. Khatian No. 1179 in Mouza - Punja Sahapur, J.L. - 9, Touzi No- 159, 206 and 210, Police Station - Behala in the district of South 24 Parganas to one Saket Promoters Pvt. Ltd. the then a private limited company incorporated in accordance with the provisions of the Companies Act. 1956, having its registered office at 46, B.B. Ganguly Street, Kolkata - 700 012, the purchaser therein of the other part at a valuable consideration mentioned therein and the said Deed of Conveyance was registered before the office of the Additional Registrar of Assurances - I, Kolkata, and the same was copied in Book No. I, Volume No. 1, Pages Nos. 1 to 14, being Deed No.0367 for the year 2007. It is pertinent to mention here that the property was partly occupied by nine numbers of tenants and the details of the said tenants were categorically given under third schedule of the said deed, headed as tenants.

..... **And whereas** ✓

And whereas upon purchasing the aforesaid land the said Saket Promoters Pvt. Ltd. duly mutated its name in the records of Kolkata Municipal Corporation and the said competent authority duly assessed the said land measuring 11(eleven) Cuttah 02(two) Chittack as municipal Premises/Holding No. 231A, Roy Bahadur Road, Police Station – Behala, under Ward No. 118, Borough No. - XIII and since then is paying corporation taxes thereof regularly as the recorded assessee vide Assessee No. 41118100 4944.

And whereas that the said Saket Promoters Pvt. Ltd. duly sanctioned a building plan for a proposed ground plus four (15.5 meter height) storied residential building at Premises No. - 231A, Roy Bahadur Road, Kolkata - 700 034 and duly constructed the said building in accordance with the provisions of the said building plan and duly obtained occupancy certificate from the said Kolkata Municipal Corporation, being the competent authority vide their Building Permit No. 2018130619 dated 21.12.2010.

And whereas that the said M/s Saket Promoters Pvt. Ltd. duly passed the necessary resolution on 03.08.2007 u/s 31 (2) read with Section - 44 of the Companies Act 1956 for changing the name of the said company, which was subsequently changed to Saket Promoters Ltd. and such change of name was duly intimated to the Ministry of Corporate Affairs, Government of India, Registrar of Companies West Bengal, vide Corporate Identity Number - U45201WB2003PLC097210.

And whereas M/S Saket Promoters Pvt Ltd duly completed the said ground plus four storied building in accordance with the provisions of the said building plan and duly applied for issuance of completion certificate before the building Department , Kolkata Municipal Corporation and duly obtained the same , dated 11/11/2016.

..... **And whereas** ✓

And whereas the said Saket Promoters Ltd is agreeable to Mortgage all that six Flats/Apartments/Units out of which two individuals and two duplex [being No. 1A , 3BHK admeasuring an area of 1190 (one thousand one hundred and ninety) sq ft super built up Flat Nos. 1C and 2C duplex – 3BHK admeasuring an area of 1545 (one thousand five hundred and forty five) sq ft super built up , Flat No. 3C & 4C duplex 3BHK admeasuring an area of 1640 sq ft Flat No. 4B 3BHK admeasuring an area of 1106 (one thousand one hundred and six) sq ft super built up] all comprised in residential building named and styled as “Saket Sadan” together with undivided proportionate impartible share of land measuring 11 (eleven) cuttah 2 (two) chittack be the same a little more or less comprised in entire R.S Dag No.725/1519 and portion of R.S Dag No. 725/1525 , recorded in R.S Khatian 1179 , in Mouza – Punja Sahapur , J.L No. 9, Touzi Nos. 159, 206, 210 lying and situate at 231A , Roy Bahadur Road , Police Station- Behela , Kolkata- 700034 , what the said M/S Saket Promoters Ltd. wants to put in charge for as and by way of collateral security against credit facilities duly sanctioned by State Bank of India SME Camac Street Branch in favour of M/S Saket Infradevelopers Pvt. Ltd.

And whereas the Mortgagor is permitted to mortgage or charge all that six apartments / flats out of which two individuals and two duplex (being Flat No. 1A , 3BHK, admeasuring an area of 1190 sq ft super built up , Flat Nos. 1C and 2C (duplex) 3BHK , measuring an area of 1545 (one thousand five hundred and forty five) sq ft , Flat No.3C & 4C (duplex) 3BHK admeasuring an area of 1640(one thousand six hundred and forty) sq.ft super built up , Flat No- 4B , 3 BHK admeasuring an area of 1106 (one thousand one hundred and six) sq ft , all comprised

..... in the

in the residential building named and styled as "Saket Sadan" alongwith undivided proportionate impartible share of land measuring 11 (eleven) Cuttah 2 (two) Chittack be the same a little more or less lying and situate at Premises No 231A , Roy Bahadur Road ,Police Station - Behela under Ward No.118 , Borough No XIII of Kolkata Municipal Corporation , Kolkata-700 034 by borrowing money/ financial assistance from any financial institution or Corporate bodies for the purpose of extension / utilization of / in their existing business by mortgaging its documents of the immovable property of the Mortgagor simultaneously by execution of a registered Deed of Mortgage before the competent Registrar by paying required stamp duty and registration fees to the Government of West Bengal.

And whereas at the request of the Borrower by way of its loan application dated 15/11/2018 , requesting the Mortgagee / Lender herein for sanction of Working Capital (cash credit) Limit, which has been duly sanctioned by the Mortgagee / Lender herein by virtue of issuing a Sanction Letter on 31/12/2018 for the sanction of total limits of Rs 5.25 crores (Rupees five point two five crores) only subject to the principal terms of i) The NOC from the existing Banks (Axis Bank & ICICI Bank) for Pari Passu charge on current asset of the company will have to be furnished within 90 days from the date of disbursement , and ii) Timeline for perfection of balance Securities Rs 3.33 crores (Rupees three point three three crores) only for hundred percent collateral coverage presently available 1.92 crores (one point nine two) crores to be completed within 90 days of disbursement and balance amount of cash credit will be released after perfection of the balance security to meet the value of Rs 3.33 crores (Rupees three point three three crores) only.

..... **And whereas** ✓

And whereas by an arrangement letter / sanction letter dated 03/01/2019 (herein after for the sake of brevity called and referred to as the sanction letter) , the Mortgagee / Lender has duly recorded the terms and conditions of the said loan and which has been duly intimated to the Borrower as well as the Mortgagor , and the parties shall always remain bound by the same.

And whereas the said loan was to be secured by way of creation of Mortgage of the said immovable property consisting of 6 (six) nos of residential flats (out of which two nos. are individual ones and remaining four nos. are duplex in nature) in favour of the Mortgagee / Lender herein.

Now this Indenture witnesseth :-

1. That in pursuance to the said Letter of Arrangement / Sanction Letter and in consideration of the said sum of Rs. 5,25,000,00/- (Rupees five crore twenty five lakhs) only of the lawfull money well and truly agreed to be lent and advanced by the Mortgagee/Lender to the Borrower at its discretion and in such installments **as it think fit and proper** for the purpose of satisfying the loans and advances obtained by it from the State Bank of India , SME Camac Street Branch Kolkata, for enhancement of working capital (cash credit) limit under principal use "Business" AND ALSO in consideration the further sums hereinafter to be advanced on the terms and conditions hereinunder written the Borrower doth hereby covenant with the Mortgagee/ Lender to repay the said sum together with interest thereon at the rate applicable to the loan as is mentioned in **Part**

..... - II of

- II of the **Second Schedule** hereinunder payable monthly on the last day of each month however the first installment of interest shall be for the period from the date of first disbursement till the last day of the said month and thereafter interest shall be payable for the period commencing from first day of the immediate succeeding month till the last day of that month. The Mortgagee/ Lender reserves the right to reset the rate of interest if of the opinion of the Mortgagee/Lender market rate of the interest appreciate at any point of time during tenor of this loan.

2. The Borrower has agreed and undertakes to repay the loan within a period of 12 months from 31.12.2018 or on demand of the Mortgagee/Lender , subject to review every 12 months , when it may be cancelled/reduced , depending upon the conduct of utilization of the advance or as per the Bank's scheme notwithstanding anything contained herein Mortgagee/Lender shall have the right at anytime and from time to time review and/or reschedule the repayment terms of the loan or of the outstanding amount thereof in such manner as the Mortgagee/Lender may at its sole discretion decide without prejudice to what is contained herein the Mortgagee/Lender reserves its right to call upon the Borrower to pay the whole or part of the loan at anytime after the date of first disbursement.

3. **Rate of interest :-**

Interest at "2.00 % above MCLR " (present MCLR- 1Y = 8.55 % with effect from 1/09/2018 , raising or falling therewith , on daily products with monthly rests , present effective rate – 10.55 % per annum wherever expedient , interest rate is directly linked to the Credit Risk Assessment of the Borrower

..... (as per ✓

(as per concession provided for SB-8 rated borrower with collateral securities more than 100%) . The Bank reserves the right to withdraw the above said concessional rate of interest. The rate of interest and charges will get revised as and when the same is modified by the bank. The Bank shall any time and from time to time be entitled to vary the margin and the MCLR at its discretion. Depending on variation of MCLR and margin , the effective rate of interest shall vary periodically and the Borrower shall be liable to pay the effective rate of interest.

The rate of interest is subject to revision from time to time and the Borrower shall be deemed to have notice of changes in the rate of interest whenever the changes in MCLR are displayed / notified at the branch / published in newspapers / Bank's website / made through entry of interest charged in the statement of accounts sent to the Borrower.

4. **Enhanced interest :-**

i) Enhanced rate of interest at 1 % cumulatively subject to a maximum of 2 % will be charged for the period of delay in respect of :-

- a) Delayed / non submission of financial data required for review / renewal of limits
- b) Delayed / non submission of annual financial statements.
- c) Delayed / non submission of stock statements.
- d) Financial follow up report (FFR1) should be submitted within 52 days from the end of the reporting quarter and FFR2 should be submitted within 67 days from the half year end / year end.

..... Non submission ✓

- Non submission of the statements will be construed as non compliance of the covenants and attract penalties flat penalty (penal interest) of Rs 5,000 /- (Rupees five thousand) only for each day plus applicable GST of delay beyond due date for submission.
- Credit rating by external credit rating agency (Basel II compliant) requires to be renewed after expiry of the existing rating. Delay/non compliance in the respect would attract additional interest @ 1 % or as applicable over and above applicable rate of interest.
- Enhanced rate will be charged on the excess drawings in case any irregularity / breach is continuously in existence less than 60 days , on the entire outstanding from the date of irregularity / breach , enhance interest will be compounded monthly.

The Bank shall also be entitled to charge at its discretion enhance interest rates on the accounts either on the entire outstandings or on a portion thereof for any irregularity including non observance or non compliance of the terms and conditions of the advances , for such periods as the Bank deems it necessary.

..... **Now this** ✓

Now this Indenture further witnesseth as follows :-

- 5) a) In pursuance of the said arrangement letter / sanction letter and in consideration of the Mortgage debt having been granted or agreed to be granted or continued by the Mortgagee to the 'Borrower' within the above mentioned aggregate limit, the Borrower hereby covenant with the Mortgagee / Lender that the Mortgagor shall repay the Mortgage debt to the Mortgagee / Lender with all interest at the agreed rates and rests and cost charges and expenses on the terms and conditions contained in all or any of the said documents.
- b) And in pursuance to the said arrangement / sanction letter and in consideration of the Premises / flats/units / apartments the Mortgagor hereby grants, conveys, transfers and assures unto the Mortgagee / Lender all and singular all that the six nos. of flats / apartments out of which two are individual flats and rest four are duplex, all comprised in the residential building named and styled as 'Saket Sadan', together with undivided proportionate impartible share of land measuring an area of 11(cleven) Cuttah 2 (two) Chittack be the same a little more or less comprised in entire R.S Plot Dag No.725/1519 and portion of R.S Plot Dag No.725/1525 in R.S Khaitan 1179, J.L No.9 Touzi Nos.159,206, & 210, in Mouza Punja Sahapur lying and situate at Premises No.231A, Roy Bahadur Road, Police Station - Behela, under Ward No 118, Borough No.XIII, of Kolkata Municipal Corporation, Kolkata-700034, District- South 24 Parganas, in the State of West Bengal more fully and particularly described in the First

..... Schedule ✓

Schedule hereinunder written AND TOGETHER with all electrical installations , plumbing installations , common areas , common entrance for ingress and egress , common amenities and facilities ways and paths , passages , lights , liberties , privileges , easements , advantages and appurtenances what so ever to the said property and the premises appertaining or with the same or any part thereof now and theretofore occupied and enjoyed or reputed or known as part and parcel or member thereof or appertenant thereto and all the estates , rights , title, interest , claim , demand of the Borrower as well as the Mortgagor into and upon the said land AND ALSO ALL THE DEEDS AND OTHER EVIDENCES of title in anyway relating to the said flats / units / apartments in the possession of the Mortgagor or which it can without suit procure TO HAVE AND TO HOLD the said all six nos. of flats together with undivided proportionate impartible share of land herein before expressed to be hereby granted with all and every of the appertenant unto and to the Mortgagee / Lender for even SUBJECT however to the proviso for redemption hereinafter contained.

- c) In further pursuance of the said Arrangement Letter / Sanction Letter and in consideration of the immovable properties the Mortgagor hereby agrees assigns transfers and assures unto the Mortgagee / Lender ALL AND SINGULAR , all the properties and the assets of the mortgagor for the time being both present and future other than specifically Mortgaged properties including (but without prejudice to the generality of the foregoing) its

..... goodwill, ✓

goodwill, undertaking uncalled capital and all the book debts and other debts and outstanding moneys now due or hereafter which may, during the continuance of this security become due to the Mortgagor in connection with its business and also funds created by the Mortgagor and the investments for the time being representing the same (all hereinafter collectively referred to as "the General Assets") with the payment of all moneys for the time being owing of the security of these presents and such charge shall rank as floating charge and shall accordingly in no way hinder or prevent the Mortgagor from selling, mortgaging, charging, leasing or otherwise disposing of or dealing within the ordinary course of its business and for the purpose of carrying on the same but so that the Mortgagor shall not be at any liberty to create without the prior concern of the Mortgagee / Lender obtained in writing any mortgage, charge or create any encumbrance upon the said "General Assets" charged by this clause or any part thereof ranking in priority to or pari-passu with the security hereby constituted.

- d). Provided that if the Mortgagor shall duly pay to the Mortgagee/Lender, the Mortgage debt hereby secured in the manner provided under all or any of the said Agreements and as mentioned herein and all other monies, if any, by these presents or by law payable by the Mortgagor to the Mortgagee / Lender then and in such case the Mortgagee / Lender shall at any time thereafter upon the request of and at the cost of the Mortgagor recover the said land and buildings and the plant and

..... release the ✓

release the said "General Assets" from the charge , hereby created (all of which hereinafter collectively referred to as " the Mortgaged Properties") unto the Mortgagor or as shall be directed by the Mortgagor.

6. It is also hereby agreed and declared that in the event of the Mortgagor failing to pay the mortgaged debt or any part thereof or failing to perform and discharge all and every obligations and liabilities under all or any of the said arrangement letter / sanction letter or hereunder in accordance with the terms thereof, the Mortgagee / Lender shall have the right to cause the mortgaged properties to be sold through the process of SARFAESI proceedings or through intervention of court as applicable and the proceeds of sale be applied and to apply the proceeds of sale in payment of the dues owing and payable by the Mortgagor and discharge of the Mortgagor's obligations and liabilities under all or any of the said arrangement letter/sanction letter or hereunder and also the right to recover the mortgaged debt or the balance or any part thereof and all other monies remaining unpaid from the Mortgagor personally in accordance with the terms and conditions contained in all or any of the said arrangement letter / sanction letter or under these presents.

7. The Mortgagor hereby covenants with the Mortgagee / Lender as follows:

(a) The Mortgagor/s hereby declares and assures that all the present debts and other assets and the mortgaged properties are its/his absolute properties and at his/its sole disposal and free from all or any prior

..... charges,

charges, mortgages, encumbrances, claims or charges and are not subject of matter of lis-pendens, attachments or other proceedings before any courts, tribunals or authority and all the future assets and debts shall likewise the unencumbered, absolute and disposal properties of the Mortgagor nor such encumbrances shall or be allowed to be created in whatsoever manner or attachment allowed to be levied on the mortgaged properties, so long as the Mortgagor/s continue to be indebted or liable to the Bank.

(b) The Mortgagor/s confirms and declares that it/he has actual possession of the mortgaged properties and has absolute power and authority to mortgage the mortgaged properties in favour of the Mortgagee / Lender . The Mortgagor further declares and confirms that no notice or process has been issued or recovery proceedings for recovery of any statutory dues, taxes were initiated in the past nor any proceedings or levy or tax is pending against the Mortgagor/s or were being started by any Authorities under the Income Tax Act or Central or Sales Tax Act and that no notice or process has been issued or started or served on the Mortgagor/s or on the mortgaged properties or any part of it under Rules 2,16 or 51 or any other rules of the Second Schedule to the Income Tax Act 1961 or under any other law for the time being in force.

(c) The Mortgagor/s shall at all times during the continuance of these presents and the security hereby created pay all the ground rents, land revenue, rates taxes present as well

..... as future

as future assessments and all dues, duties and outgoings whatsoever payable in respect of the mortgaged properties immediately the same shall have become due and will keep the mortgaged properties and every part thereof in a good state of repair and condition.

8. The Mortgagor/s shall not create any other mortgage or charge of any kind whatsoever over or in respect of the said mortgaged properties and shall not deal with or otherwise alienate or encumber his / its interest in the said mortgaged properties or any part thereof in a manner prejudicial to the interest of the Mortgagee / Lender and also shall not lease out or allow any attachment, distress or execution to be levied thereon.
9. And the Mortgagor/s hereby covenants with the Mortgagee / Lender that at all times during the continuance of the security hereby created, the Mortgagor/s shall keep the mortgaged properties and every part thereof in a good state of repair and condition and that the Mortgagor shall insure and keep insured the mortgaged properties against all loss or damage and such other risks as may be required by the Mortgagee / Lender from time to time in the names of the Mortgagee / Lender and the Mortgagor/s with an insurance company of repute notified by the Mortgagee / Lender and shall pay all premia necessary for keeping the insurance alive at all times during the continuance of this security and shall on every occasion produce, assign and deliver to the Mortgagee / Lender the policy (ies) and the receipt of every such payment and that the Mortgagor/s shall not during the continuance of any such

..... Insurance ✓

insurance do or cause or allow to be done any act or commit any default rendering the insurance void or voidable or payment of enhanced premium and in the event of any such occurrence, the Mortgagor/s shall forthwith at its own cost and expenses effect a new insurance in lieu of the void or voidable insurance and also that it shall be lawful for but not obligatory for the Mortgagee / Lender to keep the mortgaged properties in a good state of repair and condition and insure and keep insured in any sum in the manner aforesaid and that the Mortgagor/s shall on demand pay to the Mortgagee / Lender every sum(s) of money expended by it for the purpose(s) aforesaid with interest thereon at the agreed rates from the time having been so expended and that until such repayment the same shall be a charge upon the mortgaged properties hereby secured.

10. Notwithstanding anything contained herein or in all or any of the said arrangement letter / sanction letter or any other relative security documents, the whole of the mortgaged debt shall at the sole discretion of the Mortgagee/ Lender become due and forthwith payable by the Mortgagor/s to the Mortgagee / Lender upon the happening of any of the following events and the Mortgagee / Lender shall be entitled to enforce the security hereunder:

- a) Any installment of the Principal remaining unpaid for the period of 15 days after the due date for payment thereof has expired;
- b) Any interest amounting to Rs. 500/- shall be in arrears and remain unpaid for the period of 3 months remaining unpaid after the same have become due for payment, whether demanded or not;

..... c) The Mortgagor/s ✓

- c) The Mortgagor/s committing any breach or default in the performance or observance of any of the terms contained herein or in the Borrower(s)'s proposal or any other documents;
- d) If any of the representations or the documents furnished by the Mortgagor/s in its application are found to be untrue or false or incorrect;
- e) Upon entering into any arrangement or composition with its creditors or committing any act of insolvency;
- f) Any execution or other similar process being levied or enforced against Mortgagor/s
- g) If an order is made or a resolution passed for the winding up or a petition of winding up is filed or notice of meeting to pass such a resolution is issued;
- h) A receiver being appointed for all or any part of the Mortgagor/s property;
- i) If the Mortgagor/s ceases to carry on business or threatens not to carry on business;
- j) If any circumstances shall occur which, in the opinion of the Bank is prejudicial to or imperils or is likely to prejudice or imperil the security or which affects adversely the Mortgagor/s capacity to repay any amounts under the said facilities;
- k) If the Mortgagor/s does not submit the required statements or misutilises/diverts the monies or the said assets without the Mortgagee's / Lender prior permission / knowledge;

..... Whether any ✓

Whether any of the above events has happened or not, the decision of the Mortgagee Lender shall be conclusive, final and binding on the Mortgagor/s.

PROVIDED ALWAYS THAT the Mortgagee / Lender may in its discretion refrain from forthwith enforcing its rights hereunder in spite of the happening of any of the above events and provided further that any failure or delay in exercising any right, power or privilege hereunder or under other security documents or any single or partial exercise of such right, power, or privilege shall not impair / extinguish or preclude the Mortgagee / Lender any further exercise of the same or operate as a waiver or exercise of any other power or right or privilege. The rights and remedies of the Mortgagee / Lender are only cumulative and not exclusive.

11. And that the Mortgagor/s hereby further covenants and agrees that the security created on the mortgaged properties shall secure all the earlier, present and future facilities, limits, indebtedness and outstanding of the Borrower/s under all or any of the said arrangement and /or the above mentioned mortgage debt and that the same shall subsist notwithstanding the granting of totally new facilities, granting of new limits or relative accounts coming into credit or inter-changeability of the limits, increase, variation or reduction or cancellation of any of the limits granted or agreed to be granted or continued to the Borrower/s in the manner and on the terms contained in all or any of the said arrangement.

..... 12. That the

12. That the Mortgagor/s further covenants that in the event of the default in payment of the mortgaged debt and or the performance of the obligations, the Mortgagee / Lender shall at its option also be entitled notwithstanding the power of sale by way of SARFAESI proceedings, to file a suit against the Mortgagor/s for the recovery of the mortgaged debt by proceeding against the mortgaged properties as well from the Mortgagor/s personally and to enforce all the rights and remedies of the holder of a simple mortgage under the Transfer of Property Act, 1882 and/or RDDBFI Act, 1993.
13. The Mortgagor/s hereby agrees that although as between the Borrower/s and Mortgagor/s, the mortgaged properties comprised herein is a collateral security, but as between the Mortgagor/s and the Mortgagee / Lender the property hereby mortgaged shall constitute principal security and the Mortgagor/s is to be a principal debtor for all the principal monies and interest, costs, charges and expenses intended to be hereby secured.
14. For all or any of the purposes aforesaid the Mortgagor/s hereby irrevocably appoints the Mortgagee / Lender to be his/its attorney and in the name and on behalf of the Mortgagor/s to execute and do all such acts matters deeds and things which the Mortgagor/s ought to do and execute and generally to use the name of the Mortgagor/s in the exercise of all or any of the powers by these presents conferred on the Mortgagee / Lender.

..... 15. All the

15. All the obligations of a Mortgagor/s and all the rights, remedies and powers of a Mortgagee / Lender under the law for the time being in force except so far as they may be expressly varied by or inconsistent with these presents shall be deemed to be incorporated in these presents provided that the provisions of section 61, 65 A and 67A respectively of the Transfer of Property Act, 1882 shall not apply to these presents or to the Mortgagor/s or the Mortgagee / Lender inter se and this shall be deemed to be a contract to the contrary for the purpose of those sections
16. Nothing herein contained shall prejudice any lien or set off, any other right which the Mortgagor/s has or is entitled or any other security which the Mortgagee / Lender now holds or may hold hereinafter from the Mortgagor/s or the Borrower/s or the Guarantor/s and whether jointly or singly with one another or others.
17. The Mortgagor/s in pursuance of the said arrangement letter / sanction letter and for the consideration aforesaid further covenants and agrees that if more than one mortgage is or has been created by the Mortgagor/s for or in respect of the mortgage debt hereby secured, the Mortgagee / Lender is at liberty and is entitled to treat each of the mortgaged properties as joint and several mortgage for the repayment and satisfaction and redemption of the mortgage debt.

..... 18. If the ✓

18. If the mortgaged properties or any part thereof shall at any time be acquired or taken up by Government and/or by any public authority or body for itself or for any local body or authority or public purpose or under any law or for any other reason whatsoever the Mortgagee / Lender shall be entitled to receive the whole of the compensation and to apply the same or a sufficient portion thereof towards repayment of the mortgaged debt and interest and all costs, charges and expenses and other monies due under these presents and all proceedings for ascertainment and apportionment of the compensation payable for the mortgaged properties or any part thereof shall be conducted by the Mortgagor/s through the Attorneys and engineers of the Mortgagee / Lender and if the Mortgagor/s shall not do so then the Mortgagee / Lender shall be entitled to engage its attorneys and engineers and the Mortgagor/s shall on demand pay to the Mortgagee / Lender all costs charges and expenses that may be incurred by the Mortgagee / Lender in this regard with interest thereon from the time of the same having been so incurred and until such repayment there shall be a charge on the mortgaged properties. And in all proceedings in Courts of Law or tribunals or before Public or other Officers wherein the Mortgagee/ Lender shall be entitled and required to appear, the Mortgagee / Lender shall be entitled to appear by attorneys, counsels, architects, engineers and other professional persons as it may deem fit and all costs charges and expenses between advocate and client incurred in this regard by the Mortgagee / Lender shall be repaid by the Mortgagor/s to the Mortgagee/ Lender with interest and they shall until repayment be a charge on the mortgaged properties.

..... 19. The Mortgagor/s

19. The Mortgagor/s shall pay all costs, charges and expenses between Attorney and client in anywise incurred or paid by the Mortgagee / Lender and incidental to or in consonance with these presents or its security and incurred as well for the assertion or defence of the rights of the Mortgagee / Lender as for the protection and security of the mortgaged properties and for the demand realization and recovery of the said mortgaged debt, interest and other monies payable to the Mortgagee / Lender and the same shall on demand be paid by the Mortgagor/s to the Mortgagee / Lender with interest thereon at the agreed rates from the time of the same having been so incurred and until such payment the same shall be a charge upon the mortgaged properties.
20. The Mortgagor/s hereby confirms and declares that the Mortgagee / Lender shall be entitled to the benefit of all the provisions contained in all or any of the said arrangement letter / sanction letter in respect of the mortgaged security hereby created in the same manner as it is entitled to in respect of the personal liability of the Mortgagor/s as Borrower/s or the Guarantor/s and /or the Mortgagor thereunder and in particular the provisions against release or discharge of the Guarantor/s from liability under all or any of the said arrangement letter / sanction letter by reason of anything done or omitted to be done by the Mortgagee / Lender or by reason of the circumstances therein mentioned shall likewise be applicable to the security hereby created by the Mortgagor/s in favour of the Mortgagee / Lender as if they were set out herein and made applicable to the mortgaged security.

..... 21. Any demand ✓

21. Any demand or notice may be served on the Mortgagor/s personally or by Fascimile (Fax), e-mail, Courier or by registered post acknowledgment due or under certificate of posting to the address recorded with the Mortgagee / Lender or left or affixed to any part of the mortgaged properties and when such address is not recorded to the last known address of the Mortgagor/s and any / every such demand or notice shall be deemed to have been received as the case may be at which it was left or at which it would have been delivered in the ordinary course of post at the above address.

The First Schedule above referred to

Description of the Principal Mortgaged property in details.

All that the 6 (six) nos of apartments/flats/units out of which two individual flat and 2 (two) duplex. Flat no 1A (3BHK) admeasuring an area of 1190 (one thousand one hundred and ninety) sq.ft super built up , Flat No.1C and 2C (duplex - 3BHK) admeasuring an area of 1545 (one thousand five hundred and forty five) sq.ft super built up , Flat No.3C and 4C (duplex - 3BHK) admeasuring an area of 1640 (one thousand six hundred and forty) sq.ft super built up , Flat no 4B (3BHK) admeasuring an area of 1106 (one thousand one hundred and six)sq.ft super built up - all comprised in the residential building named and styled as 'Saket Sadan' along with undivided proportionate impartible share of land or ground thereunto belonging where on or on part whercof the same is erected and built containing by estimation an area of 11 (eleven) Cuttah 2 (two) Chittack more or less situated and lying at and being Premises No. 231A , Roy Bahadur Road , Police Station - Behala, under

..... Ward No.

Ward No. 118, Borough No. XIII, of Kolkata Municipal Corporation, Kolkata -700 034 comprised in entire R.S Plot Dag No.725/1519 and a portion of R.S Plot Dag No.725/1525 recorded in R.S Khatian No.1179 in Mouza - Punja Sahapur, J.L No.9, Touzi No. 159,206,210 District- South 24 Parganas, the premises on which the residential building "Saket Sadan" is erected, is butted and bounded as follows :-

On the North by :- House of Sunil Ghosh.

On the East by :- Land of Premises No 231, Roy Bahadur Road.

On the South by :- Roy Bahadur Road.

On the West by :- 12 feet wide Road.

The Second Schedule above referred to :-

Part - I

Name of the **Borrower** :- M/S Saket Infradevelopers Pvt. Ltd
 having its CIN
 U70109WB2011PTC156643 a
 private limited company
 incorporated in accordance with
 the provisions of the Companies
 Act 1956, having its registered
 office at 46 B.B. Ganguly Street,
 1st Floor, Room No.04, Police
 Station - Bowbazar, Kolkata - 700
 012.

..... Name of the

Name of the **Mortgagor** :- M/S Saket Promoters Ltd. having
its CIN -
U45201WB2003PLC097210
having its registered office at 46,
B.B Ganguly Street, 1st Floor,
Room No.04, Police Station
Bowbazar, Kolkata - 700 012.

Project Address :- Premises No 231A, Roy Bahadur
Road , Police Station Behala ,
under Ward No-118 of Kolkata
Municipal Corporation Kolkata-
700 034 , District- South 24 Pgnos.

Amount of Loan :- Rs. 5,25,00,000.00 (Rupees five
crore twenty five lakh) only.

Rate of interest :- Interest at 2.00 % above MCLR
(Present MCLR-1Y=8.55% with
effect from 01/09/2018) raising
or falling there with monthly
reasts. Present effective rate
10.55% per annum wherever
expedient interest rate is directly
linked to the credit risk
assessment of the Borrower. The
Bank shall anytime or from time
to time be entitled to vary the
margin and the MCLR at its
discretion.

Depending on variation of MCLR
and margin the effective rate of
interest shall vary periodically
and the Borrower shall be liable to
pay the effective rate of interest.

..... The Borrower ✓

The Borrower shall be deemed to have noticed of rate of interest when the charges are notified at / displayed at the Branch or published in a news paper or in the website in the bank or made through the statement of accounts or by debit to the loan account. Accrued by unapplied interest if any, shall be governed by RBI's directives in IRAC Norms.

Enhanced Interest :-

Please see clause No.4 ; in Page No-9, hereinabove.

Term of loan:-

12 (twelve) months from the date of sanction dated 31/12/2018 , subject to review every 12 (twelve) months.

Administrative Fees:-

Loan Processing Charges

0.30% of Loan amount subject to maximum of Rs 30,00,000 (Rupees thirty lakhs). Processing fees RS. 1,57,500/- (Rupees one lakh fifty seven thousand and five hundred) only plus G.S.T @ 18%

..... **Facility** ✓

Facility fee

Rs.6,000 per crore or part thereof to be recovered annually on 1st April every year (minimum Rs.50,000/- (Rupees fifty thousand)only maximum Rs. 5,00,000/- (Rupees five lakhs) only plus G.S.T @ 18% . Facility Fee Rs. 36,000 (Rupees Thirty six thousand) only plus G.S.T @ 18%.

Other charges

As per applicable card rate plus G.S.T @ 18%.

Primary Security :-

First Pari-Passu Hypothecation charge with Axis Bank & ICICI Bank over the stock of raw materials , WIP, Finished Goods, Stores Spares, Book Debt and other current assets of the company in present and future.

Additional Security:-

Borrowing company has offered following additional security:

Mortgage of unit No. E , proposed to be provided by the company within 90 (ninety) days of disbursement (first partial disbursement) by way of

..... mortgage ✓

mortgage (EM/Registered mortgage) with proposed realizable value of Rs. 3.33 crore and more situated at Bengal Eco Intelligent Park at Salt Lake Electronic Complex , Block EM, Sector - V , Bidhan Nagar Salt Lake City Kolkata-700 091 dated 24/10/2011.

The expression "the Mortgagor/s" unless contrary intention is expressed to mean and include the Borrower/s and/or Guarantor/s and/or the Mortgagor/s individually and/or collectively and shall wherever the context so permits include Sole Proprietor/Proprietrix or the Partners of a Partnership firm, Trustees of a Trust, Kartha and the Coparceners of a Hindu Undivided Family, Society or Association of Persons, Company and its/his/her/their respective heirs, executors, administrators, legal representatives, successors and assigns and the expression "the Mortgagee" wherever the context so permits mean and include the abovementioned Bank and/or its Branch/s and its successors and assigns.

..... The Mortgagee ✓

The Mortgagee, at the request of the Mortgagor/s and /or the Borrower/s and/or the Guarantor/s, agreeing or continuing to finance the business of the Borrowers/s by granting or continuing or having granted all or some or any of the credit facilities upto the above mentioned aggregate limit on the terms and conditions mutually agreed upon under the above Agreement of Loan-cum-Hypothecation as modified, if any, by Supplemental Agreement(s) of Loan-cum-Hypothecation (herein referred to as the said agreements) to the Borrower(s) as the Mortgagee may in its absolute discretion think fit or granting extension of time for repayment or agreeing to defer or agreeing not to sue the Borrower(s) in respect of all or some or any of the credit facilities, the details of which credit facilities were mentioned in Schedule A there under written (therein and hereinafter referred to as "the said facilities") upon having the repayment/s thereof with interest, costs, charges and expenses secured in the manner stipulated under all or any of the said agreements and

..... upon the ✓

upon the Mortgagors agreeing to execute mortgage in favour of the Mortgagee over or in respect of the various immovable properties belonging to the Mortgagor/s more specifically described in the Schedules I and II hereunder written as security for the due repayment by the Mortgagors of all the amounts due payable from time to time or at any time under or in respect of the mortgaged debt within the above aggregate limit together with interest, costs, charges, expenses, and / or all other monies due to the Mortgagee on demand by the Mortgagee, being these presents which the Mortgagor/s have agreed to do on the terms and conditions hereinafter appearing.

Part - II

Repayment of Loan / Mortgage debt is to be made within 12 months from the date of sanction on 31.12.2018 or on demand by the Mortgagee/ Lender.

..... In witness ✓

In witness whereof the parties hereunto set and subscribed their respective hands and seals the day, month and year first above written.

Signed Sealed and Delivered by the abovenamed **Borrower** at Kolkata in the presence of :

1. *Tranendra Mohan Das Bhattacharya*
Haldipara, Paschim para, P.O. Haldipara,
B.S. Mahapatra, KOL-159.
2. *Gopal Sarkar*
13 purba chal main Road
Kolkata - 78

Signed Sealed and Delivered by the above named **Mortgagee/Lender** at Kolkata in the presence of :

1. *Subhaschandra Verma*
271, Bazar Bagan,
Pallipukur, KOL-700048.
2. *Gopal Sarkar*

Signed Sealed and Delivered by the abovenamed **Mortgagor** at Kolkata in the presence of :

1. *Tranendra Mohan Das Bhattacharya*
2. *Gopal Sarkar*

SAKET INFRADEVELOPERS PVT. LTD

Asit Kumar
Director

Signature of Borrower



(ASIT KUMAR)

Signature of Mortgagee/Lender

SAKET PROMOTERS LIMITED

Asit Kumar
Director

Signature of Mortgagor

This Indenture of Mortgage is drafted and prepared at our office :

Subir Kumar Seal & Associates

For Subir Kumar Seal & Associates.

Advocates.

High Court at Calcutta.

Enrolment No. : WB-F 588/487-'94

Empanelled Advocate of State Bank of India

P-106, Bangur Avenue, Block - C, Ground Floor

Police Station - Lake Town, Kolkata - 700 055,

Phone : 033-4601-3304

033-2574-3790

Mobile : 91-98312-76735

91-98304-76735

E-mail: seal.associates@gmail.com



LITTLE	RING (LEFT HAND FINGER IMPRESSIONS)	MIDDLE	FORE	THUMB
THUMB	FORE (RIGHT HAND FINGER IMPRESSIONS)	MIDDLE	RING	LITTLE

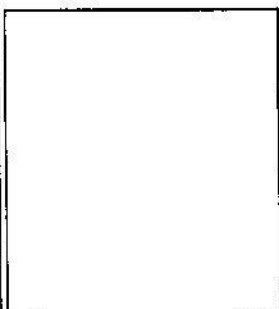
ARVIND KUMAR MISHRA *Arvind*
SIGNATURE OF THE EXECUTANT/S

Arvind



LITTLE	RING (LEFT HAND FINGER IMPRESSIONS)	MIDDLE	FORE	THUMB
THUMB	FORE (RIGHT HAND FINGER IMPRESSIONS)	MIDDLE	RING	LITTLE

Arvind
SIGNATURE OF THE EXECUTANT/S



LITTLE	RING (LEFT HAND FINGER IMPRESSIONS)	MIDDLE	FORE	THUMB
THUMB	FORE (RIGHT HAND FINGER IMPRESSIONS)	MIDDLE	RING	LITTLE

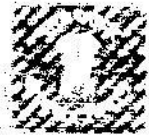
SIGNATURE OF THE EXECUTANT/S

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

SAKET INFRADEVELOPERS
PRIVATE LIMITED



04/01/2011

Permanent Account Number

AAPC82303E

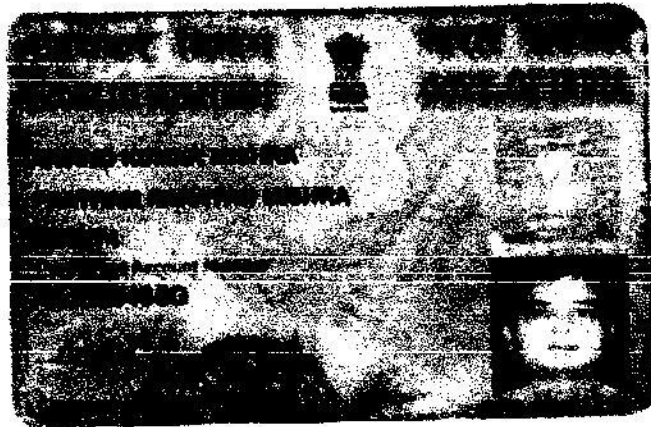
SAKET INFRADEVELOPERS PVT. LTD

Director

आयकर विभाग INCOME TAX DEPARTMENT		भारत सरकार GOVT OF INDIA
SAKET PROMOTERS LIMITED		
00/11/2003 Permanent Account Number		
AARDRA		

SAKET PROMOTERS LIMITED

Director



Arasind

✓

ভারতের নির্বাচন কমিশন
পরিচয় পত্র
ELECTION COMMISSION OF INDIA
IDENTITY CARD

LFB1081900



নির্বাচকের নাম : অরবিন্দ কুমার মিশ্র

Elector's Name : Arvind Kr Mishra

পিতার নাম : প্রথম নারায়ন মিশ্র

Father's Name : Pratham Narayan
Mishra

লিঙ্গ/Sex : পু/ M

তারিখ/Date of Birth : 20/04/1976

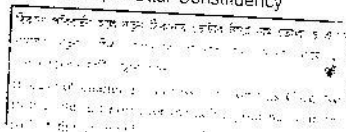
LFB1081900

ঠিকানা
রানিয়া (পূর্ব অংশ), রাজপুর, সোনারপুর, দক্ষিণ 24
পারগানা- 700154

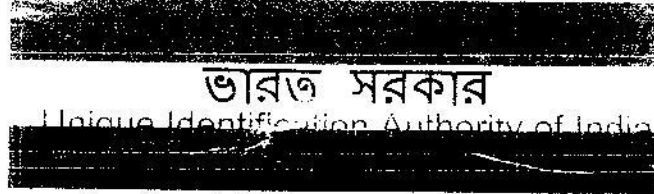
Address:
RANIYA (PURBA ANGSHA), RAJPUR
SONARPUR, SONARPUR, SOUTH 24
PARGANAS- 700154

Date: 20/04/2014

151 সোনারপুর উত্তর বিধানসভা কেন্দ্রের নির্বাচন নিয়ন্ত্রক
অধিকারিকের স্বাক্ষরের প্রতিলিপি:
Facsimile Signature of the Electoral
Registration Officer for
151 Sonarpur Uttar Constituency



Arvind



তালিকাভুক্তির আই ডি / Enrollment No.: 2017/25063/00043

To
অরবিন্দ কুমার মিশ্র
Arvind Kumar Mishra
S/O: Pratham Narayan Mishra
Rania-A, Pragati Park
Rajpur Sonarpur(m)
Borai
Borai South 24 Parganas
West Bengal 700154
9831281101



আপনার অধার সংখ্যা / Your Aadhaar No. :

8958 3571 4858

আমার অধার, আমার পরিচয়



ভারত সরকার
Government of India

অরবিন্দ কুমার মিশ্র
Arvind Kumar Mishra
জন্মতারিখ / DOB 12/12/1974
পুরুষ / Male



8958 3571 4858

আমার অধার, আমার পরিচয়

Arvind



भारतीय स्टेट बैंक
भारतीय स्टेट बैंक
STATE BANK OF INDIA

Ref No. ADV/24/ 514

Date: 01.02.2019

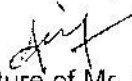
TO WHOMEVER IT MAY CONCERN

This is to certify that Mr. Asit Kumar (PF No.7822634), S/o-Shri Upendra Prasad Karn, PAN No.AQYPK7743C, working as Manager at State Bank of India, SME Camac Street Branch (code-50271), hereby authorized to represent our Bank for execution of Documents/ Registered mortgage of the property (proposed security) of borrowing company M/S- SAKET INFRADEVELOPERS PRIVATE LIMITED [CIN- U70109WB2011PTC156643] for sanction of credit facility by our appropriate authority vide Item No: RCC_014865_2018-19_022-0021, Dated:31.12.2018 and advised the same to the borrower/company vide Letter No.REF No.ADV/24/478, Dated: 03.01.2019

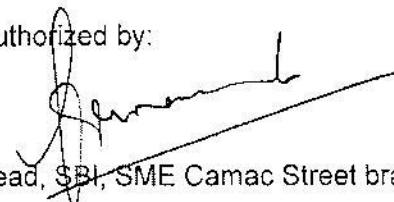
The details of the property to be mortgaged by way of registration of 06 Flats (02 individuals and 02 duplex) at Premises No.231 A, Roy Bahadur Road, PO+PS-Behala, Kolkata-700034

Details are as follows:- Flat No.1A at first Floor of area 1190 sq. ft. Flat No.4B on 4th Floor of area 1106 sq. ft. Flat No.1C & 2C (Duplex) at first & second floor of 1545 sq. ft. area Flat No.3C & 4C (Duplex) at 3rd & 4th floor of 1640 sq. ft. at G+4 residential building named SAKET SADAN at Mouza-Punja Sahapur, RS Dag No.725/1519 and RS Dag No.725/1525(part) recorded in RS Khatian No.1179, JL No.9, Touzi No.159, 206 and 210, Premises No.231 A, Roy Bahadur Road, PO+PS-Behala, Kolkata-700034,

Belongs to : SAKET PROMOTERS LIMITED (Erstwhile SAKET PROMOTERS PRIVATE LIMITED), Who is : Corporate Guarantor, Ownership of the project land revealed vide Title Deed No : 00367 of 2007, Registered On : 01-FEB-07, at : Kolkata, West Bengal

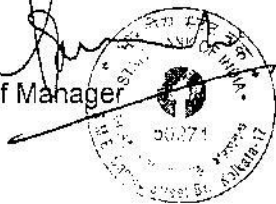

Signature of Mr. Asit Kumar
(The Representative on behalf of State Bank of India)

Authorized by:


Signature of Chief Manager/ Branch Head, SBI, SME Camac Street branch

Yours faithfully

Chief Manager



bank.sbi

+91 033 2282 5283 (AGM)
+91 033 2282 5281 (Advances)
+91 033 2282 0197 (Delivery)
+91 033 2282 4431
b5271@sbi.co.in

एस.एम.ई. क्लब स्ट्रीट
शान्तिनिकेतन बिल्डिंग (द्वितीय तल)
८, कामाक स्ट्रीट
कलकत्ता-७०० ०१७
कोड : ५०२७१

एस.एम.ई. क्लब स्ट्रीट शाखा
शान्तिनिकेतन बिल्डिंग, (द्वितीय तल)
८, कामाक स्ट्रीट
कलकत्ता-७०० ०१७
कोड : ५०२७१

S.M.E. Camac Street
Shantiniketan Building (1st Floor)
8, Camac Street,
Kolkata-700 017
Code : 50271

आयकर विभाग
INCOME TAX DEPARTMENT
ASIT KUMAR



भारत सरकार
GOVT. OF INDIA

UPENDRA PRASAD KARN

01/02/1979

Permanent Account Number

AQYPK7743C

Asit Kumar

Signature



Asit Kumar

Asit

[Handwritten flourish]



सत्यमेव जयते

ELECTION COMMISSION OF INDIA
IDENTITY CARD

भारत निर्वाचन आयोग
पहचान पत्र

JBX/77



Elector's Name	: Asit Kumar
निर्वाचक का नाम	: असीत कुमार
Father's Name	: Upendra Prasad Karn
पिता का नाम	: उपेन्द्र प्रसाद कर्ण
Sex / लिंग	: Male / पुरुष
Age	: 23 Years as on 1.1.2003
आयु	: २३ वर्ष १.१.२००३ को

Address : 58, Chanadewan, Patna,
Town/Vill - Patna,
Anchal - Patna Sadar,
Distt - Patna - 800 020

पता : ५८, चाँदमारी रोड,
शहर/गाँव - पटना,
अंचल - पटना सदर,
जिला - पटना - ८०००२०

Facsimile Signature of
Electoral Registration Officer
188, PATNA (WEST) Constituency
१८८, पटना (पश्चीम) निर्वाचन क्षेत्र
के निर्वाचक रजिस्ट्रीकरण अधिकारी
के हस्ताक्षर की अनुकृति

Place : Patna Sadar

स्थान : पटना सदर

Date : 20/03/2004

दिनांक : २०/०३/२००४

This Card may be used as an Identity Card
under different Government Schemes.

इस पत्र को विभिन्न सरकारी योजनाओं के अन्तर्गत
पञ्चायतों के रूप में प्रमाणित किया जा सकता है।

JBX4766556



ভারতের নির্বাচন কমিশন

পরিচয় পত্র

ELECTION COMMISSION OF INDIA
IDENTITY CARD

YMM1894559



নির্বাচকের নাম :

Elector's Name : Jannendra Nath Das
Bairagya

পিতার নাম :

Father's Name : Biliwa Nath Das
Bairagya

লিঙ্গ/Sex : পুং M

জন্ম তারিখ
Date of Birth : 02/12/1975

YMM1894559

ঠিকানা:
পশ্চিম পাড়া হাতিয়ারা, নিউ টাউন, উত্তর ২৪ পরগণা
700157

Address:
PASHCHIM PARA, HATIARA, NEW TOWN,
NORTH 24 PARGANAS- 700157

Date: 27/12/2014

১১৫ রাজহাট নিউ টাউন নির্বাচন কেন্দ্রের নির্বাচন কর্মকর্তা

আইসিএসএফের স্বাক্ষরের অনুমতি

Facsimile Signature of the Electoral
Registration Officer for

115-Rajarhat New Town Constituency

নিম্নলিখিত স্বাক্ষর মূল টিকিটের উপর লিপিবদ্ধ করা হয়েছে এবং এটি
নির্বাচনের সময় প্রদর্শিত হবে।
স্বাক্ষরকারীর নাম: জেন্দ্রা নথ দাস
পিতার নাম: বিলিওয়া নথ দাস
লিঙ্গ: পুং
জন্ম তারিখ: ০২/১২/১৯৭৫

Jannendra Nath Das Bairagya

Major Information of the Deed

Deed No :	I-1902-00426/2019	Date of Registration	14/02/2019
Query No / Year	1902-1000035436/2019	Office where deed is registered	
Query Date	06/02/2019 1:11:13 PM	A.R.A. - II KOLKATA, District: Kolkata	
Applicant Name, Address & Other Details	SUBIR KUMAR SEAL AND ASSOCIATES P-106, BANGUR AVENUE, BL-E, Thana : Lake Town, District : North 24-Parganas, WEST BENGAL, PIN - 700055, Mobile No. : 9831276735, Status :Solicitor firm		
Transaction		Additional Transaction	
[0312] Mortgage, Mortgage as collateral security without possession		[4308] Other than Immovable Property, Agreement [No of Agreement : 2], [4337] Other than Immovable Property, Mortgage without Possession [Rs : 5,25,00,000/-]	
Set Forth value		Market Value	
Rs. 5,20,00,000/-		Rs. 5,55,33,850/-	
Stampduty Paid(SD)		Registration Fee Paid	
Rs. 1,78,030/- (Article:40(c))		Rs. 1,10,098/- (Article:A(1), E, A(1), M(a), M(b), I)	
Remarks	Received Rs. 50/- (FIFTY only) from the applicant for issuing the assement slip.(Urban area)		

Land Details :

District: South 24-Parganas, P.S:- Behala, Corporation: KOLKATA MUNICIPAL CORPORATION, Road: Roy Bahadur Road, Road Zone : (D.H.Road – J.L.Sarani) , Premises No: 231A, , Ward No: 118 Pin Code : 700034

Sch No	Plot Number	Khatian Number	Land Use Proposed	Use ROR	Area of Land	SetForth Value (In Rs.)	Market Value (In Rs.)	Other Details
L1			Bastu		11 Katha 2 Chatak	5,00,00,000/-	5,00,00,000/-	Width of Approach Road: 12 Ft.,
Grand Total :					18.3563Dec	500,00,000 /-	500,00,000 /-	

Structure Details :

Sch No	Structure Details	Area of Structure	Setforth Value (In Rs.)	Market value (In Rs.)	Other Details
S1	On Land L1	2296 Sq Ft.	15,00,000/-	21,89,600/-	Structure Type: Structure Lift Facility,
Floor No: 1, Area of floor : 1190 Sq Ft.,Residential Use, Tiles Floor, Age of Structure: 0Year, Roof Type: Pucca, Extent of Completion: Complete Floor No: 4, Area of floor : 1106 Sq Ft.,Residential Use, Cemented Floor, Age of Structure: 0Year, Roof Type: Pucca, Extent of Completion: Complete					
S2	On Land L1	3185 Sq Ft.	5,00,000/-	33,44,250/-	Structure Type: Structure Lift Facility,
Floor No: 1, Area of floor : 1545 Sq Ft.,Residential Use, Tiles Floor, Age of Structure: 0Year, Roof Type: Pucca, Extent of Completion: Complete Floor No: 4, Area of floor : 1640 Sq Ft.,Residential Use, Tiles Floor, Age of Structure: 0Year, Roof Type: Pucca, Extent of Completion: Complete					
Total :		5481 sq ft	20,00,000 /-	55,33,850 /-	

Major Information of the Deed :- I-1902-00426/2019-14/02/2019



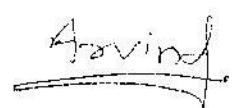



Mortgagor Details :

Sl No	Name,Address,Photo,Finger print and Signature
1	SAKET INFRADEVELOPERS PVT LTD 46, B B GANGULY STREET, 1ST FLOOR, ROOM-4, P.O:- BOWBAZAR, P.S:- Bowbazar, Kolkata, District:- Kolkata, West Bengal, India, PIN - 700012 , PAN No.: AAPCS2303E, Status :Organization, Executed by: Representative, Executed by: Representative
2	SAKET PROMOTERS LIMITED 46, B B GANGULY STREET, 1ST FLOOR, ROOM-4, P.O:- BOWBAZAR, P.S:- Bowbazar, Kolkata, District:- Kolkata, West Bengal, India, PIN - 700012 , PAN No.: AAHCS8974M, Status :Organization, Executed by: Representative, Executed by: Representative

Mortgagee Details :

Sl No	Name,Address,Photo,Finger print and Signature
1	STATE BANK OF INDIA SME CAMAC STREET BRANCH, P.O:- SHAKESPEARE SARANI, P.S:- Shakespeare Sarani, Kolkata, District:- Kolkata, West Bengal, India, PIN - 700017 , PAN No.: AAACS8577K, Status :Organization, Executed by: Representative



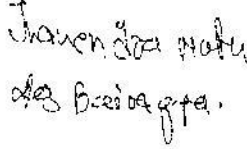
Representative Details :

Sl No	Name,Address,Photo,Finger print and Signature			
1	Name Mr ARVIND KUMAR MISHRA (Presentant) Son of Mr PRATHAM NARAYAN MISHRA Date of Execution - 14/02/2019 , Admitted by: Self, Date of Admission: 14/02/2019, Place of Admission of Execution: Office	Photo 	Finger Print 	Signature 
		Feb 14 2019 1:51PM	LTI 14/02/2019	14/02/2019
	RANIA-A, PRAGATI PARK, RAJPUR SONARPUR BORAL, P.O:- BORAL, P.S:- Sonarpur, Kolkata, District:-South 24-Parganas, West Bengal, India, PIN - 700154, Sex: Male, By Caste: Hindu, Occupation: Others, Citizen of: India, , PAN No.: AILPM9465G Status : Representative, Representative of : SAKET INFRADEVELOPERS PVT LTD (as DIRECTOR), SAKET PROMOTERS LIMITED (as DIRECTOR)			
2	Name Mr ASIT KUMAR Son of Mr UPENDRA PRASAD KARN Date of Execution - 14/02/2019 , Admitted by: Self, Date of Admission: 14/02/2019, Place of Admission of Execution: Office	Photo 	Finger Print 	Signature 
		Feb 14 2019 1:53PM	LTI 14/02/2019	14/02/2019

Major Information of the Deed :- I-1902-00426/2019-14/02/2019

BL-B, 362/1E/2, N S C BOSE ROAD, P.O:- NAKTALA, P.S:- Kasba, Kolkata, District:-South 24-
Parganas, West Bengal, India, PIN - 700047, Sex: Male, By Caste: Hindu, Occupation: Service, Citizen
of: India, , PAN No.: AQYPK7743C Status : Representative, Representative of : STATE BANK OF
INDIA (as MANAGER)

Identifier Details :

Name	Photo	Finger Print	Signature
Mr JNANENDRA NATH DAS BAIRAGYA Son of Mr B N DAS BAIRAGYA 46, B B GANGULY STREET, ROOM-4, P.O:- BOWBAZAR, P.S:- Bowbazar, Kolkata, District:-Kolkata, West Bengal, India, PIN - 700012			
14/02/2019	14/02/2019	14/02/2019	

Identifier Of Mr ARVIND KUMAR MISHRA, Mr ASIT KUMAR

Endorsement For Deed Number : I - 190200426 / 2019

-On 14-02-2019

Certificate of Admissibility(Rule 43,W.B. Registration Rules 1962)

Admissible under rule 21 of West Bengal Registration Rule, 1962 duly stamped under schedule 1A, Article number : 40
(c) of Indian Stamp Act 1899.

Presentation(Under Section 52 & Rule 22A(3) 46(1),W.B. Registration Rules,1962)

Presented for registration at 12:45 hrs on 14-02-2019, at the Office of the A.R.A. - II KOLKATA by Mr ARVIND
KUMAR MISHRA ,.

Admission of Execution (Under Section 58, W.B. Registration Rules, 1962) [Representative]

Execution is admitted on 14-02-2019 by Mr ARVIND KUMAR MISHRA, DIRECTOR, SAKET INFRADEVELOPERS
PVT LTD (Private Limited Company), 46, B B GANGULY STREET, 1ST FLOOR, ROOM-4, P.O:- BOWBAZAR, P.S:-
Bowbazar, Kolkata, District:-Kolkata, West Bengal, India, PIN - 700012; DIRECTOR, SAKET PROMOTERS LIMITED
(Others), 46, B B GANGULY STREET, 1ST FLOOR, ROOM-4, P.O:- BOWBAZAR, P.S:- Bowbazar, Kolkata, District:-
Kolkata, West Bengal, India, PIN - 700012

Indetified by Mr JNANENDRA NATH DAS BAIRAGYA, , Son of Mr B N DAS BAIRAGYA, 46, B B GANGULY
STREET, ROOM-4, P.O: BOWBAZAR, Thana: Bowbazar, , City/Town: KOLKATA, Kolkata, WEST BENGAL, India, PIN
- 700012, by caste Hindu, by profession Service

Execution is admitted on 14-02-2019 by Mr ASIT KUMAR, MANAGER, STATE BANK OF INDIA (Others), SME
CAMAC STREET BRANCH, P.O:- SHAKESPEARE SARANI, P.S:- Shakespeare Sarani, Kolkata, District:-Kolkata,
West Bengal, India, PIN - 700017

Indetified by Mr JNANENDRA NATH DAS BAIRAGYA, , Son of Mr B N DAS BAIRAGYA, 46, B B GANGULY
STREET, ROOM-4, P.O: BOWBAZAR, Thana: Bowbazar, , City/Town: KOLKATA, Kolkata, WEST BENGAL, India, PIN
- 700012, by caste Hindu, by profession Service

Major Information of the Deed :- I-1902-00426/2019-14/02/2019

Payment of Fees

Certified that required Registration Fees payable for this document is Rs 1,10,098/- (A(1) = Rs 1,10,000/- ,E = Rs 14/- ,I = Rs 55/- ,M(a) = Rs 25/- ,M(b) = Rs 4/-) and Registration Fees paid by Cash Rs 0/-, by online = Rs 1,10,098/-
Description of Online Payment using Government Receipt Portal System (GRIPS), Finance Department, Govt. of WB
Online on 12/02/2019 3:55AM with Govt. Ref. No: 192018190347627841 on 12-02-2019, Amount Rs: 1,10,098/-,
Bank: CANARA BANK (CNRB0000344), Ref. No. GRIPS2019021201748 on 12-02-2019, Head of Account 0030-03-104-001-16

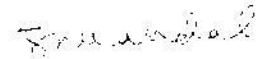
Payment of Stamp Duty

Certified that required Stamp Duty payable for this document is Rs. 1,78,020/- and Stamp Duty paid by Stamp Rs 10/- by online = Rs 1,78,020/-

Description of Stamp

1. Stamp: Type: Impressed, Serial no 092490, Amount: Rs.10/-, Date of Purchase: 05/07/2018, Vendor name: G C Saha

Description of Online Payment using Government Receipt Portal System (GRIPS), Finance Department, Govt. of WB
Online on 12/02/2019 3:55AM with Govt. Ref. No: 192018190347627841 on 12-02-2019, Amount Rs: 1,78,020/-,
Bank: CANARA BANK (CNRB0000344), Ref. No. GRIPS2019021201748 on 12-02-2019, Head of Account 0030-02-103-003-02



Tushar Kanti Mandal
ADDITIONAL REGISTRAR OF ASSURANCE
OFFICE OF THE A.R.A. - II KOLKATA
Kolkata, West Bengal

Major Information of the Deed :- I-1902-00426-2019-14/02-2019

