

- 3 D Elevation
- 2 D Plan
- Estimate



बिल्डर्स अँड डेव्हलपर्स

Mob. : 9890812048

Date : 15/08/2022

TO WHOMSOEVER IT MAY CONCERN

SELF DECLARATION REGARDING FINANCE ENCUMBRANCES

I, Pramod Ramkrishna Tayde Proprietor of Samarth Builders & Developers Promoter of project having office at Mohite Plot, Raut Wadi, Old Umari Naka, Akola-444005, hereby declare that with reference to Real Estate Project "Anuraj Park" located at, Layout Plot No. 11, Nazul Plot No. 1/192, Nazul Sheet No. 86-B, Survey no. 2/2 at Mohite Plot, Akola. The said land along with the project is having charge/encumbrance of Bank of Maharashtra for Rs. 150.00 Lakhs.

Yours Faithfully,

Samarth Builders & Developers

Pramod Ramkrishna Tayde

2. All the credit facilities are secured by following collateral security/ies:-

Sr. No.	Description of the Security	Owner of the Security	Nature of the charge
1	Commercial land and construction thereupon (Valuation : 37777000.00 Actuals)	PRAMOD TAYDE	Primary

All the credit facilities are further secured by Personal/Corporate Guarantee of:-

Sr. No.	Name of the Guarantor	Net Worth (Rs. In Actuals)
		Not Applicable

The following service charges will be applicable:-

Processing Fees(For all credit facilities)	Rs. 150000 + Rs. 27000 (GST) = Rs. 177000
Documentation Charges	Rs. 37500 + Rs. 6750 (GST) = Rs. 44250
Delayed review charges	NIL
Commitment Charges	NIL
Inspection/Supervision charges	Rs. 20000 + Rs. 3600 (GST) = Rs. 23600
Credit Information Company(CIC) report charges	Rs. 600 + Rs. 108 (GST) = Rs. 708
Mortgage creation charges	Rs. 15000 + Rs. 2700 (GST) = Rs. 17700
CERSAI charges	Rs. 500 + Rs. 90 (GST) = Rs. 590
ROC filling charges	NIL
CGTMSE Search fee	Rs. 50 + Rs. 9 (GST) = Rs. 59
CGFMU fees:	NIL

*AGF will be charged on the guaranteed amount for the first year and on the outstanding amount for the remaining tenure of the credit facility.

Specific Terms Conditions:-

1. The firm should deal exclusively with our bank under sole banking as per scheme. Branch to assure that he firm will exclusively maintain account with our bank and other bank accounts to be closed.
2. Stage wise disbursement to be done and panel valuer certificate to the effect of same to be kept on record.
3. Our Bank Board should be displayed on project site.
4. Possibility to canvas housing loan for all flats to be sourced.
5. Escrow account to be maintain with our bank and 50 % of sale proceeds to be adjusted to loan Account and rest of amount will be free to use for customer. All sale proceed to be routed through ESCROW account .
6. A declaration to be obtain from borrower to the effect that they will repay loan as per original terms conditions even if any unforeseen situation arises and flats are not sold.
7. Mortgage of complete building to be done and release deed of individual flats to be executed in case of sale out of flats.
8. NOC to be obtain from Bank of Maharashtra in all cases of sales of flats or shop till the closure of loan .
9. Documents as mentioned in search report like original sale deed, latest Tax receipt amp; Utility bills, NA order, Non encumbrance certificate to be kept on record.
10. Copy of UDYAM registration to be kept on record.
11. Branch to ensure to obtain GST if applicable, UDYAM number, plant and machinery and turnover in CBS and ensure proper classification of account as per MSMED act.
12. In case of irregularity, penal interest @2% of outstanding amount, if overdue by 7 days.

13. Term loan to be review as per HO guidelines and term loan review charges to be recovered.
14. Our Banks charge for full amount of credit facilities sanctioned should be noted with revenue authorities/other appropriate authority on properties charged as security and confirmation of noting of our banks charge shall be kept on branch record.
15. Branch to ensure that all the papers like application (complete in all respects) other papers supporting this including financials(CMA, Balance sheet copies etc.) are properly signed by the borrower amp; guarantors(To whom applicable).All KYC documents are self-attested amp; marked verified from originals by branch officials. Personal information forms are completed supported by documentary evidence (wherever applicable).Branch to ascertain Net worth at the end of forms (for office use). Please ensure that the addresses amp; contact numbers like e mail, land line mobile phone etc. are mentioned in our application amp; taken on record.
16. A declaration from applicants of not having passport is to be obtain and to be kept on record.
17. Banks charge on the properties/securities should be noted with CERSAI as per extant guidelines for fresh/enhanced credit facilities and appropriate fees should also be recovered or carrying out search of the property and noting of our Banks charge as per guidelines through updation in CBS.
18. CKYC of borrower and Guarantor to be invariably done before release of facility.
19. End use of the limit granted should be verified and proper record should be maintained.
20. Branch official will visit the unit at least once in a quarter year to ascertain the business activity and security verification.
21. Branch to explore the possibilities of cross selling of Insurance Products and opening of salary accounts of all employees of the firm under Maha pay roll scheme.
22. Branch to ensure necessary approval / clearance from Govt. department has been obtained for this business activity.
23. All the assets charged to the bank will be insured with bank clause and cost of insurance will be borne y borrower.
24. CIBIL report of borrower should be generated quarterly and branch should ensure that the loan financed through our bank should be reflected in the report.
25. CIF of borrower and guarantor to be linked to the loan account.
26. Branch is advised to comply with circular issued by Credit monitoring department, Ref no-AX1 /Cr. Mon Cir-27/2016-17 dated-27/12/2016 for mandatory use of loan doc software and pre disbursement compliance.
27. The credit facilities are unconditionally cancellable at any time by the bank without prior notice to borrower or that effectively provide for automatic cancellation due to deterioration in borrowers credit worthiness. Branch to obtain consent letter/ undertaking from the borrower in respect of Unconditional Cancel ability clause. In this respect, circular no. AX1/IRMD/DEC 2017/Cir No. 33/ 2017-18 dated 5.12.2017 to be followed scrupulously.

Standard Terms and Conditions as per Annexure.

Yours faithfully,



PRASHANT PANDURANG BAND
CHIEF MANAGER
AKOLA ZONE
Date:27/01/2022
Place: AKOLA



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 बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उद्योग एक परिवार एक बैंक प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे-5 H O : LOKMANGAL, 1501, SHIVAJINAGAR, PUNE-5	
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Ref. No.:M-0570-21-035061

Date : 27/01/2022

To,

Branch Manager
Bank of Maharashtra
Akola-Jathar Peth Branch
Akola Zone

LLMS ID	M-0570-21-035061
Sanction No.	M-0570-21-035061
Product Code	6832-4219 (Term Loan)
BSR Activity Code	90139

Dear Sir/Madam,

Re: Proposal of Mr. Pramod Ramkrushn Tayde for Credit facility/ies

The captioned request was placed before the competent authority. The committee in its meeting held on 27/01/2022, has accorded the sanction as under:-

Facility :	Term Loan (New)	
Amount	Rs. 15000000.00 (Rs. One Crore Fifty Lakh Only)	
Purpose	BUSINESS	
Primary Security	Registered Mortgage of Commercial/Residential Plot and construction thereupon by name of Anuraj Park at layout plot no 11, Sr no 2/2, Nazul plot no 1/192, Nazul Sheet no 86-B, in Mohite plot, in front of Hanuman Mandir Raut Wadi, Mouje Umari Umarkhed, Akola	
Margin	25 %	
Subsidy (If any)		
Rate of Interest	RLLR (6.80 %) +BSS (0.50 %) +Spread (2.75 %)-Collateral Concession (0.00 %) +Additional Premium (0.00 %) = Effective ROI Value is 10.05 % p.a. with monthly rest	
Repayment Terms (Principal)	Tenor	84 Months
	Moratorium Period	12 Months
	Repayment Period	72 Months
	Repayment Amount	Installment of Rs.668375 to be repayable in Quarterly installment in 72 months. Interest to be serviced as and when applied.
Repayment Terms (Interest)	Monthly (as and when applied)	
Processing Charges	Rs 150000	