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Friday, April 24, 2015
12:48 PM

पावती

Original/Duplicate

नोंदणी क्र.: 39म
Regn.: 39M

पावती क्र.: 2695 दिनांक: 24/04/2015

गावाचे नाव: नाशिक शहर

दस्तऐवजाचा अनुक्रमांक: मसन3-2585-2015

दस्तऐवजाचा प्रकार: मॉरगेज डीड

सादर करणाऱ्याचे नाव: मे. कर्मा रिअल्टी तर्फे भागिदार श्री. विनोद मदनलाल तलवार

नोंदणी फी रु. 30000.00

दस्त हाताळणी फी रु. 1540.00

पृष्ठांची संख्या: 77

एकूण: रु. 31540.00

आपणास मूळ दस्त, धंदमेल प्रिंट, सूची-२ व सीडी अंदाजे
1:00 PM ह्या वेळेस मिळेल.

Joint Sub Registrar Nashik3

वाजार मुल्य: रु. 0/-

मोबदला: रु. 200000000/-

भरलेले मुद्रांक शुल्क: रु. 1000000/-

1) देयकाचा प्रकार: eChallan रकम: रु. 30000/-

डीडी/घनादेश/पे ऑर्डर क्रमांक: MH000456151201516E दिनांक: 24/04/2015

बँकेचे नाव व पत्ता:

2) देयकाचा प्रकार: By Cash रकम: रु. 1540/-

मुळदस्त, ता.दा. व रकम अट परत केला-



CHALLAN
MTR Form Number-6

24CY
2014

GRN	MH000455575201516E	BARCODE			Date	23/04/2015-16:02:38	Form ID	40(c)
Department	Inspector General Of Registration			Payer Details				
Type of Payment	Non-Judicial Customer-Direct Payment			TAX ID (If Any)				
	Sale of Non Judicial Stamps IGR Rest of Maha			PAN No. (If Applicable)		AAKFK3038L		
Office Name	NSK3_NASHIK 3 JOINT SUB REGISTRAR			Full Name		Karmaa Realty		
Location	NASHIK							
Year	2015-2016 One Time			Flat/Block No.		Karmaa Galaxy S No 400/A/5/1-5-6-7		
Account Head Details			Amount In Rs.	Premises/Building		-8 Eknath Baugh		
0030046401	Sale of NonJudicial Stamp		1000000.00	Road/Street		Tigrania Road,Plot Area 18180.75 Sq Mtr		
				Area/Locality		Nashik		
				Town/City/District				
				PIN		4	2	2 0 1 1
नसिन-३ दस्तावेज (24CY) / 2014 9 - 02				Remarks (If Any)				
				PAN2-AAECR0305E-PN=Reliance Home Fi				
				nance Limited~CA=200000000				
			Amount In	Ten Lakh Rupees Only				
Total			1000000.00	Words				
Payment Details				FOR USE IN RECEIVING BANK				
BANK OF MAHARASHTRA								
Cheque/DD Details				Bank CIN	REF No.	02300042015042362884	241190959	
Cheque/DD No				Date	23/04/2015-16:03:39			
Name of Bank				Bank-Branch	BANK OF MAHARASHTRA			
Name of Branch				Scroll No. , Date	Not Verified with Scroll			

Mobile No. : 9833513775



प्रतिज्ञापत्र

सदर सल्लोख हा नोंदणीबाबदा १९०८ अंतर्गत असलेल्या तरतुदीनुसारच नोंदलेस
प्रत्यक्ष केलेला आहे. दस्तावेजास संपूर्ण मजकूर, निष्पारक दखली, साक्षीदार व
सोबत जोडलेल्या कागदपत्रांची सत्यता तपासली आहे. दस्तावेजी सत्यता, वैधता
कागदपत्रांची बरीतादी दस्त निष्पादक व कटुलीधारक हे कर्मचार्यांनी जबाबदार राहतील

लिहून देणारे:

लिहून घेणारे



CHALLAN
MTR Form Number-6

नसिन-३
वर्ष (2015) / 2016
२ - ०५

GRN	MH000456151201516E	BARCODE			Date	23/04/2015-16:13:46		Form ID
Department	Inspector General Of Registration				Payer Details			
Type of Payment	Registration Fees				TAX ID (If Any)			
	Ordinary Collections IGR				PAN No. (If Applicable)	AAKFK3038L		
Office Name	NSK3_NASHIK 3 JOINT SUB REGISTRAR				Full Name	Karmaa Realty		
Location	NASHIK							
Year	2015-2016 One Time				Flat/Block No.	Karmaa Galaxy S No 400/A/5/1-5-6-7		
Account Head Details			Amount In Rs.		Premises/Building	-8 Eknath Baugh		
0030063301 Amount of Tax			30000.00		Road/Street	Tigrania Road. Plot Area 18180.75 Sq Mtr		
					Area/Locality	Nashik		
					Town/City/District			
					PIN	4	2	2 0 1 1
					Remarks (If Any)	PAN2=AAECR0305E-PN=Reliance Home Finance Limited-CA=2000000000		
					Amount In	Thirty Thousand Rupees Only		
Total			30000.00		Words			
Payment Details	BANK OF MAHARASHTRA				FOR USE IN RECEIVING BANK			
Cheque/DD Details					Bank CIN	REF No.	02300042015042362934	241195327
Cheque/DD No					Date	23/04/2015-16:15:08		
Name of Bank					Bank-Branch	BANK OF MAHARASHTRA		
Name of Branch					Scroll No. , Date	Not Verified with Scroll		

Mobile No. : 9833513775



INDENTURE OF MORTGAGE

THIS INDENTURE OF MORTGAGE IS MADE AT NASHIK THIS 24th DAY OF April IN THE YEAR 2015, BETWEEN:

M/s. Karmaa Realty partnership firm incorporated under the partnership Act, 1932 and having its Registered Office at Karma Realty, 210, B Wing Oberoi Chambers II, New Link Road, Andheri (W), Mumbai-400053 through its authorised partner Mr. Vinod Madanlal Talwar

(Hereinafter referred to as "Mortgagor" or "Borrower", which expression shall include his heirs, executors and permitted assigns as the case may be)

.....Party of the First Part.

IN FAVOUR OF

RELIANCE HOME FINANCE LIMITED, a non banking finance company registered under the Companies Act, 1956 and having its registered office at 570, Rectifier House, Naigaum Cross Road, Wadala (w), Mumbai-400 031 and Branch office at Suyojit Height, Office No 02 Second Floor, Opp. Rajiv Gandhi Bhavan, Sharanpur Road Nashik 422002, through its authorized signatory Mr. MUDASSAR MOBIN SAYYED (hereinafter referred to as the "Mortgagee" or "RHFL",

(which expression shall, wherever the context admits or require be deemed to mean and include, successors and assigns)

.....Party of the Second Part.

WHEREAS

I. Mortgagor is the absolutely seized and possessed of or otherwise well and sufficiently entitled to all that piece and parcel of the property bearing situated at "Karmaa Galaxy". All that piece & Parcel of the property bearing "Karmaa Galaxy" (a multistoried residential housing structure) constructed upon land adm. 431.25 sq. mtrs. Out of S. No. 400/A/5/1, land adm 2000.00 sq. mtrs. out of S. No. 400/A/5/5, land adm. 6856.50 sq. mtrs. out of S. No. 400/A/5/6, land adm 6893.00 sq. mtrs. out of S. No 400/A/5/7 and land adm. 2000.00 sq. mtrs out of S. No 400/A/5/8 situated at village Nashik, Tal & Dist Nashik within the limit of Nashik Municipal Corporation Nashik. (Hereinafter be collectively referred to as "MORTGAGE PROPERTY").

II. Mortgagors applied to the Mortgagee for a Loan of Rs. 20,00,00,000/- (Rupees Twenty Crores only) and the same has been sanctioned on certain terms and conditions which inter alia includes that the Loan shall be secured on a first charge basis by way of registered mortgage of the said Property.

III. By and under a Loan Agreement dated entered into between Mortgagor and the



Mortgagee (hereinafter referred to as the "Agreement"), the Mortgagee has agreed to lend and advance to Mortgagor and Mortgagor have agreed to borrow from the Mortgagee the Loan, to be repaid as stipulated in the Agreement or on such earlier date as demanded by the Mortgagee (hereinafter referred to as "the Due Date") and on the other terms and conditions contained in the Agreement.

दि. क्र. (25/04/2019)

IV. One of the conditions of the Agreement is that the Loan together with the interest at the rate of 16.75% p.a. on the Loan from the date of first drawdown of these presents to be payable monthly, in advance on or before the 5th day of each month (hereinafter referred to as "the Interest Due Date") and, an additional interest calculated at [.....] p.a. compounded monthly rests (hereinafter referred to as "the Interest"), together with costs, charges and expenses incurred by the Mortgagee together with compound interest, liquidated damages, premia on prepayment or on redemption, costs, charges, expenses and other monies (all are hereinafter collectively referred to as "the Mortgage Debt") shall be, secured by a first charge by way of mortgage on the Property and all the Movables (as defined below) shall jointly be called "the Mortgaged Property".

V. To secure the repayment of the Mortgage Debt, the Mortgagee has requested Mortgagor to create a security by way of legal mortgage on the Mortgaged Property in favour of the Mortgagee to execute these presents in the manner following.

NOW THIS DEED WITNESSETH: -

ARTICLE 1 INTERPRETATIONS

In this Indenture:

- a. References to the term **singular** shall include references to the plural and vice-versa.
- a. References to terms **Sections, Clauses, Schedules** and **Exhibits** will be reference to Sections, Clauses, Schedules and Exhibits to this Indenture.
- a. Any reference herein to a **statutory provision** shall include such provision, as in force from time to time as amended or re-enacted from time to time.
- b. The **Recitals, Schedules** and **Annexure** shall form an integral part of this Indenture.
- c. References to "**persons**" shall include references to individuals, partnerships, trusts, bodies corporate, associations, governments and governmental and local authorities and agencies.
- d. The term "**include**", "**including**" and **grammatical variations** thereof shall be construed without limitation.
- e. Any reference to any **laws**, shall include all applicable statutes, enactments or acts of any legislative body, laws, ordinances, rules, bye-laws, regulations, notifications, guidelines, policies, directions, directives and orders of any government body, statutory authority, tribunal, board or court, as may be applicable.
- f. **Clause headings** used are for ease of reference only and in no way define, limit, extend or describe the scope of this Indenture or any provisions hereof.
- g. Reference to any term not defined in this Indenture will have the meaning assigned to it under the Agreement



To,
M/s Karmaa Realty
Vinod Madanlal Talwar,
Chandra Vinod Talwar,
Sunil Devisahay Gupta,
Kavita Sunil Gupta,
Karmaa Realty-210,
Oberoi chamber, R-wing,
Link road, Oshiwara,
Andheri-west,
Mumbai-400058.

नमून - ३
दिनांक 24/02/2015
५२ - ७५

Dear Sirs,

Sub: Construction Finance Loan By Way of Rupee Loan

With reference to your application dated 24/12/2015 we are pleased to inform you that our sanction authority has sanctioned you construction finance loan of Rs. 20,00,00,000 (Rupees Twenty Crores only) hereinafter referred as the "Facility", on the terms & conditions mentioned hereunder.

In case the terms & conditions mentioned hereunder are acceptable to you, we request you to return the duplicate copy of this letter duly signed in token of acceptance of the terms & conditions specified therein, within 15 days from the date of receipt of this letter.

Please note that this communication should not be construed as giving rise to any binding obligation on part of Reliance Home Finance Ltd. (RHFL) unless you have returned this letter duly signed by you as a token of acceptance hereof & signed / executed the agreements / documents in connection with the facility within a period of one month or such further time as may be extended by RHFL in writing in its absolute discretion. The terms mentioned in this letter are not conclusive and you will have to sign loan agreement and other ancillary documents in this regard which would be binding on you.

For KARMAA REALTY

VT

CT SQ KG

Partner

Salwar

K Gupta

(VT Sign)

