



1916-2016 100 YEARS OF GROWTH

MODEL CO-OP. BANK LTD.

MCB/THN/263/2016-17

9th February, 2017

To,
 M/s Shree Swami Samarth Associates
 201/202 Shri Sarika Co-op Housing Society Ltd,
 Gen. Arun Kumar Vaidya Marg, Above Hotel Utsav
 Panchpakhadi, Thane (W) - 400602.

Dear Sir,

Re: Your application dated 23.01.2017 for Overdraft facility.

We refer to your captioned application and are pleased to inform you that you have been sanctioned the following overdraft facility on the terms and conditions stipulated as under:

Facility:

1. Overdraft facility Rs.1,25,00,000/ (One Crore Twenty Five Lakhs Only)
 (Enhancement from Rs.65.00 Lacs to Rs. 125.00 Lacs)

Purpose:

For working capital requirement.

Security :

Extension of Equitable mortgage of Shop No.1 & 2, Gr .Floor, ' Mandar ', Ramdas CHS Ltd.
 Kaka Sohani Path, Ghantali, Thane West-400 602

Guarantors:

You shall provide personal guarantee of :

1. Mrs. Shweta Sanjay Chonkar
2. Mr. Uma Vinayak Patkar
3. Mr. Sanjay Anand Chonkar

Registered Office:

14-B, Vatsa House, Janmabhoomi Marg,
 Fort, Mumbai 400 023.

Administrative Office:

501, Central Plaza, 166 CST Road, Kalina,
 Santacruz (East), Mumbai 400 098.

Thane Branch:

128, Saket, Dr. Lazarus Road, Charki,
 Thane (West) 400 602.

Tel No: 25341550, 25341552 email: thane@modelbank.in website: www.modelbank.in



Rate of Interest:

13.75% p.a. chargeable every month or any other rates of interest that would be advised to you from time to time. Additional penal interest @ 3.00% p.a. on the over dues / out of order position.

Share Linkage :

You shall invest an amount equivalent to 2.50% of total limit sanctioned.

Repayment:

1. Overdraft facility subject to annual review.

Other terms :

1. Assets mortgaged / hypothecated to the bank will be adequately insured with Bank's name as financiers.
2. Society / Builder will be advised of additional facility sanctioned in your favour.
3. Power of Attorney and Affidavit-cum-Undertaking will be obtained duly notarized.
4. Notice of Intimation of equitable mortgage will be registered with registration office within stipulated time limit.
5. Stamped undertaking will be obtained to route the sale proceeds through the overdraft account with 10% reduction in the limit from the sale amount.

Charges:

You shall pay the following charges:

| | |
|--|---------------|
| Loan Processing Charges. | Rs.65,000.00 |
| S. Tax on Loan Proc. Charges | As applicable |
| CERSAI | Rs.200.00 |
| Service Tax on CERSAI | As applicable |
| Stamp Charges | As Applicable |
| Equitable Mortgage Charges (0.20%) | Rs.12,000 |
| Share Linkage (2.5 % of loan amount) | 1,50,000 |
| Intimation of notice of Eq. Mortgage Charges | As applicable |

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NOTE: The sanction is valid for a period of 3 months only and if the credit facilities are not availed within the period of 3 months from the date of sanction it requires revalidation from Head office.

If the above terms and conditions are acceptable to you, please return the duplicate copy of this letter duly signed for having accepted the terms and conditions of sanction and call on us along with the guarantors for executing the documents.

Thanking you,

Yours faithfully,
For Model Co-op Bank Ltd.

A K Kale
Senior Manager



Mr. S. S. Lamarche Associates
Partner

Accepted Terms & Conditions
mentioned above. I/We hereby authorize
to debit the loan processing charges,
other charges / shares etc. to my
Overdraft Account No. 1403/1 with you.

Guarantors

Mrs. Shweta Sanjay Chonkar *Shweta*

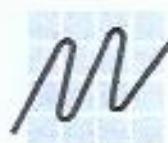
Mrs. Uma Vinayak Paikar *Uma*

Mr. Sanjay Anand Chonkar *Sanjay*

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100
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MODEL CO-OP. BANK LTD.

Ref: MCB/THN/041/2017-18

19th June, 2017

To,
M/s Shree Swami Samartha Associates
201/202, Shree Sarika CHSL
Gen. Arun Kumar Vaidya Marg
Above Hotel Utsav
Panchpakhadi
Thane (W) - 400 602

Dear Sir / Madam,

Re: Your application for Credit facilities dated 01.06.2017

With reference to your captioned application, we are pleased to inform you that you have been sanctioned the following credit facilities on the terms and conditions stipulated as under:

Facility:

Business Loan (Under Rent Discounting Scheme) : - Rs.40,00,000- (Rupees Forty Lakh Only)

Purpose:

To meet additional Construction cost

Security :

Extension of equitable mortgage of Shop No. 1 & 2, Ground floor, 'Mandar' Ramdas CHS Ltd. Kaka Sohani Path, Ghantali, Thane (W)

Guarantors:

You shall provide personal guarantee of :

1. Mrs. Shweta Sanjay Chonkar
2. Mrs. Uma Vinayak Patkar
3. Mr. Sanjay Anand Chonkar

Registered Office:

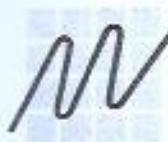
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Thane Branch:

128, Saket, Dr. Lazarus Road, Charai,
Thane (West) 400 602.



Rate of Interest:

Business Loan @ 12.25% p.a. chargeable every month or any other rates of interest that would be advised to you from time to time. Additional penal interest @ 3.00% p.a. on the over dues / out of order position.

Share Linkage :

You shall invest an amount equivalent to 2.5% of total limit sanctioned.

Repayment:

Business Development Loan is repayable in 20 monthly installments of Rs. 2,22,200/- starting from 1st month from the date of disbursement.

Other terms :

1. All Assets mortgaged/hypothecated will be adequately insured with the bank's name as financers
2. Society / Builder will be advised of additional facility sanctioned to the firm
3. Power of Attorney and Affidavit-cum-Undertaking will be obtained, duly notarized.
4. Notice of creation of Equitable Mortgage will be registered with the Registration Office
5. Undertaking will be obtained from M/s N.J India Invest Pvt. Ltd to remit the monthly Rent / Service charges directly to the Branch for the credit to the loan amount

Charges:

You shall pay the following charges:

| | |
|--|---------------|
| Loan Processing Charges. | Rs.20,000/- |
| S. Tax / Surcharge on Loan Proc. Charges | As applicable |
| CERSAI | Rs. 100 |
| Service Tax / Surcharge on CERSAI | As applicable |
| Stamp Charges | As Applicable |
| Equitable Mortgage Charges (0.20%) | Rs.8,000 |
| Share Linkage (2.5 % of loan amount) | Rs.1,00,000 |
| Valuation Charges | As applicable |
| Legal opinion Charges | As applicable |
| Intimation of notice of Eq. Mortgage Charges | As applicable |

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Prepayment:

Penalty of 2% on outstanding balance/Drawing Power or Rs.1,000/- whichever is higher will be charged in case of prepayment/ Pre-closure and / or loan is taken / transferred to other Banks / Institutions.

NOTE: The sanction is valid for a period of 3 months only and if the credit facilities are not availed within the period of 3 months from the date of sanction it requires revalidation from Head office.

If the above terms and conditions are acceptable to you, please return the duplicate copy of this letter duly signed for having accepted the terms and conditions of sanction and call on us along with the guarantors for executing the documents.

Thanking you,

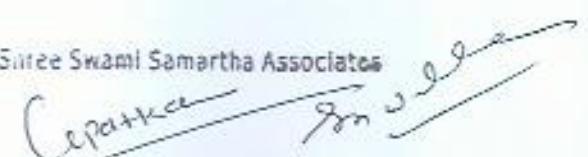
Yours faithfully,

For Model Co-op Bank Ltd.


A K Kale
Senior Manager

*Accepted Terms & Conditions
mentioned above. I/We hereby authorize
to debit the loan processing charges,
other charges / shares etc. to my
Saving Bank account 920 with you*

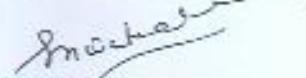
For Sree Swami Samarth Associates


Partner

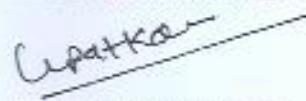
Guarantor's Name

Signature

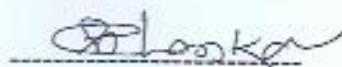
Mrs. Shweta Sanjay Chonkar



Mrs. Uma Vinayak Patkar



Mr. Sanjay Anand Chonkar



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