



## मध्य प्रदेश MADHYA PRADESH

R 211150

:: श्री गणेशायनमः ::  
 :: विक्रय अनुबन्ध लेख ::

यह अनुबन्ध लेख प्रतिफल की धनराशि प्राप्त कर निष्पादित कर देने वाली श्रीमती सीमा पति श्री विष्णु चौधरी निवासी 44, शाकित नगर इंदौर तर्फे आम मुख्यत्वार श्री सूरज पिता श्री ओमप्रकाश मौर्य निवासी गणेशधाम कॉलोनी 15, एन.एक्स. बंगली चौराहा इंदौर म.प्र. (जिन्हें इस लेख में विक्रेता शब्द से संबोधित किया गया है। इस संबोधन में विक्रेता पक्ष के समस्त हितग्राही, वैध प्रतिनिधि, निष्पादक, असाईनीज, पदाधिकारी आदि का समावेश है) यह विक्रय अनुबन्ध लेख अपने पक्ष एवं हित में, लिखवा लेने वाले श्री चक्रशेखर शर्मा पिता श्री कैलाशचन्द्र शर्मा निवासी 161, टेलीफोन नगर इंदौर म.प्र. (जिन्हें इस लेख में सुविधा एवं संक्षिप्तता की दृष्टि से केता पक्ष शब्द से संबोधित किया गया है केतापक्ष के समस्त हितग्राही, वैध प्रतिनिधि, निष्पादक, असाईनीज, पदाधिकारी आदि का समावेश है) के हित में यह विक्रय अनुबन्ध पत्र निष्पादित कर देते हैं कि :-

- (1) यह कि, विक्रेता पक्ष के एक मात्र स्वामित्व एवं आधिपत्य का प्रकोष्ठ करमांक 304, तृतीय फ्लोर, “संस्कृति अपार्टमेन्ट”, भूखण्ड करमांक 82, स्वामीविवेकानन्द नगर, इंदौर पर निर्मित है। उक्त प्रकोष्ठ विक्रेता को विक्रय करने का पूर्ण वैधानिक अधिकार प्राप्त है। उक्त प्रकोष्ठ का सुपर बिल्टअप एरिया 928 वर्गफीट का विक्रय किया जा रहा है।

अविरत-2पर

100/-

163  
27 APR 2010

प्रभाली गोदान कार्यालय  
गोदान कार्यालय  
उत्तर प्रदेश

Sarma

27 APR 2010

जिला कार्यालय  
नि : 15 इन्दौर, इन्दौर

उक्त प्रकोष्ठ की चतुःसीमा निम्नानुसार है :-

पूर्व में	- प्रकोष्ठ कमांक 303
पश्चिम में	- साईंड पैसेज
उत्तर में	- पैसेज
दक्षिण में	- रोड

यह कि, उक्त फ्लैट जिस प्लाट पर बनाया गया है उसका निर्माण इंदौर नगर पालिका निगम द्वारा स्वीकृत मानवित्र दाखला क्रमांक 2/390 दिनांक 01.12.1997 अनुसार आवासीय भवन का निर्माण किया है जिसके लिये मध्यप्रदेश प्रकोष्ठ सहस्यामित्य भवन अधिनियम 1976 के अन्तर्गत विक्य पत्र पंजीकृत है। विकेतापक्ष ने रजिस्टर्ड दस्तावेज क्रमांक 43/586/68 दिनांक 26.10.2009 के द्वारा क्य किया हुआ है।

(2) यह कि, उक्त चरण एक मे उल्लेखित प्रकोष्ठ विक्रेता पक्ष ने केता पक्ष को मय मालकी हवक सहित विक्रय करने का सौदा तय होकर कुल कीमत रूपये 12,00,000/- (अक्षरी रूपये बारह लाख मात्र) में विक्रय करना तय किया होकर जिसके बयाने पेटे आज दिनांक 07.04.2010 को रूपये 1,00,000/- (अक्षरी रूपये एक लाख मात्र) नगदी का अदा कर दिया है। जिसकी प्राप्ति की अभिस्थीकृति विक्रेतापक्ष इस लेख के माध्यम से प्रदान करते हैं एवं विक्रय प्रतिफल की बाकी राशि रूपये 11,00,000/- (अक्षरी रूपये बारह लाख मात्र) आज दिनांक से डेढ़ माह या इसके पूर्व अदा कर विक्रेतापक्ष ,केतापक्ष अपने नाम से या अपने नाम निर्देशित व्यक्ति के नाम से विक्रय पत्र का पंजीयन में करवा लेवेंगे एवं प्रकोष्ठ से संबंधित समस्त असल दस्तावेज कागजात सौप देवेंगे एवं प्रकोष्ठ का मूर्तिमन्त आधिपत्य केता को सौप देवेंगे।

(3) यह कि, बिक्रीत प्रकोष्ठ को इस लेख में सुविधा एवं संक्षिप्तता की दृष्टि से “उक्त सम्पत्ति” शब्द से संबोधित किया गया है। जिसका आशय बिक्रीत प्रकोष्ठ से रहेगा।

अविरत-3 पर

(4) यह कि, विक्रय पत्र के पंजीयन में लगने वाला समस्त व्यय व स्टाम्प का व्यय, केता पक्ष द्वारा वहन किया जावेगा ।

(5) यह कि, उक्त सम्पत्ति विक्रेता पक्ष के एकमेव स्वामित्व एवं आधिपत्य की होकर इसे विक्रय करने तथा प्रतिफल राशि प्राप्त करने का पूर्ण एवं वैधानिक अधिकार प्राप्त है ।

(6) यह कि, विक्रेता पक्ष एतद् द्वारा घोषित एवं निश्चित करते हैं कि उक्त सम्पत्ति उनके द्वारा इस विक्रय से पूर्व तथा आप केता पक्ष के अतिरिक्त किसी अन्य व्यक्ति या संस्था को किसी अन्य रीति व तरीकों से बिक्रीत नहीं की गई है ।

(7) यह कि, उक्त सम्पत्ति के लिये किसी भी प्रकार का पारिवारिक या व्यायीक विवाद आदि वर्तमान में लंबित नहीं है तथा न ही किसी व्यायालय में कोई विवाद लंबित है । उक्त सम्पत्ति पर किसी अन्य व्यक्ति या संस्था का किसी भी प्रकार का हक्क, अधिकार, स्वत्व, आगम, ऋण, भार, बोझ, आदि नहीं है । उक्त सम्पत्ति वर्तमान में समस्त प्रकार के भार बोझ व अन्तरण से मुक्त अवस्था में अंतरित की जा रही है ।

(8) यह कि, उक्त सम्पत्ति के लिये केता पक्ष स्वयं के व्यय से किसी भी स्थानीय दैनिक समाचार पत्र में स्वयं के व्यय से जाहिर सूचना का प्रकाशन करवा सकेगे ।

(9) यह कि, उक्त सम्पत्ति के लिये विक्रेता पक्ष के स्वामित्व बाबद किसी भी प्रकार का विवाद या दोष पाया गया या इस सम्पत्ति पर किसी ने अपना हक्क, अधिकार, सिद्ध किया या इस विक्रय व्यवहार में किसी भी प्रकार की आपत्ति की तो उसके निराकरण का सम्पूर्ण एवं स्वयं दायित्व विक्रेता पक्ष का रहेगा । इस कारण से आप केता पक्ष को किसी भी प्रकार का खर्च या नुकसानी नहीं लगने देवेंगे तथा न ही इस कारण से आप केता पक्ष के अधिकारों को किसी भी प्रकार से क्षतिग्रस्त होने देवेंगे, तथा समस्त प्रकार के अपीलकर्ता के हस्ताक्षर एवं सहमति करवाने का दायित्व विक्रेता पक्ष का रहेगा ।

अविरत-4पर

S  
J.M.R

सुरज मोर्य

(10) यह कि, उक्त सम्पत्ति पर लगने वाले समस्त टेक्सेस, अन्य दायित्व या उक्त फ्लेट के मेन्टेनेंस (रख रखाव) समिति, बिजली बिल, सम्पत्ति आदि का रख रखाव शुल्क या अन्य कोई देय राशि विक्रेता पक्ष पंजीयन दिनांक तक भर के देवेंगे एवं उसके बाद में क्रेता पक्ष वहन करेंगे। तत्पश्चात् समस्त टेक्सेस एवं अन्य दायित्वों का संबंध विक्रेता पक्ष का नहीं रहेगा।

(11) यह कि, सम्पूर्ण राशि विक्रेता पक्ष को प्राप्त हो जाने के उपरान्त विक्रेता पक्ष रजिस्ट्री करवाने में आना-कानी करते हैं तो क्रेता पक्ष यह अधिकार होगा की वह व्यायालय में जाकर विक्रेता पक्ष के विरुद्ध वाद दायर कर उक्त प्रकोष्ठ की रजिस्ट्री करवा लेवेंगे उसमें लगने वाला समस्त खर्च विक्रेता पक्ष से वसूल किया जावेगा।

(12) यह कि, विक्रेतापक्ष प्रकोष्ठ से संबंधित समस्त कागजात उपलब्ध करवाकर देवेंगे। यदि कागजातों की कमी वजह से लोन नहीं हो पाता है तो विक्रेतापक्ष उक्त दी गई बयान राशि वापस क्रेतापक्ष को लौटा देवेंगे।

उपरोक्तानुसार यह विक्रय लेख विक्रेता पक्ष ने पढ़कर, समझकर, स्वेच्छा से शरीर व मन की पूर्ण स्वस्थ हालत में साक्षीण के समक्ष अपने हस्ताक्षर से निष्पादित कर दिया सो सही आवश्यकता पर काम आवे।

इति दिनांक

साक्षीण :-

1. हस्ताक्षर.....

नाम..... M ANEESH SHUKLA

पता..... 186/4, Tilak Nagar Exth.

Indore - 452 - 018

हस्ताक्षर- विक्रेता पक्ष

सुरज भाट्ट

हस्ताक्षर- क्रेतापक्ष

Ramya

Shiv

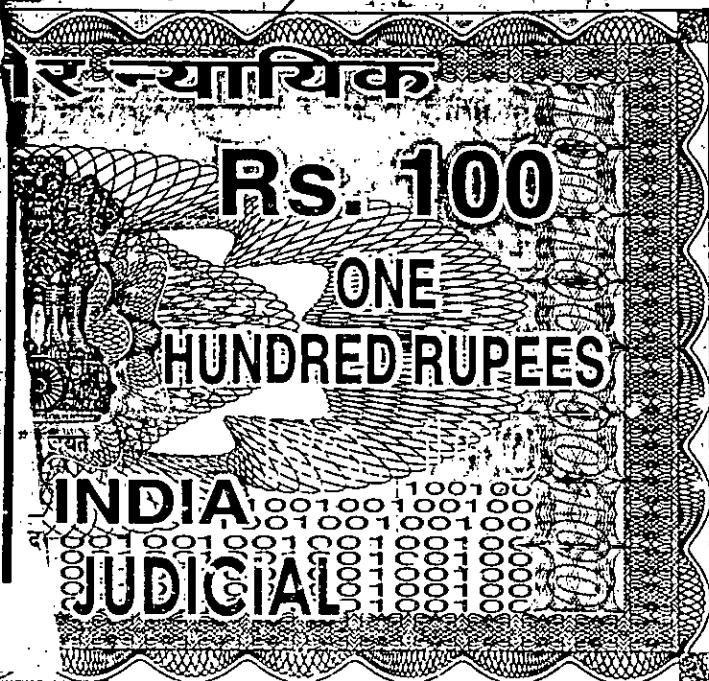
सुरज भाट्ट

2. हस्ताक्षर-

नाम.....

पता.....

दफ्तर		प्राप्ति संख्या 86	दस्तावेज वरीह	मुकाम	20
किस का दी गई	दस्तावेज को तफसील वारी वा कीमत या दस्तखत की तारीख या किसी जो भूहत्कद लिफाका लिया गया हो जिसके बावत फोस दाखिल हुई हो उसके ऊपर लिखी हुई इवारत	तादाद फीस (आगर हो तो) दाखिल शुदा	रजिस्ट्री के ओहदेदार के छोटे दस्तखत		
1	2	3	4		
छवेह 3/30	12/10/07	1/25	26/10/07		
			उप-पंजीयक		



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## आम मुख्यार नामा

प्रधि हेतु एन प्रतिफल रहित)

L 830167  
FBI - U.  
SAMPLED

यह मुख्यत्वार नामा लिख देनै वाली श्रीमती सीमा पति श्री तिष्णु चौधरी  
निंवासी 44 शक्ति नगर इन्दौर अपने विष्णुनीय सूरज पिता श्री ओमप्रकाशजी भौत  
शिवासी गणेशधाम कालोनी 15 एन.एक्स. बंगली चौराहा इन्दौर के हक्क में निष्पानुसार  
लिख देती हूँ कि :-

1. यह कि, मेरे हक्क, मालकी, स्वामित्व एवं आधिगत्य का प्रकोष्ठ करनांक 304 (तृतीय मंजिल) भूखण्ड केसोंके 82 "स्वामी" विवेकानन्द-नगर इलाहाबाद, पर निर्मित बहुमंजिले भवन "संस्कृति अपार्टमेन्ट" पर स्थित है, प्रकोष्ठ का कुल औपचारिक अंतरफल 928 वर्गफ़ैट हैं, जिसकी चृत्तुरसीमा निष्पानुसार है :-  
प्रकोष्ठ की चृत्तुरसीगां :-

पूर्व में	-	इंडियन एयरलाइंस 303
पश्चिम में	-	साईर एयरलाइंस
उत्तर में	-	पैरसेज
दक्षिण में	-	रोड

अधिकारी २

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मार्ग मार्ग

13764 - 3 OCT 2009

आम उत्तराखण्ड नगर

~~सभी कीमत पर 100/- रुपये~~  
~~Mr. P.P. शास्त्री नाम के~~  
~~को विदेशी भोजनकारी सेवा~~  
~~को गोपाल नाम काले वाणी के~~  
~~द्वारा विदेशी वाणी~~

जिला कोषलय, इन्हौर

10/11

गोपाल नामक

स्टार्ट ईन्हौर

39, बाजार अधिकारी  
Mobile 9811011751

मुद्रांक अधिनियम के अंतर्गत मुद्रांक शुल्क  
नगर निगम अधिनियम के अंतर्गत मुद्रांक शुल्क ... 100 = 00  
विचायत अधिनियम के अंतर्गत मुद्रांक शुल्क ... 100 = 00  
उपकर अधिनियम के अंतर्गत मुद्रांक शुल्क  
विविक्त मुद्रांक शुल्क  
अधिक स्वतंत्र

योग 100 = 00

Signature

22/10/2009 द्वारा द्योमन्त्रारा द्वारा

द्वारा उप जिला इन्हौर  
जिला इन्हौर के उप पंजीयक  
कायलिय में है। 12/10/09  
को म. प्रौ. म. प. 2/10 वजे  
सुन्नत किया गया।

पंजीयक, इन्हौर



अनुमति द्वारा

2. यह कि, उपरोक्त पैरा क्रमांक-1 में वर्णित प्रकोष्ठ मैंने (1) श्री संजय पिता श्री निर्मलचन्द्रजी जैन (2) श्री निर्मलचन्द्र पिता श्री दुर्गप्रसादजी जैन निवासी 303 सूर्या अपार्टमेन्ट 2/5 साउथ तुकोगज इन्डौर से बजर्ये विकाय लेख क्रमांक 1अ / 295(9) दिनांक 02.04.2008 के द्वारा किया है।

3. यह कि, मैं घरेलू महिला हूँ इसलिये पैरा क्रमांक-1 में वर्णित सम्पत्ति से संबंधित निम्नलिखित कार्यों को करने के लिए अपने विश्वसनीय सूरज पिता श्री ओमप्रकाशजी मौर्य को अपना आम मुख्यत्यार नियुक्त करती हूँ जो कि सदर सम्पत्ति से संबंधित सभी कार्यों को करेंगे तथा वे सभी कार्य ऐसे माने जावेंगे जैसे कि मेरे द्वारा किये गये हों।

4. यह कि, उक्त सदर सम्पत्ति से संबंधित कोई भी सरकारी, न्यायालयीन कार्यवाही में भाग ले सकते हैं। सरकारी न्यायालयीन पत्र, प्रपत्र, नोटिस वकील पत्र पर हस्ताक्षर कर सकते हैं, बयान दे सकते हैं, कोई भी अन्तरण मेरे बिहौप पर कर सकते हैं उसकी रसीद दे सकते हैं, अर्थात् उन सभी कार्यों को कर सकते हैं, जो कार्य मैं स्वयं कर सकती हूँ तथा इनके द्वारा किये समस्त कार्य ऐसे माने जावेंगे जैसे कि वे मेरे द्वारा किये गये हों।

5. यह कि, मेरे उपरोक्त मुख्यत्यार आम सदर सम्पत्ति को विकाय कर सकते हैं, उसके सम्बन्ध में, अनुबन्ध कर सकेंगे, एडवान्स की राशि प्राप्त कर सकेंगे, अनुबन्ध सम्पादित कर सकेंगे, विकाय प्रतिफल की सम्पूर्ण राशि प्राप्त कर सकेंगे रसीद दे सकेंगे, दीर्घ अवधि लीज डीड/सब लीज डीड सम्पादित कर सकेंगे, लीज डीड/सब लीज डीड का पंजीकरण करवा सकेंगे, संशोधन लेख पंजीकृत करवा सकेंगे, आवश्यकता अनुसार सम्बन्धित कार्यालयों में नामान्तरण हेतु प्रार्थना पत्र प्रस्तुत कर राकेंगे, वाछित शुल्क, आदि की अदायगी करेंगी स्वीकृति प्राप्त कर सकेंगे, मेरे बिहौप पर शासकीय/अर्द्धशासकीय कार्यालयों में वाचित शापथ पत्र आदि दे सकेंगे, नल, बिजली कनेक्शन करवा सकेंगे तथा वे सभी कार्य मेरे मुख्यत्यार आम कर सकेंगे, जिन्हें करने का मुझे अंधिकार प्राप्त है।

6. यह कि, मेरे मुख्यत्यार उपरोक्त सन्दर्भित सम्पत्ति के समस्त प्रकरणों में योग्य वकील / सॉलीसीटर नियुक्त कर सकेंगे।

7. यह कि, मेरे मुख्यत्यार उपरोक्त सन्दर्भित सम्पत्ति के बचाव के लिये वे समस्त कार्यवाही कर सकेंगे जो साधारणतः मेरे द्वारा की जाना अपेक्षित हैं।

अविरत.....3

सुरेण माई  
सामाजि

पुस्तक प्राप्ति अधिकारी स्वीकृता परिवर्तन चौथरी  
नि. ५५ शाही नगर इंदौर

स्त्रीयक व्यवहार पिता आमतांत्र दोष

नि. गोपाल द्वाम कॉलेजी. इंदौर

जिसमें व्यक्तिगत रूप से जानता है  
हस्तीकार करते हैं कि तथाकथित  
स्त्रीयक व्यवहार का निष्पादन किया  
गया था तथा प्रतिक्रिया के पूरे/आंशिक  
ह...  
... यह हो सके है  
... (अबो व  
सभी... निष्पादन में  
चुकाए रखा जाएगा।  
इस गई है भी प्रतिक्रिया के बाद होगी।  
**त्रिविधि**

१) पुत्रों के लिए लैला वंश वर्णन

नि. 161 हेली पोन नगर इंदौर

२) महाल लिए आमतांत्र दोष

नि. 82 ब्रह्मी विलाल नगर इंदौर

श्री जीर्ण द्वामी निष्पादन / प्रकाशन  
श्री शिलाल है  
दाता दाता दाता 12/10/09

लिखा गया है

8. यह कि, उक्त सदर सम्पत्ति के अनुबन्ध / अन्तरण के सम्बन्ध में किसी प्रकार का विवाद उत्पन्न होने पर, वाद पत्र, प्रतिवाद पत्र, प्रार्थना पत्र, निगरानी, अपील प्रस्तुत कर सकेंगे, समझौता कर सकेंगे, जवाब प्रार्थनापत्र, शपथ पत्र व अन्य आवश्यक दस्तावेज प्रस्तुत कर सकेंगे, वादी को डिफेंड कर सकेंगे, तथा मेरे मुख्त्यार आवश्यकता पड़ने पर सदर सम्पत्ति के लिये उचित सॉलीसीटर, इंजीनियर, ठेकेदार आदि की नियुक्ति कर सकेंगे, किसी भी दीवानी, फौजदारी एवं समस्त न्यायालय में शपथ पत्र दे सकेंगे। मेरे बिहाँप पर न्यायालयीन कार्यवाही कर सकेंगी तथा वो समस्त कानूनी कार्यवाही व कृत्य कर सकेंगे जिन्हें कर सकने का अधिकार मुझे है।

9. यह कि, मेरे मुख्त्यार स्थानीय शासन जैसे कि नगर पालिक निगम, मुक्ति विद्युत मण्डल एवं शासकीय एवं अर्द्धशासकीय संस्थाओं से संबंधित समस्त प्रकार के काय कर सकेंगे।

10. यह कि, उपरोक्त वर्णित सम्पत्ति के सम्बन्ध में मुख्त्यार आम द्वारा की गई समस्त कार्यवाही मेरे द्वारा मान्य होगी, तथा मेरे द्वारा की हुई मानी जावेगी। सदर मुख्त्यारनामा मेरी इसी सम्पत्ति के लिये दिया जा रहा है, इससे मेरी अन्य सम्पत्ति अप्रभावित रहेंगी।

अतः यह मुख्त्यार नामा मैंने राजीखुशी से देख पढ़कर व सुनकर पूर्ण होशहवास में स्वरूप मस्तिष्क से निष्पादित कर दिया सो सनद रहें। इति। इन्दौर

निष्पादक

दिनांक : 12-10-09

(मुख्त्यारनामा निष्पादित करने वाले )

गवाह :

*Jn. n/a*

1. सही.....

नाम मुकेश वित्त कैलाश शर्मा  
पता 401 टेलीफोन नगर

*D*  
रामा

2. सही.....

नाम मंगल श्री उमा लाल शर्मा  
पता 82 इनामी विवेकानंद नगर

(मुख्त्यारनामा जिनके हक्क में निष्पादित किया जा रहा है

*सरल भार्च*

21/10/09



निष्पादक/पालक/संस्थान  
रेखांशु के द्वारा

इन नियान मेरे समझ ता... 12/10/09  
जी लिया गया।

राम चंद्र पालक, इलोना

सुरज भाट्ट

निष्पादक/पालक/संस्थान  
रेखांशु के द्वारा

इन नियान मेरे समझ ता... 12/10/09  
जी लिया गया।

राम चंद्र पालक, इलोना

Jharkh



Jharkh

निष्पादक/पालक/संस्थान (Y) 23  
रेखांशु के द्वारा

इन नियान मेरे समझ ता... 12/10/09  
जी लिया गया।

राम चंद्र पालक, इलोना

सुरज भाट्ट



निष्पादक/पालक/संस्थान (Y) 23  
रेखांशु

इन नियान मेरे समझ ता... 12/10/09  
जी लिया गया।

राम चंद्र

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पंचायत ड्यूटी रुपये 6,600-00  
अधिक स्टाम्प रुपये 00-00  
कुल स्टाम्प रुपये 52,800-00



इंदौर नगर निगम द्वेष के अंतर्गत  
स्वामी विकेन्द्रनंद नगर इंदौर यहां स्थित  
भूखंड क्रमांक 82 पर निर्मित बहुमंजिले भवन  
“संस्कृति अपार्टमेंट” पैको तृतीय मंजिल  
के पकोष्ठ क्रमांक 304 का विक्रय-पत्र कीमत  
रुपये 6,60,000-00 अक्षरी रुपये छ. लाख  
सात हजार सात वार्ड क्रमांक 36

विक्रय-पत्र

- श्री संजय आत्मज श्री निर्मलचन्द्रजी जैन
- श्री निर्मलचन्द्र आत्मज श्री दुर्गप्रियासादजी जैन  
संयुक्त निवासी 303, सूर्य अपार्टमेंट  
2/5, साउथ तुकोगंज, इंदौर मध्यप्रदेश

—विक्रेता

श्रीमती सीमा पति श्री विष्णु चौधरी  
निवासी 44, शक्ति नगर, इंदौर मध्यप्रदेश

—क्रेता

अविरत.....?

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29 MAR 2008

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अ. ग्रा. बैंक नियुक्त व्यक्ति  
1. 30/3/08  
2. 3/1/08  
3. 3/1/08

Signature

21/3/08



~~रसीद दम्भाव बंवीरह~~  
..... मुकाम

48

## मध्य प्रदेश MADHYA PRADESH

F C AU731757  
SAMPLED

यह विक्रय-पत्र रूपरूपे देकर लिखवा लेने वाले । श्री राजेश पिता श्री कैलाशचंद्र शर्मा 2. श्रीमती शिवानी शर्मा पति श्री राजेश शर्मा निवासी 2153 सेक्टर-डी, मुदानगा नगर, इंदौर म0प्र0 (जिन्होंको इस लेख में आगे 'क्रेता' के नाम से संबोधित किया गया है जिसमें 'क्रेता' स्वयं उनके उत्तराधिकारी, निष्पादकगण, असाईनीज आदि समिलित हैं) इन्होंसे रूपरूपे लेकर यह विक्रय-पत्र लिख देने वाले श्रीमती सीमा पति श्री विष्णु चौधरी निवासी 44, शरित नगर, इंदौर म0प्र0 (जिन्होंको इस लेख में आगे 'विक्रेता' के नाम से संबोधित किया गया है जिसमें विक्रेता स्वयं उनके उत्तराधिकारी, निष्पादकगण, हितबध, हितग्राही, असाईनीज आदि समिलित हैं) विक्रेता यह विक्रय पत्र क्रेता के हित में निमानुसार लिख देते हैं कि :

1/- यह कि, विक्रेता के स्वामित्व एवं आधिपत्य का प्रकोष्ठ शहर इंदौर के स्वामी विवेकानन्द नगर इंदौर यहां स्थित भूखंड क्रमांक 82 पर निर्मित बहुउपयोगी भवन 'संस्कृति अपार्टमेंट', पैकी तृतीय मंजिल स्थित प्रकोष्ठ क्रमांक 304 है। सदर प्रकोष्ठ विक्रेता ने रजि.विक्रय-पत्र क्रमांक 13/2794(ख) दिनांक 18-अगस्त-1999 के जरिये 1. श्रीमती कुमुमलता त्रिवेदी पति स्व. श्री नारायणप्रसाद व अन्य तर्फ आप मुख्त्यार 1. उदित पिता नवीनचंद टोंग्या व अन्य से विधिवत् रूप से क्रय किया है। विक्रेता के स्वामित्व एवं आधिपत्य का यह जो उक्त प्रकोष्ठ है वह सब विक्रेता ने क्रेता को मय मालकी हक्क सहित विक्री कर दिया है।

अविरत..... 3

20802

29 MAR 2008

29 MAR

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- අං 303 පුද්ගලික 215 අං  
සුදුවා තුළ (සිංහ)

~~ප්‍රතිච්‍රිත~~

② තුනක් සාම්බල් පැහැදිලි මෙයින්  
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~~ප්‍රතිච්‍රිත~~

අං 303 පුද්ගලික

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2/- यह कि बिक्री किये जा रहे प्रकोष्ठ का वर्णन व चतुःसीमा निम्नानुसार है :-

रवासी विवेकानन्द इंदौर यहां स्थित भवन क्रमांक 82 पर निर्मित बहुमंजिले भवन "अजिंक्य अपार्टमेंट" पैकी तृतीय मंजिल का प्रकोष्ठ क्रमांक 304 है। सदर प्रकोष्ठ का सुपर विल्टप लंबिया 928 (नो सौ अट्टावीस) वर्गफीट अर्थात् 86.24 वर्गमीटर है। सदर प्रकोष्ठ आवासीय क्षेत्र में स्थित होकर आवासीय उपयोग का है जिसके निकास की स्थतंत्र व्यवस्था गवन के कामन पैसेज से होते हुए सामने की ओर स्थित सड़क से रहेगी। सदर प्रकोष्ठ की पट्टीशनवाल सुमलाती उपयोग व उपभोग की होकर छत के अधिकार इस विक्रय में सम्मिलित नहीं है। सदर प्रकोष्ठ में दिजली कनेक्शन किये हुवे चालु हालत में है। सदर प्रकोष्ठ की चतुःसीमा निम्नानुसार है :-

पूर्व में

प्रकोष्ठ क्रमांक 303

परिचयमें

साईड-पैसेज

उत्तर में

पैसेज

दक्षिण में

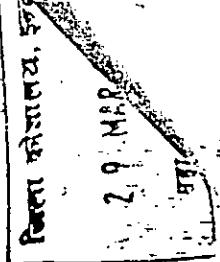
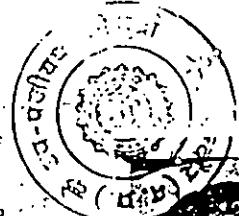
रोड

3/- यह कि उपर लिखे मुजब चतुःसीमा के बीच का प्रकोष्ठ संबंधा व खुला आगे से पीछे तक विक्रेता ने क्षेत्र कीमत रुपये 6,60,000-00 अक्षरी रूपये छ. लाख साठ हजार मात्र, में बिक्री कर दिया है वे कीमत के चुकते रुपये 6,60,000-00 अक्षरी रूपये

अविरत.....4

२१/१

20803



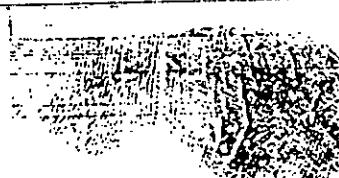
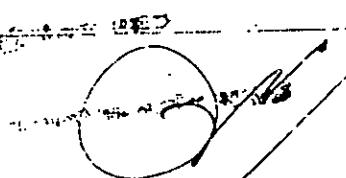
*[Signature]* 30/3/28

*[Signature]* 30/3/28



*[Signature]* 30/3/28

*[Signature]* 30/3/28



*[Signature]*  
2/1/28

*[Signature]* 30/3/28



भारतीय गोरन्याधिक

भारत INDIA

रु. 500



FIVE HUNDRED  
RUPEES

पाँच सौ रुपये

Rs. 500

INDIA NON JUDICIAL

मध्य प्रदेश MADHYA PRADESH

F.C.  
SAMPLE 610877

छ. लाख साठ हजार मात्र विक्रेता ने क्रेता से निम्नानुसार प्राप्त कर लिये है :-

रु. 6,60,000/- अक्षरी रूपये छ. लाख साठ हजार मात्र विक्रेता ने क्रेता से गवाहदारों के सम्बन्ध नगदी प्राप्त कर लिये हैं।

रु. 6,60,000-00 अक्षरी रूपये छ. लाख साठ हजार मात्र।

अब इस विक्रय व्यवहार बाबद विक्रेता का क्रेता की तरफ कुछ भी लेना शेष रहा नहीं है।

4/- यह कि, विक्री किये गये प्रकोष्ठ का सूर्तिमत यथा स्थिति कब्जा मय असल दस्तावेज के विक्रेता ने क्रेता को आज दिनांक को सौंप दिया है।

5/- यह कि, विक्री किये गये प्रकोष्ठ को आगे संपत्ति शब्द से संबोधित किया गया है।

अंविरत.....5

३  
२१/३/१



मध्य प्रदेश MADHYA PRADESH

6/- यह कि, सदर संपत्ति विता ने क्रेता को बिक्री कर देने से इस संपत्ति के मालकी के जो जो हक्क विक्रेता को थे, उस तथा हक्क रद्द होकर क्रेता को इस विक्रय-पत्र के द्वारा संपत्ति के मालकी के पूर्ण हक प्राप्त हो गये हैं। अब-क्रेता ने इस संपत्ति पर अपनी मालकी केरके, उसका उपयोग व पर्याप्त अपनी इच्छानुसार हमेशा लेते जाना इसमें विक्रेता व उनके उत्तराधिकारी की किसी प्रकार की हरकत या आण्टित्तु नहीं होगी।

7/- यह कि, सदर संपत्ति विता ने क्रेता के सिवाय दीगर जगह गिरवी या बिक्री की हुई नहीं है और ना कोई को दाना व बक्षिस में दी है। सदर संपत्ति पर किसी का डिक्री, चार्ज, मेंटेनेंस, कर्ज का या जमा व का तथा अन्य किसी भी प्रकार का हक्क, सबध वा बोझा नहीं है। सदर संपत्ति हर जार के भार व बोझ से मुक्त है। सदर संपत्ति विक्रेता के मालकी का होकर संपत्ति बिक्री जरने का विकेता को पूर्ण अधिकार है।

8/- यह कि, इस संपत्ति का मा. का टेक्स तथा अन्य सब टेक्सेस आज-दिनांक तक के विक्रेता देवेगे व आगे के लिये क्रेता ने देते जाना और क्रेता ने सदर संपत्ति पर अपना नामांतरण म्यु.पा. में तथा अन्य संधित कार्यालयों में करवा लेना। क्रेता की नामांतरण कार्यवाही में विक्रेता क्रेता को पूर्ण सहयोग देवेगे।

अविरत.....6

*(Signature)*

*(Signature)*  
21/11/81



## मध्य प्रदेश-MADHYA-PRADESH

F C  
SAMPLED G-407372

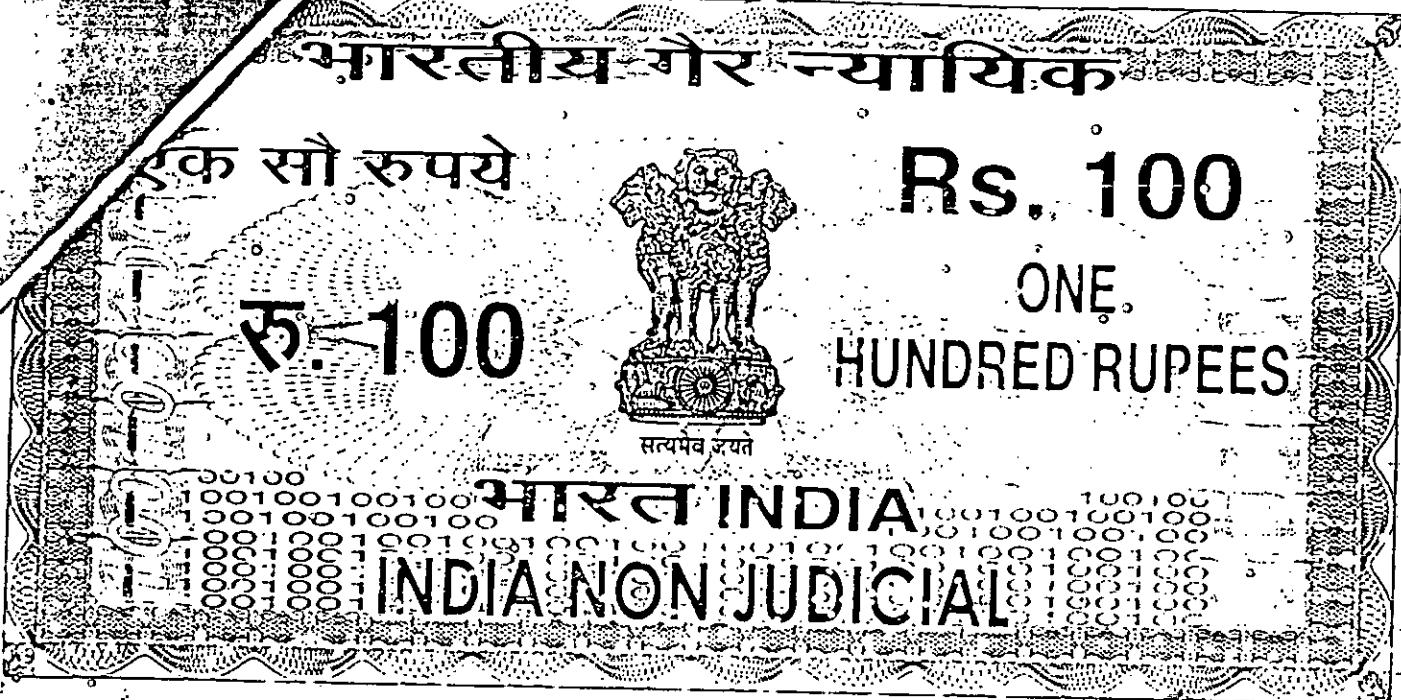
9/- यह कि, भविष्य में किसी भी प्रकार विपदा के कारण या अन्यथा यह भवन गिरने पर या नष्ट होने पर क्रेता को समानुपात में इसी स्थान पर लंबाई, चौड़ाई व उंचाई में अपने खर्च से नव निर्माण करने को अधिकार होगा एवं साथ ही भवन की भूमि पर क्षेत्रफल के समानुपात में अधिकार रहेगा ।

10/- यह कि, रजिस्टर्ड विक्रय-पत्र हारा जो भी कामन अधिकार उपयोग व उपभोग विक्रेता को प्राप्त है उन समस्त कामन सुविधाओं के उपयोग व उपभोग का अधिकार क्रेता को भी रहेगा व इन कामन सुविधाओं व स्थानों के रखरखाव दुरुरक्ती आदि में जो भी खर्च होगा वह क्रेता को अपने हिस्से अन्सार देना होगा ।

11/- यह कि, क्रेता इस विक्री की गई संपत्ति में ऐसा क्वैरी नवीन कार्य, दुलस्ती, तोड़फोड़ इत्यादि नहीं करते जिससे कि इस भवन की मूल रचना तथा अन्य प्रकोष्ठ होल्डर्स के प्रकोष्ठ को किसी प्रकार का नुकसान पहचे।

अविरत 7

1



मध्य प्रदेश MADHYA PRADESH

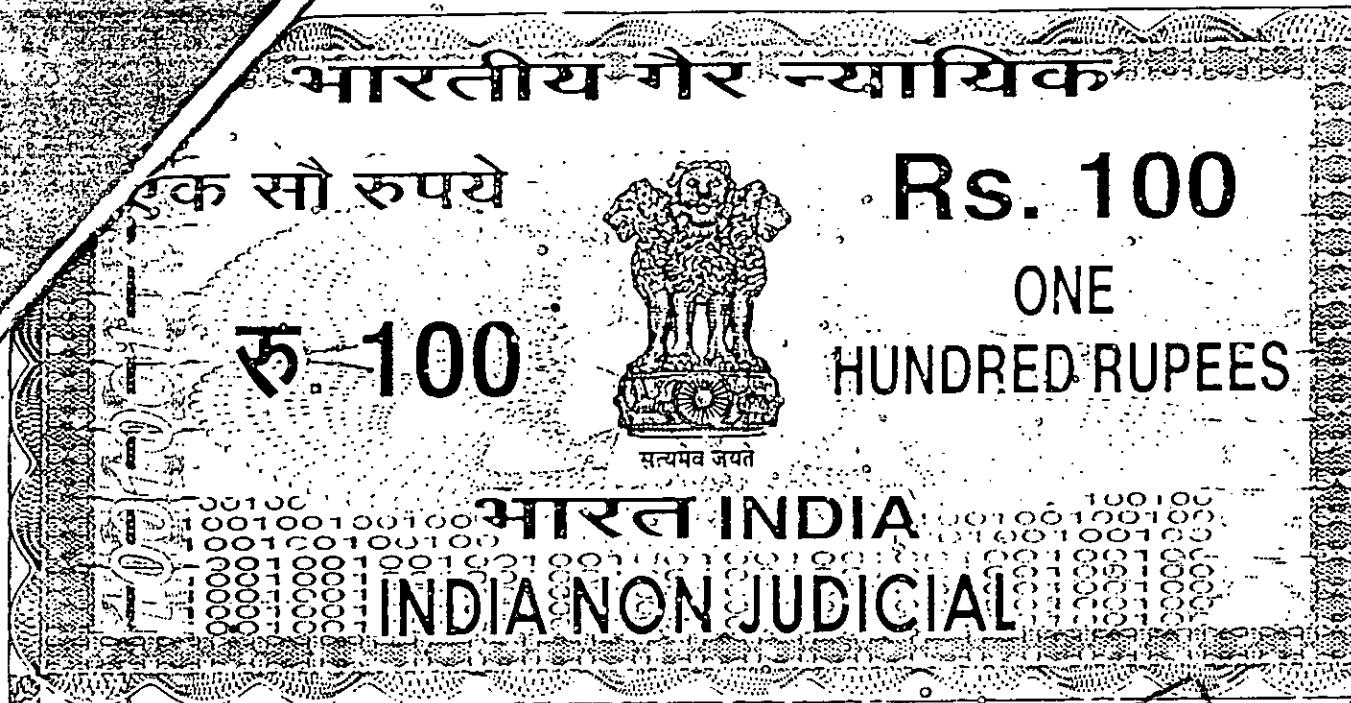
F.C UG 407373  
SAMPLED

12/- यह कि, उक्त संपत्ति का इंदौर नगर निगम इंदौर से मानसिक स्वीकृत है तथा, भूखंड पर बहुमणिले भवन वाबद पूर्व विक्रेता द्वारा सर्टिफिकेट सहरवामित्व अधिनियम 1976 की धारा 2-के प्रावधानों के अन्तर्गत घोषणा-पत्र का पंजीयन कार्यालय में पंजीकृत है। जिसका पंजीयन क्रमांक 13/5529 दिनांक 13.02.1998 है।

13/- यह कि, मध्यप्रदेश शासन के नवीन अध्यादेश के अनुसार सदर संपत्ति में क्रेता महिला होने से इस अध्यादेश के तहत दी जाने वाली स्टाम्प ड्यूटी में 2 प्रतिशत की छूट प्रदान की गई है।

14/- यह कि, इस विक्रय लेख में हाथ से काटे, जोड़े एवं सुधार किये गये अंशों को क्रमांक एक से लगाकर ..... तक हम हस्ताक्षरकर्ता प्रमाणित करते हैं।

2/11/11



मध्य प्रदेश MADHYA PRADESH - 8 -

F. C. 6  
SAMPLE No. 407374

उपरोक्तानुसार यह विक्रय-पत्र विक्रेता ने पढ़कर, समझकर, स्वच्छा से शरीर व मन की पूर्ण स्वस्थ हालत में, प्रतिफल की रांगूण धनराशि प्राप्त करने के पश्चात साक्षीणों के समझ अपने हस्ताभास से निष्पादित कर दिया राहे सही ताकि जमय पड़ने पर काम आवे।  
इति इंदौर,

दिनांक : 30/3/2008

हस्ताक्षर / विक्रेता

साक्षीण :-

1. हस्ताक्षर S.T.

नाम : श्रीमा तिलक ११ पुल लाल जलदत राजा

*(Signature)*

पता : उत्तर बंगाल नगर रुद्राम

हस्ताक्षर / क्रेता

2. हस्ताक्षर

नाम : (१) लाला लाला लाला

*(Signature)*

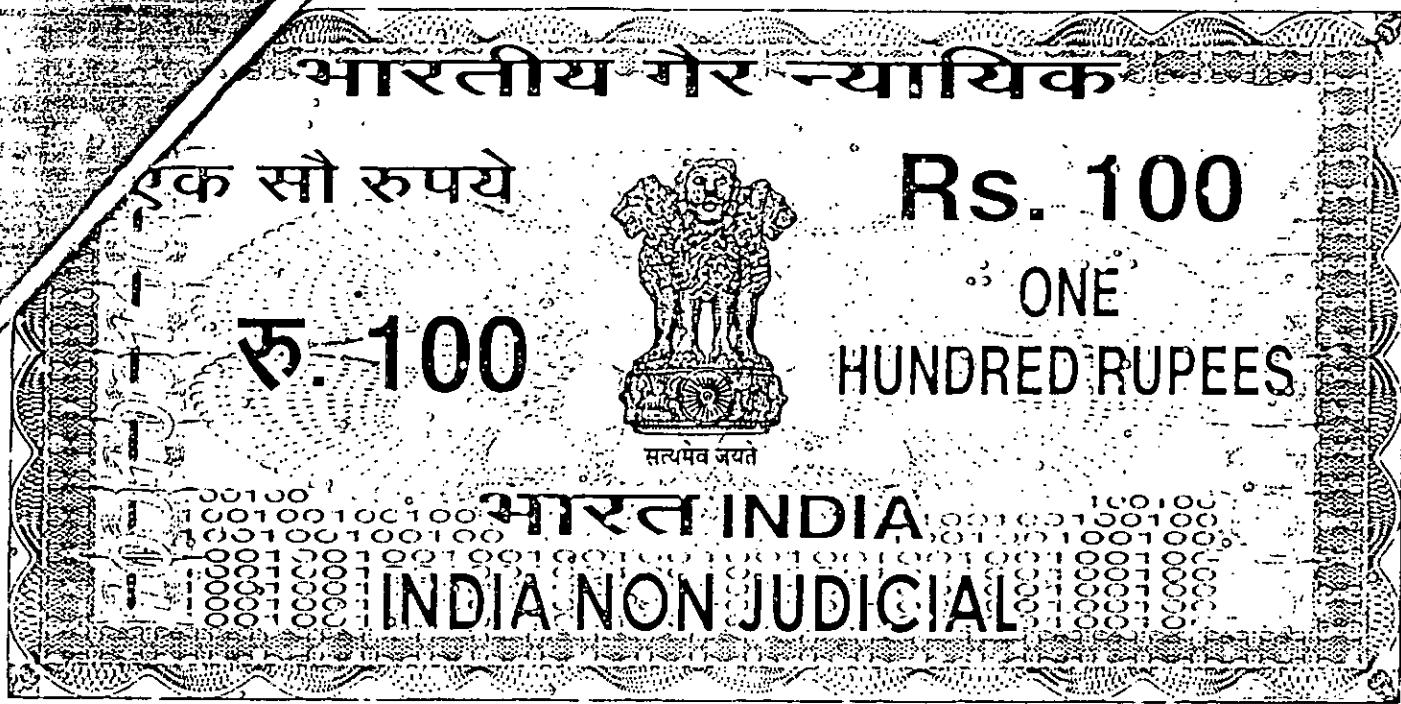
पता : उत्तर बंगाल नगर रुद्राम

उभय पक्षों द्वारा प्रदत्त माहिती एवं  
निर्देशानुसार मेरे द्वारा प्राप्तिकिया गया

*(Signature)*  
(प्रभुद्वय कुमार द्विवेदी)

अधिवक्ता

नि. 112, अंबिकापुरी एक्सटेंशन, इंदौर  
फोन : 4924090 (मो. 98260-93634)



मध्य प्रदेश MADHYA PRADESH

6407375



!! संलग्न स्टाम्प !!

1. श्री संजय आत्मज श्री निर्मलचन्द्रजी जैन
2. श्री निर्मलचन्द्र आत्मज श्री दुग्धप्रिसादजी जैन  
भव्यकृत निवासी 303, सूर्यो अपार्टमेंट,  
2/5, साउथ तुकोगंग, इंदौर म0000

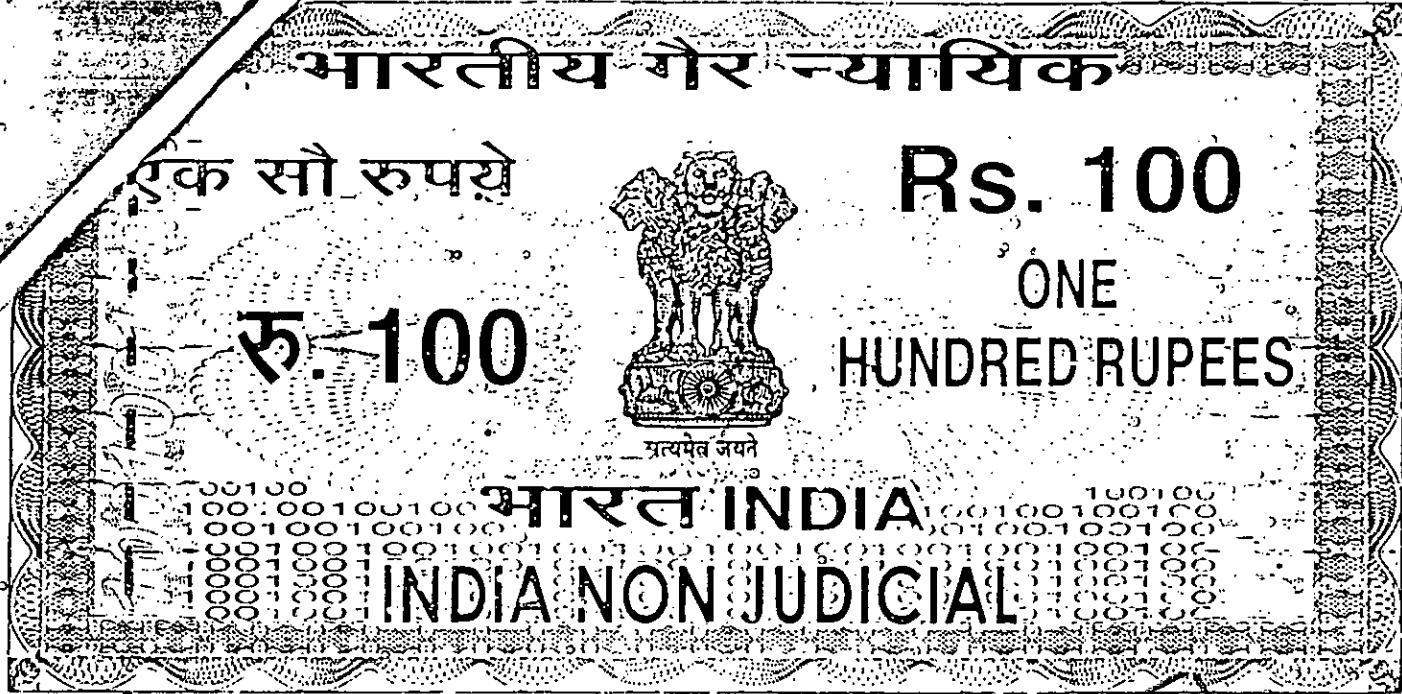
—विक्रेता

श्रीमती रमापति श्री विष्णु चौधरी  
निवासी 44, शक्ति नगर, इंदौर म0000

—क्रेता

21/11/

*[Signature]*



मध्य प्रदेश MADHYA PRADESH

F. C. U.  
SAMPLED 407376

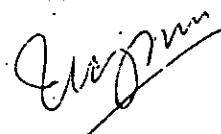
!! संलग्न स्टाम्प !!

1. श्री जंजय आत्मज श्री निर्मलचन्द जी जैन
2. श्री निर्मलचन्द आत्मज श्री दुर्गप्रिया दादजी जैन  
संयुक्त निवासी 303, सूर्यो अपार्टमेंट,  
2/5, साउथ तुकोगंज, इंदौर म0प्र0

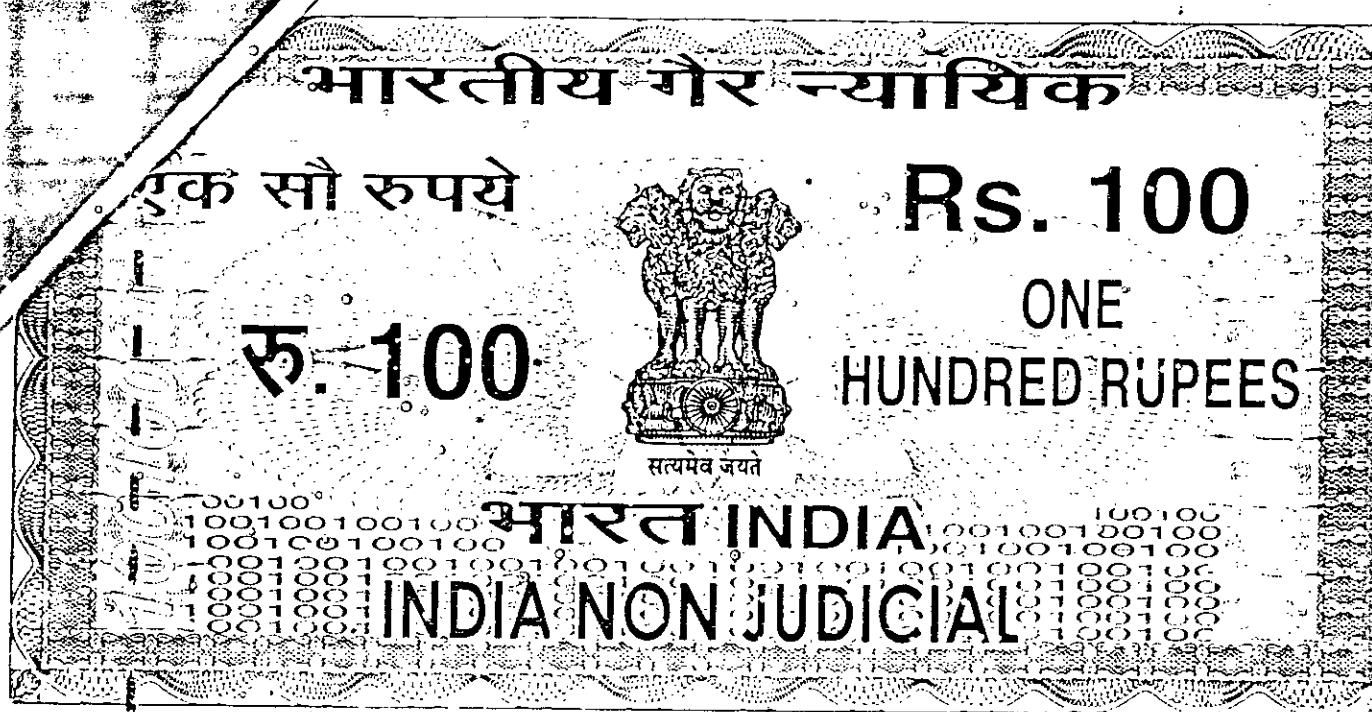
  
विक्रीता

श्रीमती सीमा पति श्री विष्णु चौबरी  
निवासी 44, शक्ति नगर, इंदौर म0प्र0

क्रेता







मध्य प्रदेश MADHYA PRADESH

G-407377



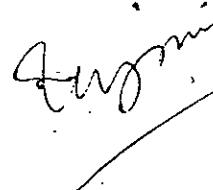
!! सलग्न स्टाम्प !!

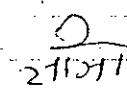
1. श्री संजय आलज श्री निर्मलचन्द्रजी जैन
2. श्री निर्गलचन्द्र आलज श्री दुर्गप्रसादजी जैन  
संयुक्त निवासी 303, सूर्या अपार्टमेंट,  
2/5, साउथ तुकोगंज, इंदौर-मध्य०

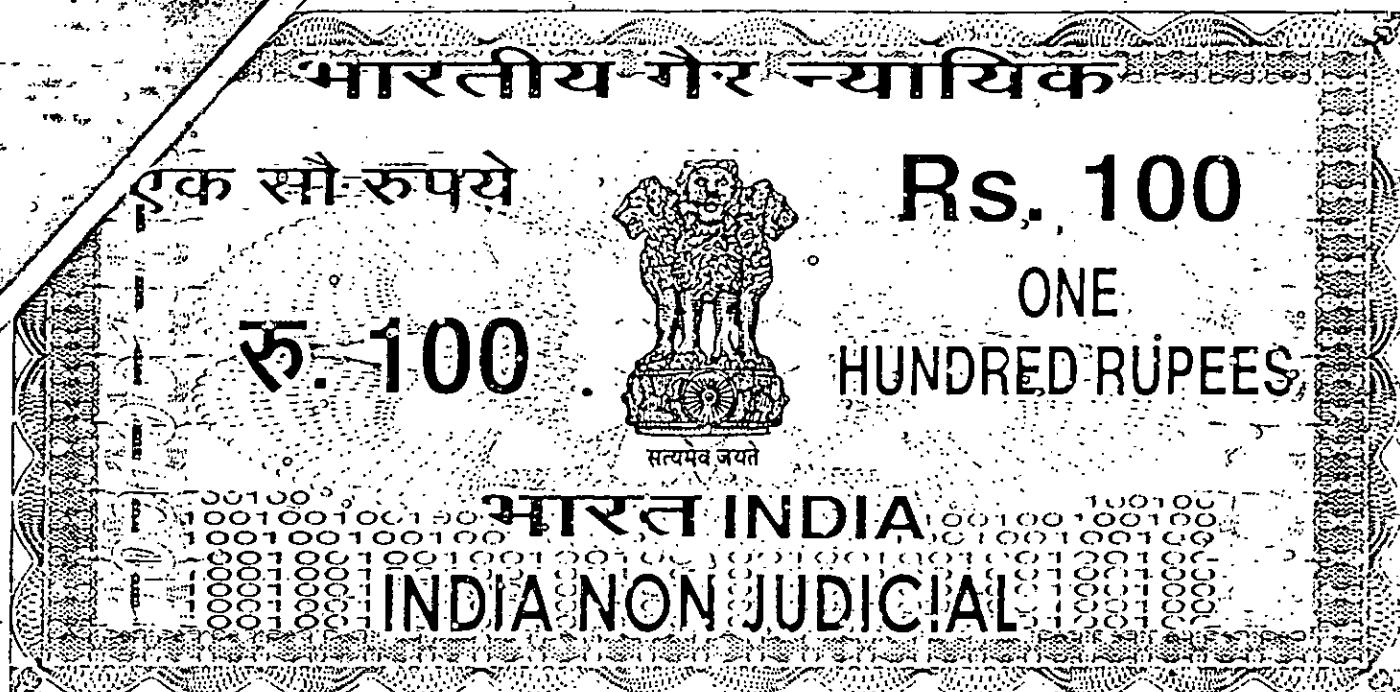
  
विक्रिता

श्रीमती सीमा पति श्री विष्णु चौधरी  
निवासी 44, शक्ति नगर, इंदौर मध्य०

क्रेता



  
विक्रिता



## मध्य प्रदेश MADHYA PRADESH

407378



## ॥ संलग्न स्टाम्प ॥

1. श्री संजय आत्मज श्री निर्मलचन्द्रजी जैन
  2. श्री निर्मलचन्द्र आत्मज श्री दुर्गाप्रियसादजी जैन  
संयुक्त निवासी 303, सूर्या अपार्टमेंट,

2/5, साउथ तूकोगंज, इंदौर-म0प्र०

1

३५४

श्रीमती सीपा पति श्री दिष्णु चौधरी  
निवासी 44, शक्ति नगर, इंदौर म00040

४०८

*John*

२१८

भारतीय न्यायिक

एक सौ रुपये

₹. 100



सर्वप्रथम जप्ते

Rs. 100

ONE

HUNDRED RUPEES

भारत INDIA  
INDIA NON JUDICIAL

मध्य प्रदेश MADHYA PRADESH

F  
SAMPLE 407379

!! संलग्न स्टाम्प !!

1. श्री संजय आत्मज श्री निर्गलचन्द्रजी जैन
2. श्री निर्गलचन्द्र आत्मज श्री दुर्गप्रियसादजी जैन  
संयुक्त निवासी 303, सूर्यो अपार्टमेंट,  
2/5, साउथ तुकोगंज, इंदौर म0प्र0

विक्रीता

श्रीमती सीमा पति श्री विष्णु चौधरी  
निवासी 44, शक्ति नगर, इंदौर म0प्र0

*Eugene*

Q  
२१/८/११

भारतीय गैर न्यायिक INDIA NON JUDICIAL

₹.5000

पाँच हजार रुपये

Rs.5000

FIVETHOUSAND RUPEES

INDIA

मध्य प्रदेश MADHYA PRADESH

F. C. U. SAMPLED A 69829

!! संलग्न स्टाम्प !!

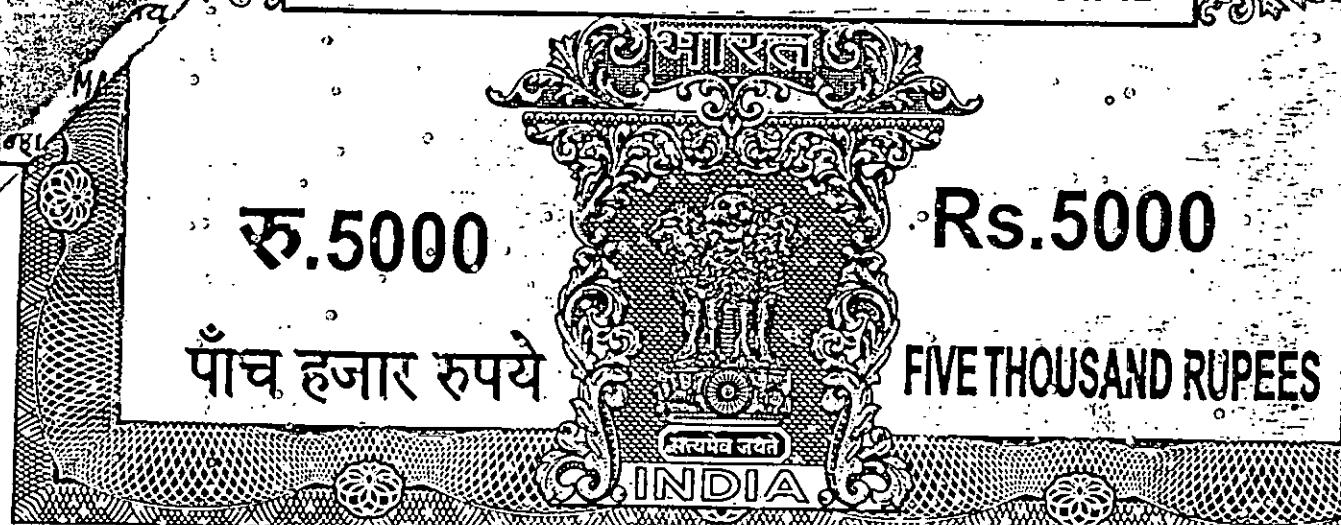
1. श्री संजय आत्मज श्री निर्मलचन्द्रजी जैन
2. श्री निर्मलचन्द्र आत्मज श्री दुर्गप्रसादजी जैन  
संयुक्त निवासी 303, सूर्य अपार्टमेंट,  
2/5, साहरथ तुकोगंज, इंदौर म0400

विक्रेता

श्रीमती. सीमा पति श्री विष्णु चौधरी  
निवासी 44, शक्ति नगर, इंदौर. म0400

क्रेता

भारतीय गैर न्यायिक INDIA NON JUDICIAL



मध्य प्रदेश MADHYA PRADESH

A-698292



!! संलग्न स्टाम्प !!

1. श्री संजय आत्मज श्री निर्मलचन्द्रजी जैन
2. श्री निर्मलचन्द्र आत्मज श्री दुर्गाप्रसादजी जैन  
संयुक्त निवासी 303, सूर्योदयार्थ मेंट,
- 2/5, साउथ तुकोगांज, इंदौर-म0प0

निकेता

श्रीमती सीमा पति श्री विष्णु चौधरी  
निवासी 44, शक्ति नगर, इंदौर-म0प0

क्रेता

भारतीय नैर न्यायिक INDIA NON JUDICIAL

भारतीय

₹.5000

Rs.5000

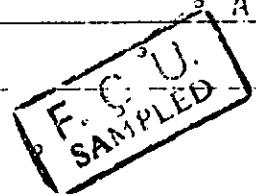
पाँच हजार रुपये

FIVE THOUSAND RUPEES

INDIA

मध्य प्रदेश MADHYA PRADESH

A 698293



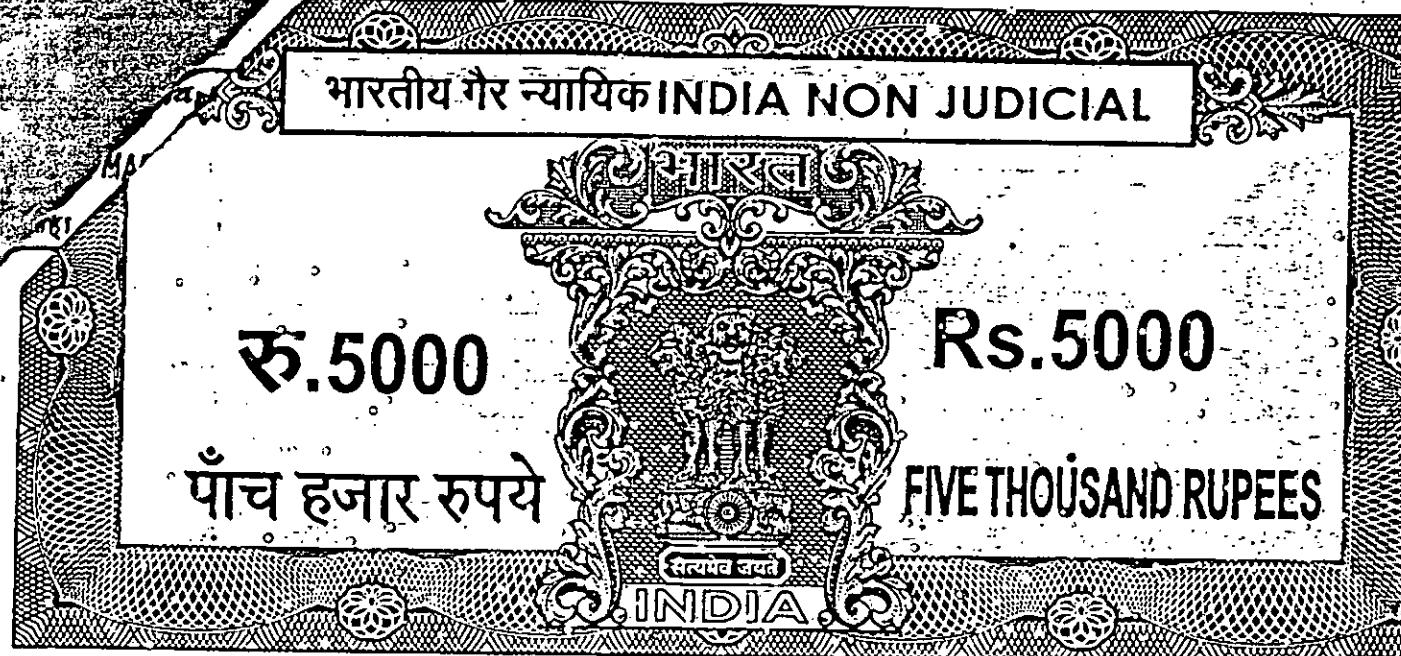
!! संलग्न स्टाम्प !!

1. श्री संजय आत्मज - श्री निर्मलचन्द्र जी जैन
2. श्री निर्मलचन्द्र आत्मज - श्री दुर्गाप्रसाद जी जैन  
संयुक्त निवासी 303, सूर्य अपार्टमेंट,  
2/5, साउथ तुकोगंगा, इंदौर ४५००१०

विक्रेता

श्रीमती सीमा पति श्री विष्णु चौधरी  
निवासी ४४, शक्ति नगर, इंदौर ४५००१०

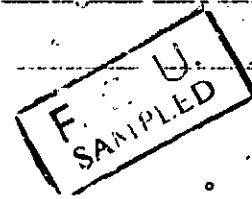
क्रेता



मध्य प्रदेश MADHYA PRADESH

A 698294

!! सुलग्न स्टाम्प !!



1. श्री संजय आलज श्री निर्मलचन्द्रजी जैन
2. श्री निर्मलचन्द्र आलज श्री दुगांप्रसादजी जैन  
संयुक्त निवासी 303, सूर्या अपार्टमेंट,  
2/5, साउथ तुकोगंज, इंदौर म0प्र0

—विक्रेता

श्रीमती सीमा पति श्री विष्णु चौधरी  
निवासी 44, शक्ति नगर, इंदौर म0प्र0

—क्रेता.

भारतीय गैर न्यायिक INDIA NON JUDICIAL

₹.5000

Rs.5000

पंच हजार रुपये

FIVE THOUSAND RUPEES

मध्य प्रदेश MADHYA PRADESH

F  
SAMPLE 1698295

!! संलग्न स्टाम्प !!

1. संजय आत्मज श्री निर्मलचन्द्रजी जैन
2. निर्मलचन्द्र आत्मज श्री दुर्गाप्रसादजी जैन  
संयुक्त निवासी 303, सूर्य अपार्टमेंट,  
साउथ तुकोगांज, इंदौर म0प्र0

विक्रेता

श्रीम सीमा पति श्री विष्णु चौधरी  
निव. 44, शक्ति नगर, इंदौर म0प्र0

क्रेता

भारतीय गैर न्यायिक INDIA NON JUDICIAL

₹.5000

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पाँच हजार रुपये

FIVE THOUSAND RUPEES

संग्रहीत द्वारा  
INDIA

मध्य प्रदेश MADHYA PRADESH

A 698296



!! सेलगन स्टाम्प !!

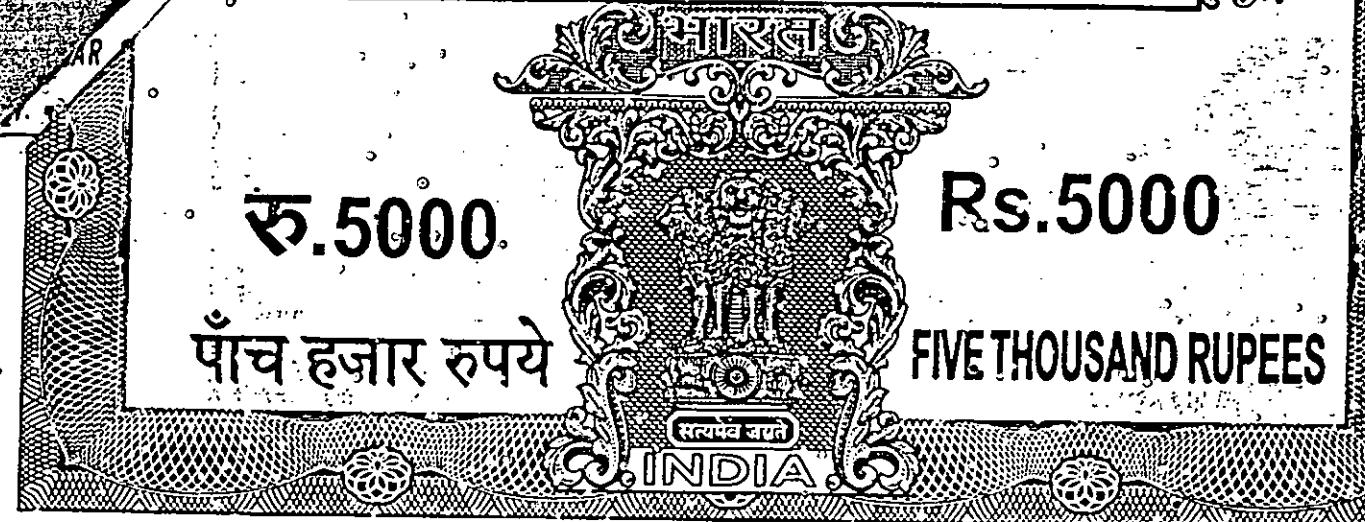
- श्री संजय आत्मज श्री निर्मलचन्द्रजी जैन
- श्री निर्मलचन्द्र आत्मज श्री दुर्गप्रियासादजी जैन  
संयुक्त निवासी 303, सूर्यो अपार्टमेंट,  
2/5, साउथ तुकोगंज, इंदौर म090

-विक्रेता-

श्रीमती सीमा पति श्री विष्णु चौधरी  
निवासी 44, शक्ति नगर, इंदौर म090

-क्रेता-

भारतीय गैर न्यायिक INDIA NON JUDICIAL



मध्य प्रदेश MADHYA PRADESH

A 69829



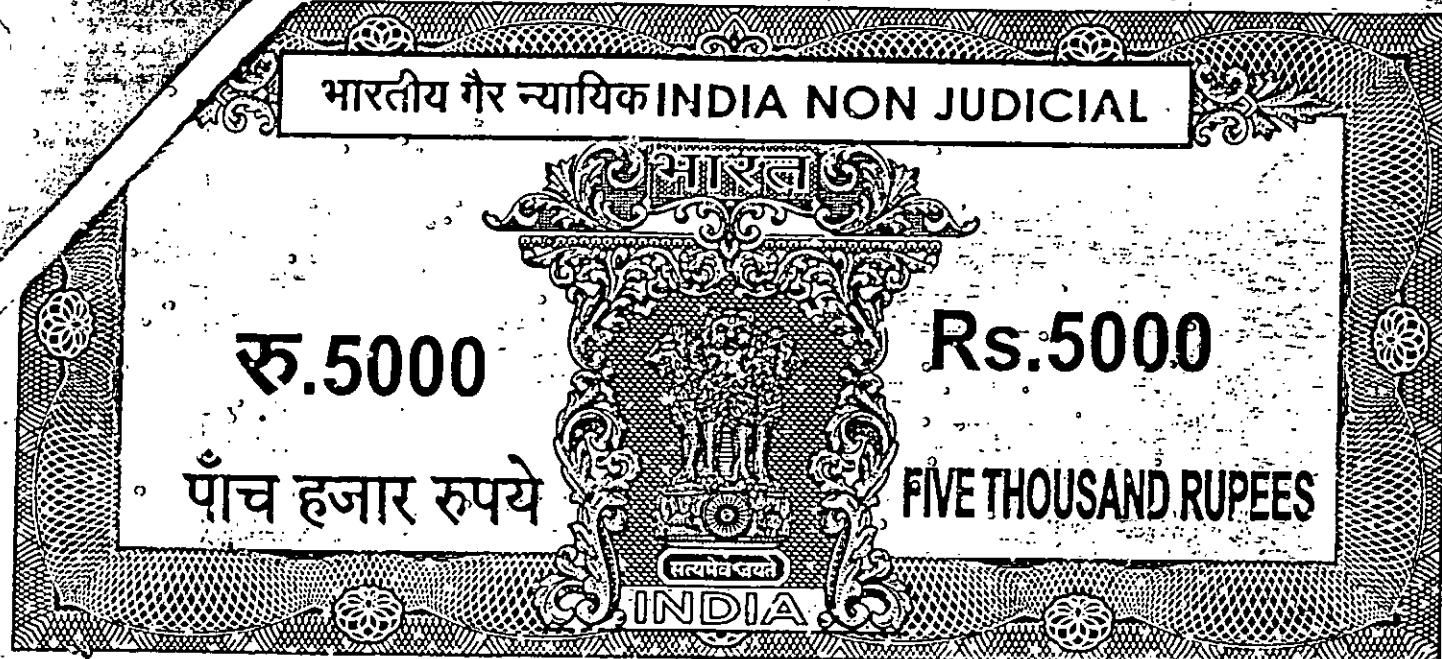
!! संलग्न स्टाम्प !!

1. श्री संजय आत्मज श्री निर्मलचन्द्रजी जैन
2. श्री निर्मलचन्द्र आत्मज श्री दुग्धप्रियादर्जी जैन  
संयुक्त निवासी 303, सूर्या अपार्टमेंट,  
2/5, सारथ तुकोगंज, इंदौर म0प्र0

—विक्रेता

श्रीमती सीमा पति श्री विष्णु चौधरी  
निवासी 44, शक्ति नगर, इंदौर म0प्र0

—क्रेता



मध्य प्रदेश MADHYA PRADESH

F C  
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## !! संलग्न स्टाम्प !!

1. श्री संजय आत्मज श्री निर्मलचन्द्रजी जैन
2. श्री निर्मलचन्द्र आत्मज श्री दुर्गाप्रितादजी जैन  
संयुक्त निवासी 303, सूर्या अपार्टमेंट,  
2/5, साउथ तुकोगंज, इंदौर-म090

विक्रीता

श्रीमती सीमा पति श्री विष्णु चौधरी  
निवासी 44, शक्ति नगर, इंदौर-म090

क्रेता

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31 MAR 2008

S. Dera

8.30 AM. Due

जिला कै

प्राप्ति - अनुचित  
काम के लिए जीवन  
में विकल्प नहीं होते।

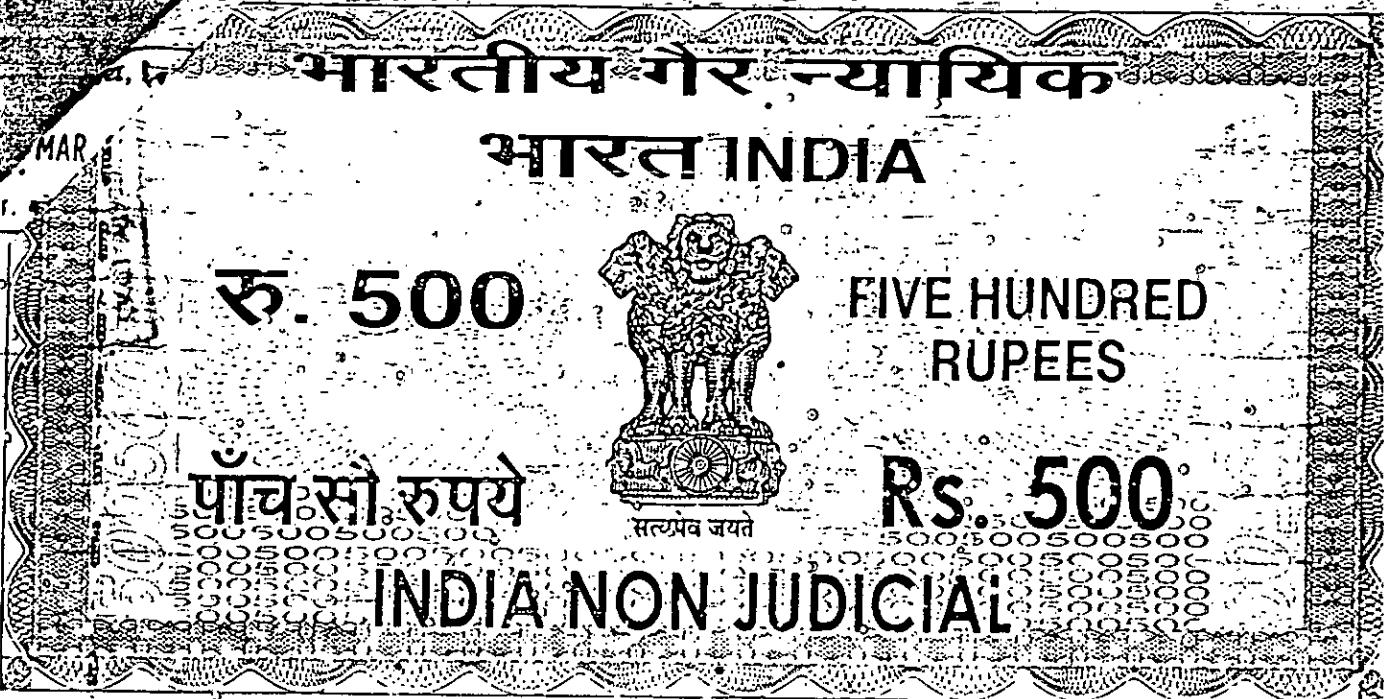
१५ दिन बाद से इस

लिखा

प्राप्ति - अनुचित  
काम के लिए जीवन  
में विकल्प नहीं होते।

इस गतिशील

Arvina Kufli, Dubey  
Stamp Vendor  
Sub-Registrar Office  
Moti Sialla, Indore



मध्य प्रदेश MADHYA PRADESH

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## !! संलग्न स्टाम्प !!

1. श्री संजय आत्मज श्री निर्मलचन्द्रजी जैन
2. श्री निर्मलचन्द्र आत्मज श्री दुर्गप्रियासादजी जैन  
संयुक्त निवासी 303, सूर्या अपार्टमेंट,  
2/5, सारथ तुकोगंज, इंदौर म00040

-विक्रेता

श्रीमती सीमा पति श्री विष्णु चौधरी  
निवासी 44, शक्ति नगर, इंदौर म00040

-क्रेता

(632)

31 MAR 2008

SODA - SODA IN USE  
SODA

Constituted faculty

~~constant in fact~~  
~~is based on finding common ground~~

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MAP 2008

१६ व्याख्या ८ अन्ते

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15-2008  
3 OCT 2008

150/-

ग. द्वितीय अपारा 1 मन्दिर बंद जलेवं करा  
मार्ग 303 28 नवी भायां सौभाग्य उपनगी

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उपकर अधिनियम के अंतर्गत मुद्रांक शुल्क ..... /  
स्थिरिक्त मुद्रांक शुल्क ..... /  
अधिक राशि ..... /

रुपरेखा  
श्रीमता चुष्टी कुमुमाकरण  
बालाप लेहडर  
४/३, गोपी तबला, इन्दौर

ओग ..... 100/-

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संक्षय 10 निम्नलिखि

के द्वारा एप जिला इन्दौर  
जिला इन्दौर के द्वारा पंजीयन  
कार्यालय में तारीख 13/10/08  
को म. पु/म. ग. ..... ५/८ वर्ष  
संस्कृत किया गया।

चप पंजीयन, इन्दौर



Signature



:- 2 :-

2. यह कि, रजिस्टर्ड दस्तावेज क्रमांक 1अ/295(9) दिनांक 02/04/2008 के पृष्ठ क्रमांक 3 में उक्त संपत्ति अर्थात् बहुमंजिला भवन का नाम अजिंक्य अपार्टमेंट त्रुटिवश टंकित हो गया है।
3. यह कि, वास्तविकता में प्रथम पक्ष के द्वारा द्वितीय पक्ष को विक्रित किये गये प्रकोष्ठ के विक्रय-पत्र के पृष्ठ क्रमांक 3 में बहुमंजिले भवन का नाम संस्कृति अपार्टमेंट टंकण किया जाना था।
4. यह कि, अतः रजिस्टर्ड दस्तावेज क्रमांक 1अ/295(9) दिनांक 02/04/2008 के पृष्ठ क्रमांक 3 में बहुमंजिले भवन का नाम संस्कृति अपार्टमेंट पढ़ा जावे। नोट :- उक्त विक्रय-पत्र के पृष्ठ क्रमांक 1 व 2 तथा अन्य पृष्ठों पर संस्कृति अपार्टमेंट का उल्लेख किया गया है।
5. यह कि, रजिस्टर्ड दस्तावेज क्रमांक 1अ/295(9) दिनांक 02/04/2008 के दस्तावेज में अन्य कहीं और त्रुटि नहीं है तथा विक्रेता का नाम, केता का नाम, प्रकोष्ठ नंबर, क्षेत्रफल, भूखंड क्रमांक, चतुर्सीमा, कीमत आदि वहीं है तथा उसमें कोई परिवर्तन नहीं है। इस संशोधन लेख से किसी विधान का उल्लंघन होता है नाहीं इससे संपत्ति के स्वरूप में किसी भी प्रकार का परिवर्तन या परिवर्धन होता है।

अविरत.....3

२००८

संविद्यार्थी :- जीता गोपनीय विद्युत विभाग  
शौध उपकरण देश

13-1710108

March 53

~~Surveys as such~~

۹۶-۳۰۳ سیمین  
کتابخانه ملی اسلام

जिन्हें मैं व्यक्तिगत रूप से जानता हूँ।  
स्वीकार करते हैं कि तथाकथित  
इन्हें बिल्डिंग का शिखाएं रखने किया  
गया। तथा प्रतिकाल के दूरे/नाशिक  
रु... .

(वंशी के लोगों में) प्राप्त हो सकते हैं  
तथा रु..... (वंशी के लोगों में) सहिति म  
शब्दों से जुड़े होने सहिति म  
सूक्यथा विषये और सहिति की  
बायासा रक्त अथवा रु.....  
यदि गई है जो पंजीयन के बाद होगी।  
आर यारी था.....

C) Ext 810 Ring 3 ① 13 am hrs 155 500-500  
531

ବିଜ୍ଞାନ ପରିଷଦ୍ କାମକାଳୀ ମହିନେ ଶତାବ୍ଦୀ ହାତରେ ଥିଲା

की जांच प्रवालत निष्पादक / निष्पादकों  
की शिनादत के विधय में भी गई है।  
आम तारीख १३ जूलाय १९८५।



:- 3 :-

उपरोक्तानुसार यह संशोधन-पत्र प्रथम पक्ष एवं द्वितीय पक्ष को स्वीकृत होकर दोनों ने अपनी राजीखुशी से, होश हवास में, बिना नशा पानी किये, शरीर व मन मरितिष्क की स्वरथ हालेत में गवाहदारों के समक्ष निष्पादित कर दिया सो राही ताकि वक्त जरुरत काम आवे।

इति इंदौर,

दिनांक : 13/10/2008

साक्षीगण :-

1. हस्ताक्षर 360KVM

नाम हरी कामनदास ठाकुर  
पता 15 टुलीघाट नगर इंदौर

2. हस्ताक्षर S.I.  
नाम छालमालकरण पाता श्री बरदल अल्प  
पता 32 नं ब्रह्मनगर

हस्ताक्षर - प्रथम पक्ष

Dee  
W.M.J.M

हस्ताक्षर - द्वितीय पक्ष

D  
Sharma

प्रदत्त माहिती एवं निर्देशानुसार  
मेरे हारा प्रारूपित किया गया।

(प्रमोद कुमार द्विवदी)

अधिवक्ता

निवास : 112, अंबिकापुरी एक्सटेंशन, इंदौर  
फोन : आ. 2446509 (मो.-98260-93634)



F. C  
SAMPLED

नगर पालिका निगम, इन्दौर

राजस्व विभाग १०९  
इस्तीकार

बुक नं.

774

ज्ञान नं.

६३६ वार्ड नं.

(वर्ष २००८-२००९)

भुगतान कर्ता की प्रति

रसीद नं.

23

दिनांक

३०/०८/०८

श्री

हस्ते

पता

पुराना सर्विस नं. ७८०४/८१७१/८ सर्विस नं. ७८०४/८१७१/८

केशियर / विल कलेक्टर कोड नं.

पुराना सर्विस नं.

सर्विस नं.

क्र.	कर/शुल्क का नाम	वर्ष	देय राशि	प्राप्त राशि	रिमार्क
1.	सम्पत्ति-कर	२००८		१६३७५	चेक नं. ०२५३४०
2.	व्यापक स्वच्छता कर	२००९			दिनांक ४/८/०८
3.	शिक्षा उपकर				
4.	जल-अग्निकर				
5.	जल-निकास कर				
6.	जल-कर				देक की नाम १०८५
7.	लायरेंस शुल्क				
8.	दुकान/गुमटी/ठेला किराया				
9.	भूमि किराया (लीज राशि)				
10.	डाक व्यय				
11.	अन्य				
12.	अधिभार				
13.	कुल रकम				
14.	घटित छुट				
15.	शुद्ध देय राशि	०८		१६३७५	पूर्ण/पार्ट पेमेन्ट (✓ चिन्ह लगावें)

अक्षरी रू.

प्राप्त हुए।

नोट: 1. इस पावती पर राशि लेने वाले कर्मचारी के हस्ताक्षर एवं सील नहीं होने पर पावती वैध नहीं मानी जावेगी।

2. चेक की राशि वैकं द्वारा प्राप्त होने पर ही पावती वैध मानी जायेगी।

3. चेक अस्वीकृत होने की स्थिति में रु. १००/- दण्ड रखरुप जमा कराना होंगे। साथ ही वैधानिक कार्यवाही की जावेगी।

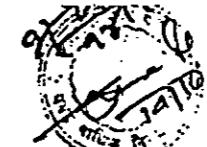
रक्खोल व पेज नं. सिरियल नं.

विल कलेक्टर या केशियर के हस्ताक्षर एवं सील

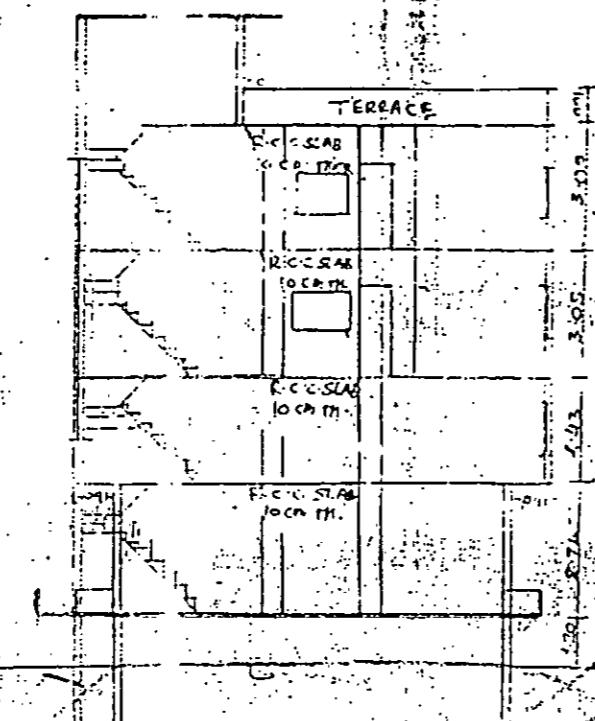
भूल-चूक लेनी देनी।

तरफ़/ 1300 दुकान/ 12-07

राजस्व अधिकारी  
नगर पालिका निगम, इन्दौर



15-24 (9)

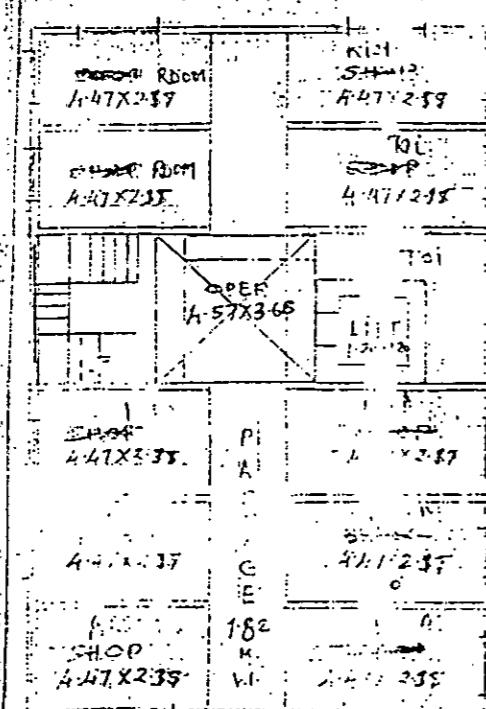


सर्वार्थी नव्हों गे, दूरांग जागे  
 खेसमेट में उम्मति ब्रह्म च  
 दि १५ जून टिक्के के अनुसार  
 पाँकित रखो दूष दुतानों ती  
 अद्युमी लालों तो उमी है।

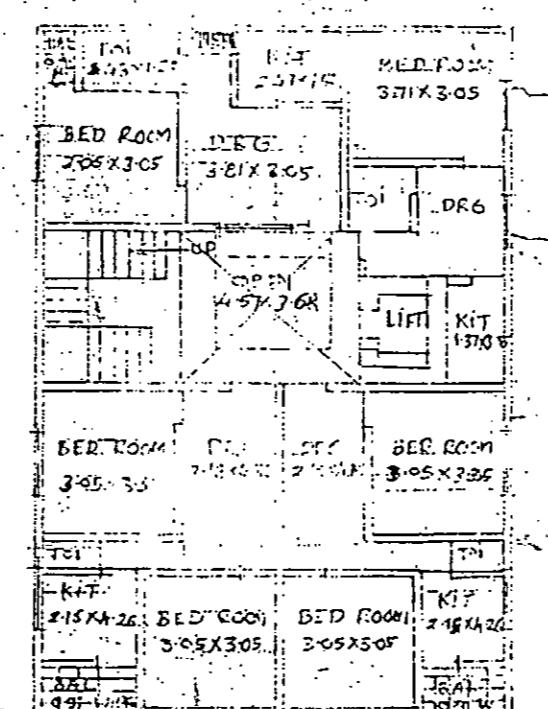
नीये भूमण्ड पर संग्रह अनिवार्य १।

~~F~~ ~~J.~~  
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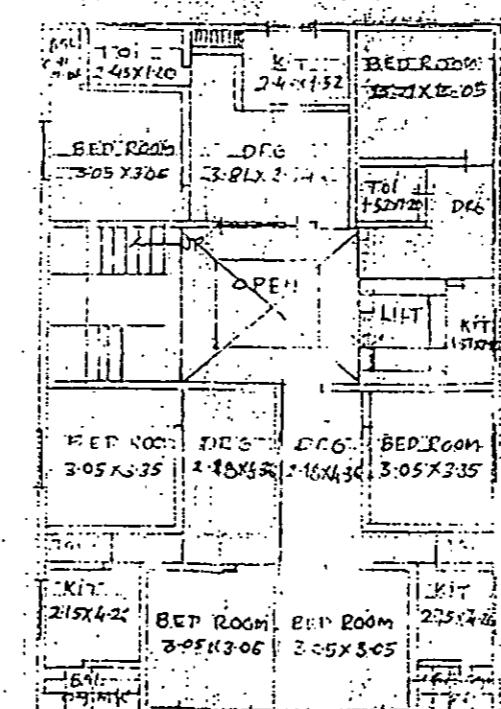
### SECTION TAX



MECHANICAL DRAWING PLAN



SECOND FLOOR PLAN



## THEIR BATTLE - A PLAN

PLAN FOR PROPOSED RES/COM BUILDING O.N.  
PLOT NO. AT SWAMI VIVEKANAND NAGAR  
RTO - SMT. KUSHUMIATA TRIVEDI  
SHANKALI THAPARE.

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OPEN AREA 5303368 1958 590

PROPOSED RULP OA G.F. 14220-1587 = 122-33-31

PROPOSED: BIG 6 GROUPS  $\times 33\frac{1}{3}\% = 122.33 .30$

PROPOSED BIUL. ON SECOND FLOOR 1 122-23 sc.

PROPOSED THIRD FLOOR 122-23 SE

TOTAL B/LR AREA 4893.5

PROPOSED F.A.R. = 557.32 M<sup>2</sup>

T N C NO-

10. The following table shows the number of hours worked by each employee.

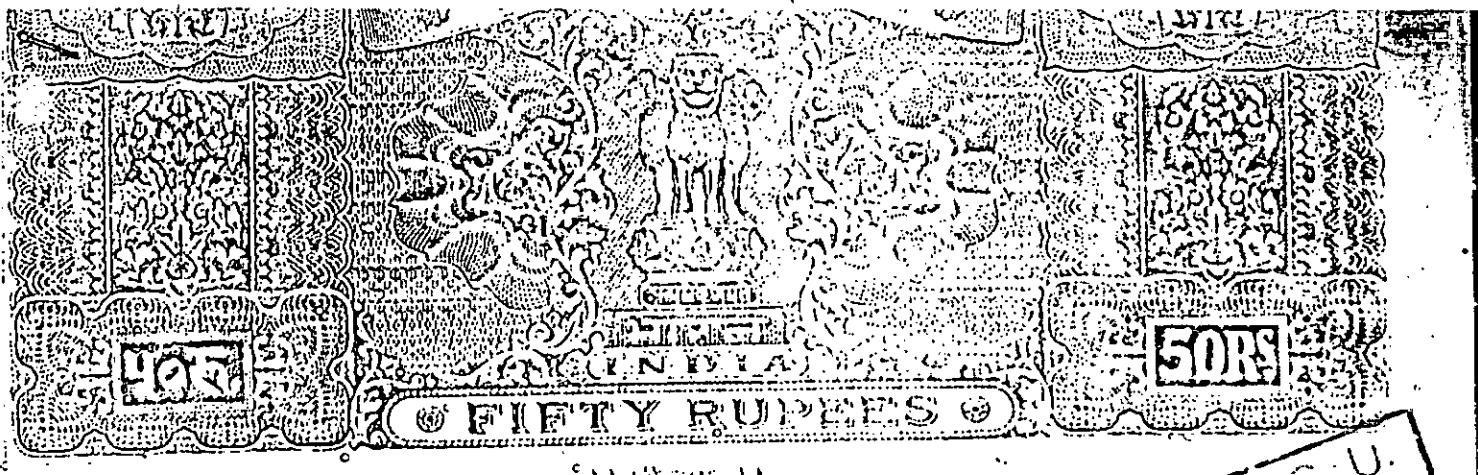
... . . . .

**E E GENE'S SIGN**      **OWNER'S SIGN**

ବ୍ୟାକ୍ ପିଲାର୍

SUDHIER & SCHAFFER ASSOCIATES

21 KAILASH PARK, NEW DELHI



आपस में तां हुई शास्ती का वचन पव्र एवं इकरारनामा

F. C. U.  
SAMPLED

अदिम की धनराशि लेकर आपस में है पर्याप्त हुई शास्ती का वचन एवं इकरारदामा लिख देने वाले (१) श्रीमती गुलमलता विवेदी पति स्वरूप श्री नारायण प्रसाद जी विवेदी (२) श्री नीरज विवेदी निता व्याधि श्री नारायण प्रसाद जी विवेदी (३) श्री राजगुमार पिता स्वरूप श्री नारायण प्रसाद जी विवेदी तानां निवासी ८२, स्वामी विक्रमानंद नगर, इन्दौर (म०प्र०) इन्होंको इस लेख में सुविधा हुई लाभप्रदता के लिये भूत्यार्थी प्रथम पक्ष के नाम से गम्भीरा लिखा गया है। प्रथम पक्ष में ये एवं इन्होंके हितग्राही, उत्तराधिकारी एवं हितवधि लाभप्रद लाभप्रद (४) एवं (५) श्री उदित टोंथा पिता श्री नवीनचंद्र जी टोंथा निवासी १६, रामनीराम चौहान उदार (६) श्री चुमती जैन पिता श्री सोहनलाल जी जैन निवासी २०, मतारीग नगर, इन्दौर (७) श्री हरीश अरोरा पिता श्री करतारलिंग जी अरोरा निवासी ८३, अनूप नगर, इन्दौर (म०प्र०) इन्होंको इस लेख में भवन निमाण द्वितीय पक्ष के नाम से लाभप्रदता लिखा गया है। (द्वितीय पक्ष में ये स्वयं इन्होंके हितग्राही, उत्तराधिकारी एवं हितवधि लाभप्रद लाभप्रद हैं) प्रथम पक्ष, द्वितीय पक्ष एवं द्वितीय पक्ष भवन भव इन लिख देते हैं कि :-

(१). यह कि, प्रथम पक्ष श्रुत्यानी के बानी लाभप्रद एवं आदिम की भवन-भूखण्ड शहर इन्दौर में विभिन्न स्वामी विक्रमानंद नगर लाभप्रदता का भवन-भूखण्ड कमांक ८२ है। सदर भवन की तल भूमि प्रथम पक्ष कमांक १०० एकड़ी का प्रथम कमांक २ व ३ के पिता श्री नारायण प्रसाद जी विवेदी के बनकाव निता कमीजारी हुए निमाण लहकारी लगित मध्यांधि, इन्दौर तहसीलदार लिख द्वारा कमांक १३/१५००/६६ दिनांक १६-८-६६ के द्वारा लीजराईट्स पर कल किया हुआ है तथा श्री नारायण प्रसाद जी विवेदी का स्वर्गजास होने से सुदूर भवन-भूखण्ड इन्दौर भवन को बोनिस तो प्राप्त हुआ है। सदर भवन की तल भूमि की लम्बाई ८० फीट व चौड़ाई ५० फीट होकर इसका योग कोनफल ४००० लाखरुपय है। सदर भवन लाभप्रदता उदारश का होकर लीजराईट्स का है।

अद्वितीय ..... २

16/6

28/7/97

8m.

50% = 50/-

काली तुम्हारी नियमित विद्युत का बिल भरने का लिए 100/-

विद्युत 2 विद्युत

82. जल विद्युत का लिए 82/-

जल विद्युत का लिए 2 विद्युत

16. जल विद्युत 215, जल विद्युत 2

5. बिल

81

जल विद्युत

सदर भवन-भूखण्ड की चतुर्वरीगा निर्माणात्मक है :-

पूर्ब में	- भूखण्ड कमांड ६५
पश्चिम में	- भूखण्ड कमांड ८३
उत्तर में	- १५ प्रीट की गली
दक्षिण में	- कनाडिया गेटवे



(२) यह कि, प्रथम पक्ष को उक्त भवन की लंबाई के इस अधिकान के इस पर एक बहुमजिला आधुनिक व्यावसायिक/आवासीय काम्पसील भवन द्वारा दृष्टि पक्ष को भवन निर्माण करने का अनुशंश नहीं होने से प्रथम पक्ष ने द्वितीय पक्ष को जिन्हें भवन-निर्माण का यद्येष्ट झनुभव है एवं यद्येष्ट निर्माण साधन हो तथा कुशल टोक का संचालन करने का यथेष्ट अनुभव है उनके समक्ष भवन निर्माण करने हेतु प्रथम पक्ष ने द्वितीय पक्ष के प्रस्ताव रखा यिले द्वितीय पक्ष ने निर्माणात्मक शर्तों अवासीय दूरदायित्वों के अवीन स्वीकार किया।

अ। यह कि, इस कार्य को करने हेतु प्रथम पक्ष को द्वितीय पक्ष द्वारा ६,००,०००-०० अकारी लघु देह लाहौ द्वितीय पक्ष भवन निर्माण ने प्रथम पक्ष का भूखण्ड को डिपार्टमेंट द्वारा दृष्टि नहीं दिया जावेगा को डिपार्टमेंट दिये हैं। उक्त दृष्टि में त लगभग ३,००,०००-०० बाजारी कमांड लाहौ प्रथम पक्ष द्वितीय पक्ष को भवन का ५० प्रतिशत निर्माण कार्य होने पर लीटोवर्स द्वारा शेष रही राशि रूपये ३,००,०००-०० अकारी लघु देह लाहौ लानूरी भवन निर्माण के समय प्रथम पक्ष, द्वितीय पक्ष को दौड़ा देंगी।

ब। यह कि, सदर भवन का नवाचा द्वितीय पक्ष अपने खर्च से घुल कराने तथा उसमें प्रथम पक्ष की तर्ही या बेसान की जो अविश्वकरा होती वह प्रथम पक्ष उन्नत देंगे।

*[Signature]*

अद्वितीय

(१) यह कि, इस प्लाट का वास्तविक अधिपत्य प्रथम पक्ष के पास रहेगा यदि द्वितीय पक्ष भवन निर्माता में शर्तों के अनुसार कार्य नहीं करते हैं तो प्रथम पक्ष को अधिकार प्राप्त रहेगा कि वे द्वितीय पक्ष को इस अनुबन्ध की शर्तों के अधीन अनुबंध निरस्त कर सकते हैं तथा जमा राशि व्याज सहित वापस कर अन्य भवन निर्माता से अनुबंध कर सकेंगे। इस अधिपत्य के बाल भवन निर्माता हेतु ही रहेगा।



(३) यह कि, सदर राजान का अधिकार भवन निर्माण करने हेतु चाहिए ही प्रथम पक्ष, द्वितीय पक्ष को दे देवेंगे तथा इस अनुबन्ध के निष्पादन के समय सदर सम्पत्ति के निर्माण एवं निर्माण करने के लिए द्वितीय पक्ष के नाम पर अधिरक्तानीय जास मुख्यार पन्न दे देवेंगे तथा इस अनुबन्ध की अनुदित भवन निर्माण प्रारम्भ करने के २८ मार्च की रुली गयी है तथा ३ गाए (अद्वारा ३ गाए + जान गाए कुल ३१ गाए) का अतिरिक्त ग्रेस पिरिण्ड रेला गया है तथा अधिकारित जावायी में यदि द्वितीय पक्ष ने भवन निर्माण नहीं किया तो उस दशा में द्वितीय पक्ष प्रबन्ध पक्ष को 10,000/- प्रतिमाह के हिताव ते पैनलटी देवेंगे।

(४) यह कि, भवन निर्माण में लगने वाली समस्त धनराशि एवं निर्माण हेतु छोड़दार, इंजीनियर व भवन निर्माण के कार्य में लगने वाले सभी व्यक्तियों की जाने की जवाबदारियां एवं कार्य करने के लिये द्वितीय पक्ष व्यवस्था हैं।

(५) यह कि, उक्त राजान पर एक आधुनिक व्यवसायिक एवं आचारात्मक काम्पलेक्स का निर्माण किया जाविए, जिसमें बेसमेन्ट, ग्राउण्ड फ्लोअर, कर्टीज़ फ्लोअर, टेकेप्लॉफ्लोअर, एवं थर्ड फ्लोअर इसके बाद यदि नगर निगम इन्दौर अनुमति देती है तो उसे पर भी निर्माण कार्य करने का बहुत द्वितीय पक्ष प्रबन्ध पक्ष को देते हैं। बेसमेन्ट ग्राउण्ड एवं फ्लर्ट फ्लोअर व्यवसायिक एवं गोकारण फ्लोअर, थर्ड फ्लोअर आवार्डीय इनाये जावेंगे तथा इसके ऊपर की छत ~~मुर्गानी~~ ~~प्रत्यक्ष व्यवस्था~~ के मालकी की रहेगी तथा उक्त भवन में द्वितीय पक्ष निवास लगावेंगे।

(६) यह कि, भवन निर्माण का नवाया प्रथम पक्ष व द्वितीय पक्ष सिवाकर नहीं करेंगे तथा इस पर जो लाची होता है वह द्वितीय पक्ष व्यव करेंगे। अदित्य.....

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(५) यह कि, सदर भवन को तोड़ने में जो गलवा, लकड़ी, पाट, चूदर, लाहौ, मिट्टी या अन्य कोई रत्न आभूषण या अन्य कोई वस्त्री बर्तु प्राप्त होती है तो उन प्रथम पक्ष के मालकी का रहेगा।

(६) यह कि, सदर काम्पलेक्स का नाम "संतुष्टि" रखा जाएगा।

(७) यह कि, सदर भवन नामों काम्पिंग की उत्तमी व्याख्यानी द्वितीय पक्ष की रहेगी।

(८) यह कि, रादर निर्मित होने वाले व्याकरणिक काम्पलेक्स की दुकानों एवं फ्लैटों का बंटवारा ४० प्रतिशत भूखानी प्रथम पक्ष का एवं ६० प्रतिशत भवन निर्माता द्वितीय पक्ष का बट्टीकल एवं होरिजेन्टल के हितव ते तथा निया है जिसे सलान नक्शे में अलग-अलग रंगों से दर्शाया गया है हरे रंग से दर्शाये गये भाग को नालिक प्रथम पक्ष अलग-अलग रंगों से दर्शाया गया है हरे रंग से दर्शाये गये भाग के स्वामी द्वितीय पक्ष रहेंगे तथा दोनों पक्ष अपने-अपने मालकी के भाग को पूरक-पूरक नियत कर सकेंगे।

(९) यह कि, प्रथम पक्ष, द्वितीय पक्ष को द्वितीय पक्ष के सलानी वाले हितव को लिक्य करने हेतु एवं भवन निर्माण करने तथा नवाचार पाल करने हेतु एक अन्य नहीं कर सकेंगे।

(१०) यह कि, द्वितीय पक्ष प्रथम पक्ष को यह भी बतन देते हैं कि सदर निर्मित होने वाले भवन में उच्च क्लासी का विलाई स्टोरिल समावेश।

अंतिम..... ५



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(१३) यह कि, सदर भवन का निमणि द्वितीय पक्ष को दखलने में होता वह प्रथम पक्ष को उस कार्य में कोई हस्तक्षेप नहीं कर सकते। लेकिन कोई आपदा नहीं होगा तो वह द्वितीय पक्ष को देंगे।

(१४) यह कि, द्वितीय पक्ष, प्रथम पक्ष को यह भी बधान देते हैं कि सदर भवन का निमणि कार्य निर्वाचित गति से जारी रखेगे लेकिन यदि कोई आपदा या शहर में कोई दंगा फसाद होने के कारण रुक जाता है तो वह उसका अनुचन्द्र में उपरोक्त वक्त जावेगी।

(१५) यह कि, प्रथम पक्ष को इस अनुबन्ध का निष्पादन का पूर्ण वैधानिक अधिकार प्राप्त है उसी के तहत इस अनुबन्ध का निष्पादन किया जा रहा है तब्दी प्रथम पक्ष द्वितीय पक्ष को यह बधान देते हैं कि अब प्रबन्ध पक्ष उपरोक्त अनुचित अन्य किसी को भवन निमणि के पूर्व किसी भी प्रकार से अन्वारिल, हल्कातारत नहीं कर सकते।

(१६) यह कि, उपरोक्त विधि स्थान पर द्वितीय पक्ष के लौकिकार, टैक्सीर, भवन निमणि करने वाले कमचिह्नी औल्हरलियर, इन्डियर, कृष्ण लूक्स, लैटेटर्स आ कार्य करने वाले पेन्टर, इलेक्ट्रिशियन व द्वितीय पक्ष के प्रतिनिधि ए-रोक-डोर आ जा सकेंगे। प्रथम पक्ष उनके किसी भी कार्य में व्यवहारण या अवशोष नहीं उपरोक्त वक्त सकते और यदि कोई समस्या होती है तो उसे द्वितीय पक्ष को बहुत जिलकर निराकरण या लेंगे।

(१७) यह कि, यदि सम्पूर्ण भवन निमणि करने तक प्रथम पक्ष एवं द्वितीय पक्ष के मध्य यदि कोई विवाद उत्पन्न होता है तो कोई भी पक्ष न्यायालय नहीं जावेगा तथा दोनों ने मिलकर एक पक्ष थी। प्राप्तिपात्री अन्तर्गत यह निवासी तथा करने वाले उन्होंके द्वारा दिए गये निषेध अनिवार्य करेंगे।

*Amritpal Singh*

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(१८) यह कि, सदर भवन में तैयार राज्यालय पर लगने वाले रजिस्ट्री लंबे दायित्व विभिन्न केताओं का रहेगा।

(१९) यह कि, निमित्त होने वाले प्रोटोकॉल वर्षी तत्त्व अर्थात् चर्चित टाइटल की है तथा इस पर भारत सरकार के व नव्य प्रदेश सरकार के किसी भी कायाकल्प का न्यायालय में कोई भी रोक या प्रकटण लम्बित नहीं है।

### संस्कृति-

(२०) यह कि, निमित्त होने वाले ~~कामकालीन~~ कामकालीन में यदि किसी नवदूर का कारीगर के साथ कोई दुर्घटना इत्यादि होती है तो उससे कापिपूर्वि देने का दायित्व द्वितीय पक्ष का रहेगा।

आपस में तथा हुई शर्तों एवं इच्छन-पन्न तथा यह इकतरर-योग्य उभय पक्षों ने आपसी सहमति से, पूर्ण रजा-मंदी से विना मादम द्रव्य का लेकर किये, और ते अन्त तक पढ़कर, समझकर, इसे अंगीकार किया व साक्षीगणों के लम्बा अपने-अपने हरखाली तथा उल्टे हाथ के अंगूष्ठ विन्ह अकिता किये, ताकि अपने दोस्तों का न करना चाहिए। इसी इन्दौर, दिनांक

राज्य-प्रथम पदा (भूस्तामा)

साइंगण :-

१.

२.

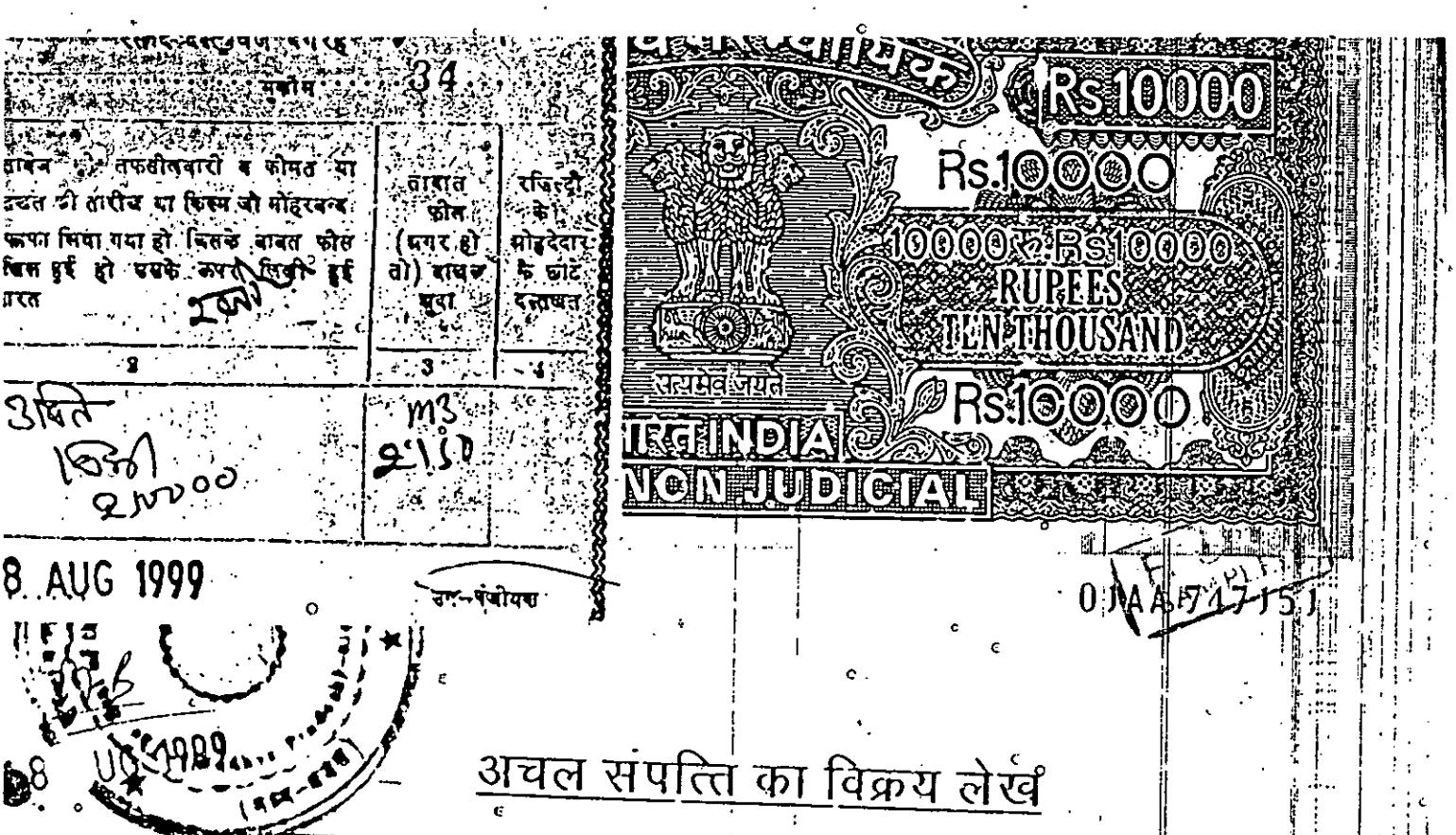
२.

३  
सही- द्वितीय पक्ष (भवन रिमांडा)

*[Signature]*

२. *Sumantri JAFRA*

*[Signature]*



8. AUG 1999

उम्र  
४५  
रुपये २०००

### अचल संपत्ति का विक्रय लेख्य

मुद्रांक शुल्क रुपये	18,750.00	बाजार मूल्य रुपये	2,50,000.00
नगर निगम शुल्क रुपये	2,500.00	(अक्षरी रुपये दो लाख पचास हजार मात्र)	
पंचायत शुल्क रुपये	2,500.00	व्यवहार मूल्य रुपये	2,50,000.00
अधिक मूल्य रुपये	0.00	(अक्षरी रुपये दो लाख पचास हजार मात्र)	
कुल मुद्रा पत्र योग रु.	23,750.00	वार्ड क्रमांक	३६

- श्रीमती कुमुखलता त्रिवेदी पति स्व. श्री नारायणप्रसादजी त्रिवेदी
- श्री नीरज आत्मज स्व. श्री नारायणप्रसादजी त्रिवेदी
- श्री राजकुमार आत्मज स्व. श्री नारायणप्रसादजी त्रिवेदी तर्फ आम मुख्तयार
- श्री उदित आत्मज श्री नवीनचन्द्रजी टोंग्या निवासी - १६, रेसकोस रोड, इन्दौर (म.प्र.)
- श्री सुमती आत्मज श्री सोहनलालजी जैन निवासी - १०, मृदावीर नगर, इन्दौर (म.प्र.)

विक्रेतागण (प्रथमपक्ष)

- श्री संजय आत्मज श्री निर्मलचन्द्रजी जैन
- श्री निर्मलचन्द्रजी आत्मज श्री दुर्गाष्ठासादजी जैन संयुक्त निवासी - ३०३, सूर्या अपार्टमेन्ट, २/५, साउथ तुकोगंज, इन्दौर (म.प्र.)

क्रेतागण (द्वितीयपक्ष)

अविरत...2...

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18 AUG 1999

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$$\frac{10000}{100} \times 500 + \frac{10000}{5} = 20,000 L$$

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• ~~2231038 3211158; 010121-218 211211~~  
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~~213° 22' 22''~~ ~~213° 22' 22''~~ ~~213° 22' 22''~~

प्ररक्षित भिन्नां दुष्ट

१०८

उपर्युक्तीयक कार्यलय  
गतो नवमा, इन्द्रियम् ० प्र०

इन वार्षिकीय क्रमसंक्षेप के अन्तर्गत नुस्खा क्रमांक १८७८

निष्ठ वार्गिक कर्मसुक्ति मुद्रांक सुलभ । २५०८

प्रायर बीवा-प्रायर इं अन्तर्गत मुद्राक सुल्क 2500

प्रथम विधिविषयक के अन्तर्बत शासक गुलक ----- 25 6

## प्राची वंश मूर्खक युद्ध

ପ୍ରକାଶକ ମେଳା

~~600~~ 23750 \$40

*Brian*

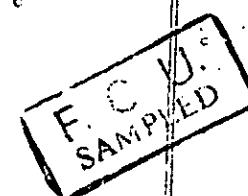
Digitized by srujanika@gmail.com

५००० रु.

RS 5000

पाँच हजार रुपये FIVE THOUSAND RUPEES

(विक्रेतागण एवं क्रेतागण के इस संपत्ति अंतरण में समस्त हितग्राही, उत्तराधिकारी, अराईनीज एवं वैध प्रतिनिधि आदि सम्मिलित हैं)



विक्रेतागण (प्रथमपक्ष), यह विक्रय विलेख क्रेतापक्ष (द्वितीयपक्ष) के हित में निम्नलिखित शर्तों एवं दायित्वों के अधीन निष्पादित कर देते हैं विं :-

- विक्रेतागण के संयुक्त स्वामित्व एवं आधिपत्य का कुल 4000 वर्गफीट क्षेत्रफल का स्थुनिसिपल क्रमांक 82, स्वामी विवेकानन्द नगर, इन्डौर (म.प्र.) में स्थित है। उपरोक्त भूखण्ड विक्रेतागण क्रमांक 1 के स्व. पति एवं क्रमांक 2 एवं 3 के स्व. पिताजी ने जनकार्य विभाग कर्मचारी गृह निर्माण संहकारी समिति मर्यादित इंदौर से पंजीकृत विक्रय लेख 13/4104/66, दिनांक 16.08.66, के अनुसार विधिवत रूप से तथा अपर्नी निजी आय से लीज राईट्स पर क्रँय कीया था। पश्चात् ने विक्रेतीर्णी क्रमांक 1 के स्व. पति एवं क्रमांक 2 एवं 3 के स्व. पिताजी की मृत्योपरान्त सदर भूखण्ड विक्रेतागण को वारिस नाते प्राप्त हुआ है। विक्रेतागण, उपरोक्त विधिक अधिकारों पर, अचल संपत्ति पर कार्बिज हैं। पश्चात् में विक्रेतागण उपरोक्त वर्णित भूखण्ड/भवन की समस्त कार्य एवं कार्यवाहियों के निष्पादन हेतु 1. श्री उदित टोंग्या आत्मजं श्री नवीनचंदजी टोंग्या एवं 2. श्री सुमती जैन आत्मज श्री सोहनलालजी जैन को पंजीकृत आम मुख्त्यार लेख 43/ग्रथ 754 पृष्ठ 19-22 क्रमांक 755 दिनांक 31 जुलाई 1997 के द्वारा अपना आम मुख्त्यार नियुक्त किया। विक्रेतागण को प्रदत्त अम्म मुख्त्यार तेख वर्तमान में भी प्रभावशील होकर प्रृचलन में है। इन्हीं विधिक अधिकारों के अंतर्गत निष्पादकगण भूखण्ड पर

अविरत...3..

SAT  
18 AUG 1959.

## प्रथम पेज के ताथ में संलग्न

प्ररक्षित किसार द्वारा  
सत्रोष्य वेद्द  
उप-पजीयक कामाल  
गोवी नगरा, इन्दौर (म.) अ.

## उद्दित भित्ति निवारण

अ/प

उप-पजीयक के विराग है।  
प्रारंभ - १४ अक्टूबर १९५५  
प्राप्ति/म.प. - १३ अक्टूबर १९५५  
ज्ञान सिंह उप-पजीयक

उद्दित भित्ति निवारण (म.)

① उद्दित भित्ति निवारण दोषी  
कैसा काम किया दूरी

② अमर्ति छाते भित्ति निवारण दोषी  
लद्दाकी निवारण दोषी

ज्ञान श्री नवालाहु भित्ति दोषी

किया जाए जो कि उद्दित भित्ति  
किया जाए जो कि उद्दित भित्ति  
हुए बाधिए 25000/-

उद्दित भित्ति दोषी

दोस्री उद्दित भित्ति में दूकाने पर्याय वाले

परिचल के बाहर रखने पर्याय वाले

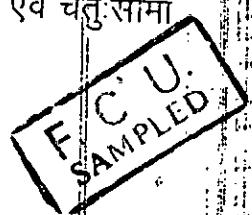
बहु वही

1000Rs



निर्माणाधीन वहुमंजिला भवन "संस्कृति" की तृतीय मंजिल पर स्थित प्रकोष्ठ क्रमांक 304 के विक्रय लेख का निष्पादन कर रहे हैं। अचल संपत्ति का वर्णन एवं चतुर्सीमा निम्नानुसार है :-

#### भूखण्ड का वर्णन



रवामी विवेकानन्द नगर, इन्दौर (म.प्र.) में स्थित मूँनिसिपल भूखण्ड क्रमांक 82 का क्षेत्रफल 4000 वर्गफीट है। अचल संपत्ति की चतुर्सीमा निम्नानुसार है :-

#### भूखण्ड क्र. 82 की चतुर्सीमा

पूर्व में	भूखण्ड क्रमांक 81
पश्चिम में	भूखण्ड क्रमांक 83
उत्तर में	15 फीट गली
दक्षिण में	कनाडिया रोड

#### विक्रयाधीन प्रकोष्ठ का विवरण

नगर इन्दौर के स्वामी विवेकानन्द नगर क्षेत्र में भूखण्ड क्रमांक 82 पर निर्माणाधीन भवन "संस्कृति" की तृतीय मंजिल पर स्थित प्रकोष्ठ क्रमांक 304 (तीन सौ चार), जिसका सुपर बिल्टअप क्षेत्रफल 928 (नौ सौ अट्टाईस) वर्गफीट है। यह

S876

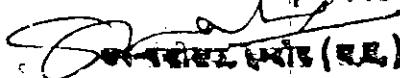
18 AUG 1999

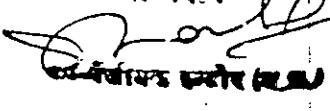
## प्रथम पेज के साथ में संलग्न

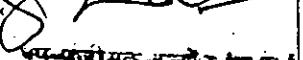
१. वर्षभाग पिता शिवलीलाल  
सिंधी कामोदी (कृष्ण)

२. वर्षभाग पिता रघुनाथ दास  
7/3 नंबर नार सेन

न भारत गृहालय नियायालय/नियायालय  
उन्नास के विषय में ही एक बात  
दरीब 1999, 18 AUG 1999

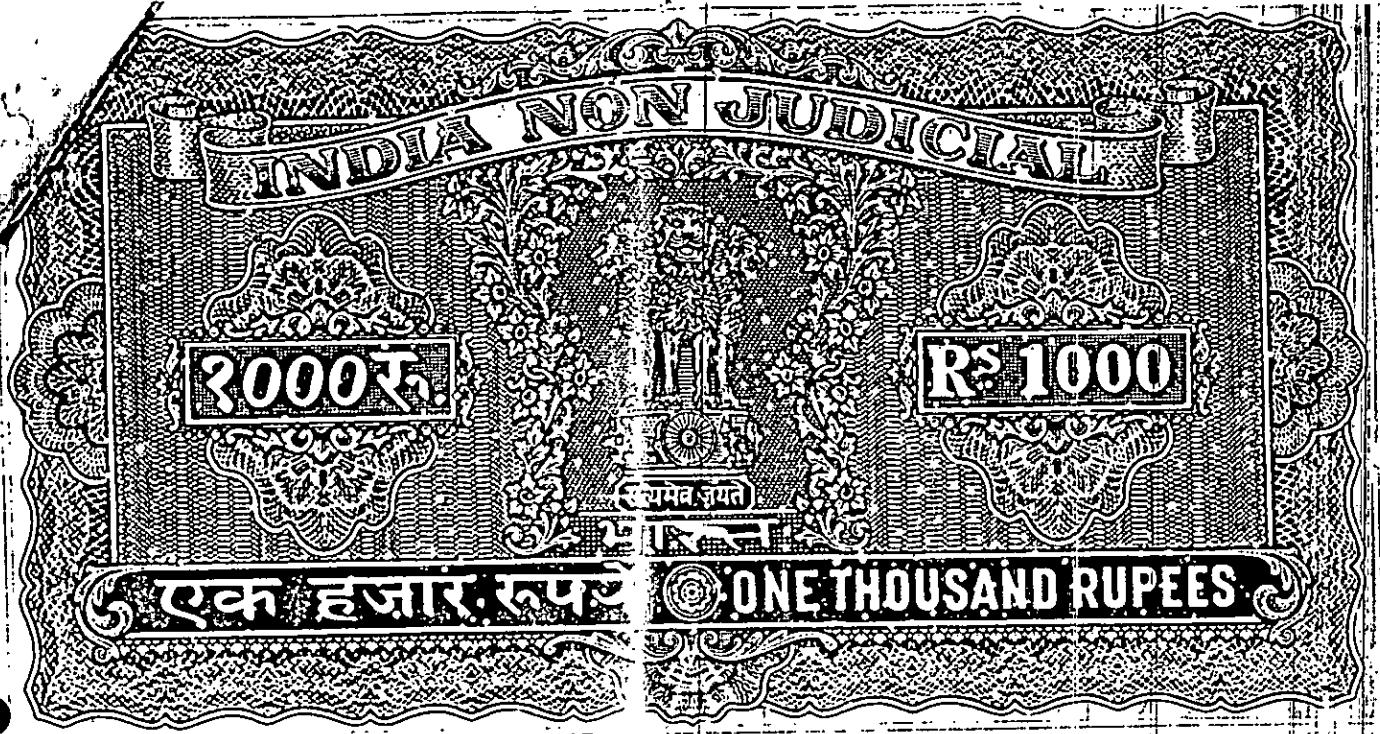
  
शिवलीलाल सिंह (कृष्ण)

नियायालय नियायालय/नियायालय  
के बंदुक  
वा निधान ऐरे समझ ता. 1999  
के दिना क्या। 18 AUG 1999  
  
रघुनाथ दास (कृष्ण)

नियायालय नियायालय/नियायालय  
के बंदुक  
वा निधान ऐरे समझ ता. 1999  
के दिना क्या। 18 AUG 1999  
  
रघुनाथ दास (कृष्ण)

प्रविन्दा वार  
स्टोम्प वार  
उप-पंजीयक कायोलय  
तरी कैला, इन्दौर (म० प्र०)

  
Raghunath Das



प्रकोष्ठ आवासीय प्रयोजन का है बिक्रीत क्षेत्रफल को विलेख के साथ संलग्न मानचित्र में लाल रेखाओं से चिह्नित कर दर्शाया गया है तथा संलग्न मानचित्र इस विलेख का अभिन्न भाग है। सदर भवन में ११ कॉलम एवं बीघ तक स्ट्रक्चर तक का निर्माण कार्य हो चुका है एवं शेष कार्य प्रगति है। प्रकोष्ठ के निकास की व्यवस्था भवन के कामन पैसेज एवं चढ़ाव से होकर भवन में मुख्य मार्ग से रहेगी। सदर प्रकोष्ठ में पार्टीशन वाल सामूहिक उपयोग की है तथा प्रकोष्ठ के विक्रय में छत के अधिकार समिलित नहीं है। इस प्रकोष्ठ को इस विलेख में लगे “विक्रयाधीन प्रकोष्ठ” कहा गया है। प्रकोष्ठ की चतुर्सीमा निम्नानुसार है:-

- 4 -

द्वातःसीमा

पूर्व में	कोष्ठ क्रमाक 303
पश्चिम में	वाईड पैसेज
उत्तर में	सेज
दक्षिण में	ड

३. उक्त चरण में वर्णित प्रक्रिया, विक्रेतागण ने आप क्रेतापक्ष को भय मालकी हवक स्वत्व एवं अधिकारों सहित विक्रय प्रतिफल की कुल कीमत रुपये 2,50,000.00 (अक्षरी रुपये दो लाख पचास हजार मात्र) में विक्रय कर दिया होकर विक्रय प्रतिफल की संपूर्ण धनराशि रुपये 2,50,000.00 (अक्षरी) रुपये दो लाख पचास हजार मात्र) बैंक ऑफ बड़ौदा, शाखा सियागंज, इदौर के चेक क्रमांक 493261 दिनांक 18.08.1999 के अनुसार, विक्रेता गण ने, आप क्रेतापक्ष से आज तक प्राप्त कर चुके हैं।

अविरत...5

1000Rs



विक्रेतागण यह स्वीकार करते हैं कि, प्रकोष्ठ विक्रय मूल्य की संपूर्ण प्रतिफल राशि क्रेता से उपरोक्तानुसार प्राप्त कर चुके हैं। उपरोक्त अचल संपत्ति के विषमक कोई भी राशि लेना शेष नहीं रही है।

4. विक्रयाधीन प्रकोष्ठ का रिक्त एवं मूर्तिमन्त्र कब्जा विक्रेता पक्ष ने आज दिनांक को साक्षीगणों के समक्ष (क्रेतापक्ष) को अपूर्ण अवश्य में सौंप दिया है। क्रेता ने भी विक्रयाधीन प्रकोष्ठ का आधिपत्य प्राप्त कर लिया है।

5. यह कि, उक्त अन्तरण से मध्यप्रदेश शहरी भूमि सीमा अधिनियम 1976 एवं मध्यप्रदेश विनिर्दिष्ट भ्रष्ट आचरण निवास्या अधिनियम 1982 के किसी भी प्रावधान का उल्लंघन नहीं होता है तथा इन्दौर नगर पालिक निगम, इन्दौर के द्वारा स्वीकृत मानचित्र अनुसार भवन का निर्माण किया जा रहा है।

6. क्रेतापक्ष के इस भवन के कामन पेसेज, पार्किंग सील, उपकरणों व यंत्रों, दूयोदवेल आदि के उपयोग, उपभोग करने के अधिकार इस भवन के अन्य प्रकोष्ठ स्वामियों के साथ संयुक्त रूप से रहेगा; क्रेतापक्ष के द्वारा उक्त सुख-सुविधाओं पर ऐसा कोई अंतिग्रंमण अंथवां व्यवहार नहीं किया जावेगा, जिससे कि उक्त प्रकोष्ठ स्वामियों को असुविधा हो व उनके अधिकरों को बाधा उत्पन्न होती हो। उक्त कंडिका में वर्णित सदर संपत्ति का एरिया ही उक्त क्रेतापक्ष के स्वामित्व का रहेगा जो उन्हें विक्रय किया गया है।

अवित...6...

INDIA NON JUDICIAL

३०००रु.

Rs 1000

सत्यमव जपते

६ एक हजार रुपये ONE THOUSAND RUPEES

F.C.  
SAMPLED

6...

7. क्रेतापक्ष उक्त भवन के रख-रखाव एवं सुविधा को बनाये रखने के लिये इस भवन के अन्य प्रकोष्ठ स्वामियों के साथ मिलकर एक रख-रखाव समिति का गठन कर सकेंगे। उक्त समिति के द्वारा संपूर्ण भवन के रख-रखाव की व्यवस्था की जावेगी, जिसके खर्च का आनुपातिक भाग क्रेतापक्ष के द्वारा वहन किया जावेगा।

8. क्रेतापक्ष इस बिक्रीत प्रकोष्ठ के कालम, बीम, छत व पार्टीशनवाल मैं ऐसा कोई रद्दोबदल, बदलाव या नवनिर्माण नहीं कर सकेंगे, जिससे कि भवन की दृढ़ता एवं सुन्दरता को ऊपर के प्रकोष्ठ स्वामियों को असुविधा होकर उनके अधिकारों को क्षति पहुंचती हो। यदि आप क्रेतापक्ष की ओर से ऐसा कोई कार्य किया जाना सिद्ध पाया गया तो उसकी नुकसानी एवं क्षतिपूर्ति का वापिस्त्र क्रेतापक्ष का रहेगा।

9. सदर भवन के धाँखरी मंजिल के ऊपर की छत का एकमात्र स्वामित्व विक्रेता का रहेगा, जिस पर निर्माण करने एवं विक्रय करने का अधिकार विक्रेता अपने पास सुरक्षित रखते हैं।

10. आप क्रेतापक्ष उन्हें विक्रय किये गये प्रकोष्ठ में स्वयं के खर्च से नल कानून व विद्युत संयोजन प्राप्त कर सकेंगे।

11. क्रेतापक्ष बिक्रीत भाग के लिये नैसर्गिक दुर्घटना व आग आदि से सुरक्षा के लिये अपने व्यय से बीमा करवा सकेंगे। भवन धाराशायी होने की दशा में आप क्रेतापक्ष अपनी

INDIA NON JUDICIAL

2000 रु.

RS. 1000

एक हजार रुपये ONE THOUSAND RUPEES

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F.C.

मंजिल के विक्रीत स्थान एवं निश्चित क्षेत्रफल पर निर्माण का अधिकार प्राप्तित नियमानुसार रहेगा।

12. भवन निर्माण के दौरान या पश्चात् स्थानीय निकाय, संस्था, नगर निगम के द्वारा कोई नवीन शर्ह आरोपित की जाती है या तृतीयान शर्तों में कोई संशोधन किया जाकर कोई सुशि शास्ति कृती जाती है तो उन शर्तों के पालन व राशि के भुगतान का लायित्व क्रेतापक्ष का रहेगा।

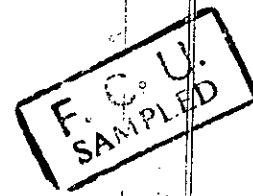
13. भविष्य में विक्रीत क्रेतापक्ष के द्वारा किसी भी रीति से अंतरित या दूरतातरित किया जाता है या कोई व्यवस्था की जाती है तो उस दशा में सदर संपत्ति के हितग्रहण करने वाले व्यक्ति इस लेख में उल्लेखित शर्तों का पालन करने के लिये वाध्य करते रहेंगे।

14. विक्रीत सदर संपत्ति विक्रेतागण के आम मुख्यालय अधिकारों की है। भविष्य में विक्रेतापक्ष के स्वामित्व बाहूद विक्रीय-पत्र पंजीयन दिनांक से पूर्व के लिये किसी प्रकार का विवाद या दोष पाया गया तो उसके निराकरण का संपूर्ण दाक्षित्य विक्रेतागण का रहेगा। इस कारण स आप क्रेतापक्ष को किसी भी प्रकार की खुर्च या नुकसानों लगने देवेंगे नहीं। समस्त प्रकार के आपत्तिकर्ता के हस्ताक्षर एवं सहमति करवाने का दायित्व विक्रेतागण का रहेगा।



15. उक्त प्रकोष्ठ विक्रेतापक्ष ने आप क्रेतापक्ष को विक्रय कर देचे से इसके स्वामित्व बाबद विक्रेतागण एवं उनके हितग्राहियों में निहित समस्त रवत्त्व, हक्क, अधिकार इस विक्रय विलखे के द्वारा अन्तरित होकर आप क्रेतापक्ष में वैष्णित हो गये हैं। उक्त संपत्ति का स्वेच्छानुसार उपयोग, उपभोग व अंतरण आप क्रेतापक्ष कर सकेंगे, जिसमें कोई उजर या आपत्ति विक्रेतापक्ष को रहेगी नहीं।
16. विक्रेतापक्ष रतद द्वारा घोषित करते हैं कि विक्रय किया गया प्रकोष्ठ समस्त प्रकार के भार-बोझ व अंतरण से मुक्त होकर ऐसे किसी भी अन्तरण के लिये विक्रेतागण द्वारा कोई लिखतम आदि का निष्पादन नहीं किया है तथा विक्रेतापक्ष के स्वामित्व बाबद किसी भी प्रकार का पारिवारिक या कानूनी विवाद आदि वर्तमान में किसी भी न्यायालय के समक्ष विचाराधीन नहीं है। उक्त संपत्ति संपूर्ण रूप से भारमुक्त है।
17. क्रेतापक्ष विक्रीत प्रकोष्ठ में ऐसा कोई व्यवसाय अथवा अवैद संग्रहण नहीं फर सकेंगे जो कि गैर कानूनी कृत्य की परिभाषा में शाकर अवैद हो। इसी प्रकार उक्त दिक्रीत प्रकोष्ठ में ऐसी कोई नशीनरों आदि की स्थापना नहीं करेंगे, जिससे कि काफी शोर उत्पन्न होर भवन की दृढ़ता व सुन्दरता को क्षति पहुंचती हो।
18. उक्त प्रकोष्ठ के लिये देय समस्त टैक्सेस व अन्य चार्ज, मेस्टेनेंस आदि विक्रय घिलेख पूँजीयून दिनांक से क्रेतापक्ष द्वाला भुगतान किया जावेगा, इसके पूर्व के समस्त टैक्सेस विक्रेतागण अदा करेंगे।

अविरत... 9.



19. क्रेतापक्ष उवत प्रकोष्ठ के स्वामित्व बाबद अपना नामान्तरण संबंधित विभाग के रेकार्डसं व अभिलेख में स्वयं के व्यर्थ से करवा सकेंगे तथा इस कार्यालयी में विक्रेतागण पूर्ण सहयोग प्रदान करेंगे।
20. उवत विक्रय अन्तरण सहकारी संस्था के पुनः विक्रय से संबंधित नहीं है।
21. यह कि, क्रेतापक्ष विक्रीत प्रकोष्ठ को किसी भी वित्तीय संस्था, बैंक व विभागीय वित्तीय कार्यालय आदि में बंधक रखकर कर्ज प्राप्त कर सकते हैं।
22. विक्रयाधीन प्रकोष्ठ श्रीनान् उपजनीयक कार्यालय से लगभग 9 किलोमीटर वही दूरी पर, रहवासी क्षेत्र के मुख्य मार्ग से हटकर भीतर मध्यम औय वर्ग के रहवासी क्षेत्र में स्थित है।
23. विक्रयाधीन प्रकोष्ठ का मूल्यांकन तीन वर्षों के औसत बाजार मूल्य के आधार पर निर्धारित किया गया है तथा उसी मान से विधिवत मुद्रांक शुल्क अदा किया जाया है।
24. उपरोक्त वर्णन एवं चतुर्सीमा के मध्य स्थित भूखण्ड पर बहुमंजिला भवन का निर्माण इन्डौर नगर पालिका निगम के स्वीकृत मानचित्र क्रमांक ..... दिनांक ..... के अनुसार एक बहुमंजिला भवन "संस्कृति" का निर्माण कराया है। भूखण्ड पर स्थित भवन का निर्माण कार्य लगभग पूर्ण किया जा चुका है।

अविरत...10..

...10...

25. यह कि, प्रथमपक्ष, विक्रेतापक्ष की ओर से मध्यप्रदेश सह-स्वामित्य भवन अधिनियम 1976 की उपधारा 21 के अन्तर्गत उक्त भवन बाबत दोषणा—पत्र उप-पंजीयक कार्यालय इन्दौर में दिनांक 13.02.98 क्रमांक 5529 के अनुसार पंजीकृत किया जा चुका है।

उपरोक्त यह विक्रय विलेख विक्रेतागण ने आदि से अन्त तक पढ़कर, सुनकर, अपनी स्थित बुद्धि से रूमझकर, अपने शर्षिर व मन—मृस्तक की संपूर्ण स्वरथ अवस्था में, स्वेच्छा से तथा बिना दबाव के दो साक्षीगणों के समक्ष अपने—अपने हस्ताक्षर करके आप क्रेतापक्ष के हित में निष्पादित कर पंजीयत करा दिया है सो संही ताकि वक्त जरूरत काम आवे।

इन्दौर,

दिनांक: 18.08.1999

साक्षीगण :--

1. हस्ताक्षर—*(Signature)*

नाम राजेश रघुनाथलाल

पता दक्षिणी लालगांव इन्दौर

2. हस्ताक्षर—*(Signature)*

नाम Ramesh Raghu Nath Ray

पता 7/3 Nanda Nagar

*Indore*

हस्ताक्षर विक्रेतागण

1. श्री उदित आत्मज  
श्री नवीनचन्द्रजी टोर्ण्या

2. श्री सुमरी आत्मज  
श्री सोहनलालजी जैन

यह प्रारूप उभय पक्ष द्वारा प्रदान की गई जानकारी  
के आधार पर मेरे निर्देशानुसार प्रारूपित किया गया।

(दिलीप ब. राजेरिया)

अभिभाषक

18 AUG 1999

वार तारीख 23-8-99

1995 को मुद्रा रकम 11

₹ 13599

2023-29 दे 10 पैसे

वार कंतीमध्य संग्रह 2794

(20)

प्रीयन मुल्क रु 2145

कर्ता मुल्क रु 5

पूर्णकान मुल्क रु 5

मुल्का मुल्क रु 5

बोगा रु 5

2150

वार कंतीमध्य संग्रह 2150

1000Rs

INDIA NON JUDICIAL

3000/-

RS 1000

सर्वमंद जयते

एक हजार रुपये ONE THOUSAND RUPEES

F. C. U.  
SAMPLED

संलग्न पूर्णीय मुद्रांक

1. श्रीमती कुसुमलूता त्रिवेदी  
पति रवि श्री नारायणप्रसादजी त्रिवेदी
2. श्री नीरज आत्मज स्व. श्री नारायणप्रसादजी त्रिवेदी
3. श्री राजकुमार आत्मज्ञ स्व. श्री नारायणप्रसादजी त्रिवेदी  
तर्फ़ आम मुख्त्यार
1. श्री उदिल आत्मज श्री नवीनचन्द्रजी टोंग्या  
निवारी - 16, रेस्कॉर्ट रोड, इन्दौर (म.प्र.)
2. श्री सुमती आत्मज, श्री सोहनलालजी जैन  
निवासी - 10, महावीर नगर, इन्दौर (म.प्र.)

विक्रेतागृण (प्रथमपक्ष)

1. श्री संजय आत्मज श्री निर्मलचन्द्रजी जैन
2. श्री निर्मलचन्द्रजी आत्मज श्री दुंगप्रसादजी जैन  
संयुक्त निवासी - 303, सूर्या अपार्टमेन्ट
- 2/5, साउथ तुकोगाझा, इन्दौर (म.प्र.)

क्रेतागण (द्वितीयपक्ष)

315  
19 AUG 1999

Yashod  
1000  
3 + 500, 50  
5 - 3750

31 अगस्त १९९९ का निवापन २०३५। १८२४। ३। M

~~21 अगस्त १९९९ का निवापन २०३५। १८२४। ३। M~~

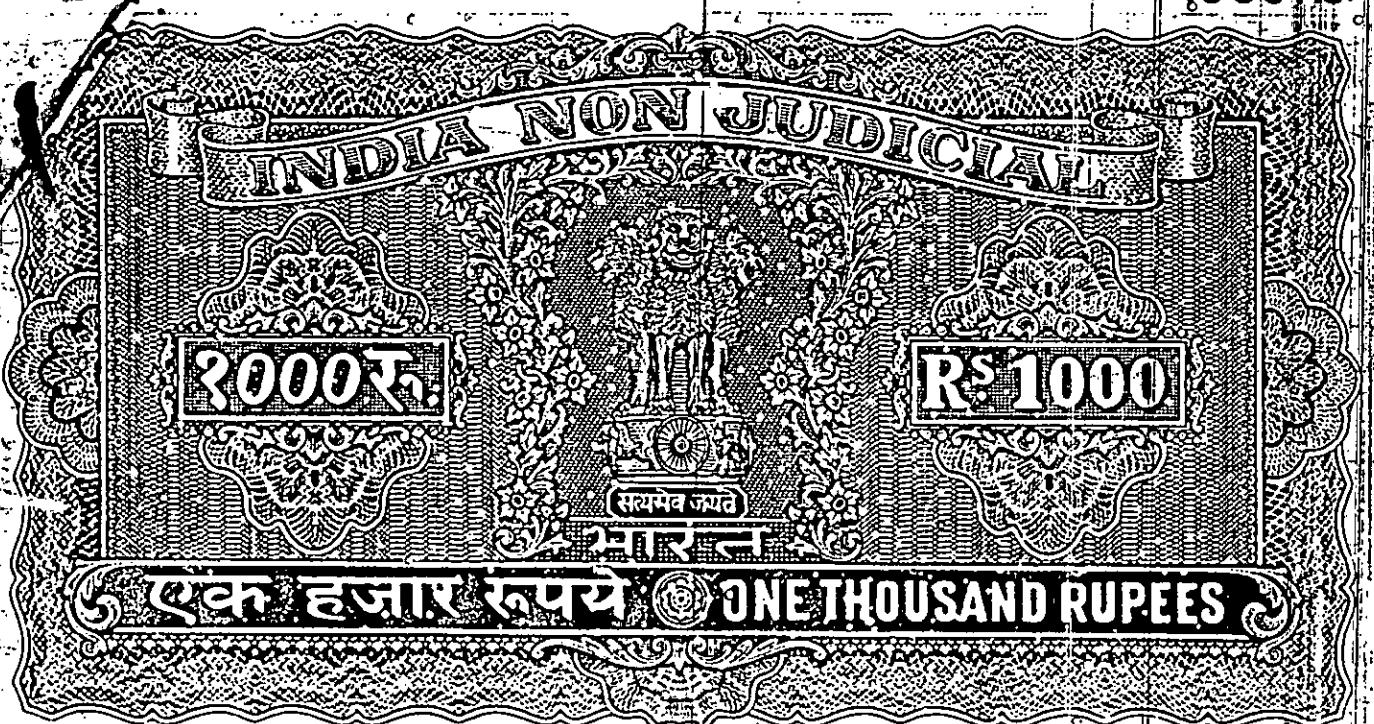
~~22 अगस्त १९९९ का निवापन २०३५। १८२४। ३। M~~

प्रविन रामाराम

इलोक्षण वेंडर

उप-प्रजीयक कायालय  
गोरखपाला, इंदौर (मध्य प्र.)

जिला कायालय



संलग्न पूर्णीय मुद्रांक

- 1. श्रीमती कुसुमलता त्रिवेदी  
पति स्व. श्री नारायणप्रसादजी त्रिवेदी
- 2. श्री नीरज आत्मज स्व. श्री नारायणप्रसादजी त्रिवेदी
- 3. श्री राजकुमार आत्मज स्व. श्री नारायणप्रसादजी त्रिवेदी  
तर्फ आम मुख्त्यार

- 1. श्री उदित आत्मज श्री नवीनचन्द्रजी टोर्ग्या  
निवासी - 16, रेसकोरा रोड, इंदौर (म.प्र.)
- 2. श्री सुमती आत्मज श्री सोहनलालजी जैन  
निवासी - 10, महावीर नगर, इंदौर (म.प्र.)

दिक्रेतृष्ण (प्रथमपक्ष)

- 1. श्री संजय आत्मज श्री निर्मलचन्द्रजी जैन
- 2. श्री निर्मलचन्द्रजी आत्मज श्री दुर्गाप्रसादजी जैन  
संयुक्त निवासी - 303, सूर्या अपार्टमेन्ट,  
2/5, साहथ तुकोगंज, इन्डौर (म.प्र.)

- क्रेतागण (द्वितीयपक्ष)



संलग्न पूर्वणीय मुद्रांक

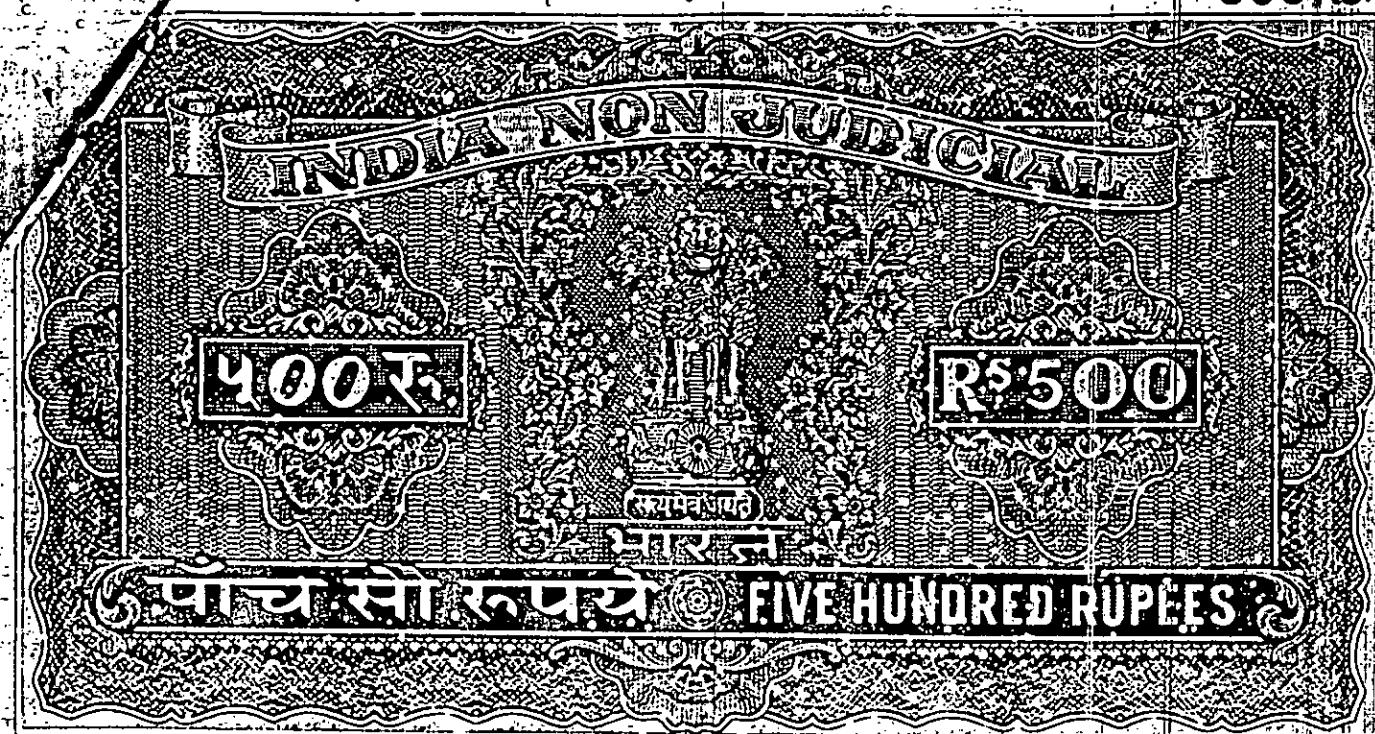
1. श्रीनती कुसुमलता त्रिवेदी  
पति रवि श्री नारायणप्रसादजी त्रिवेदी
2. श्री नीरज आत्मज रवि श्री नारायणप्रसादजी त्रिवेदी
3. श्री राजकुमार आत्मज रवि श्री नारायणप्रसादजी त्रिवेदी  
तर्फ आम मुख्त्यार

1. श्री उदित आत्मज श्री नवीनचन्द्रजी टोर्ण्या  
निवासी - 16, रेस्कोरा रोड, इन्दौर (म.प्र.)
2. श्री सुर्यंती आत्मज श्री सोहनुलालजी जैन  
निवासी - 10, महावीर नगर, इन्दौर (म.प्र.)

विक्रेतागण (प्रथमपक्ष)

1. श्री संजय आत्मज श्री निर्मलचन्द्रजी जैन
2. श्री निर्मलचन्द्रजी आत्मज श्री दुर्गाप्रसादजी जैन  
संयुक्त निवासी - 303, सूर्या अपार्टमेन्ट,  
2/5, साउथ तुकोगंज, इन्दौर (म.प्र.)

क्रेतागण (द्वितीयपक्ष)



संलग्न पूर्वणीय मुद्रांक

S. C. U.  
SAMPLED

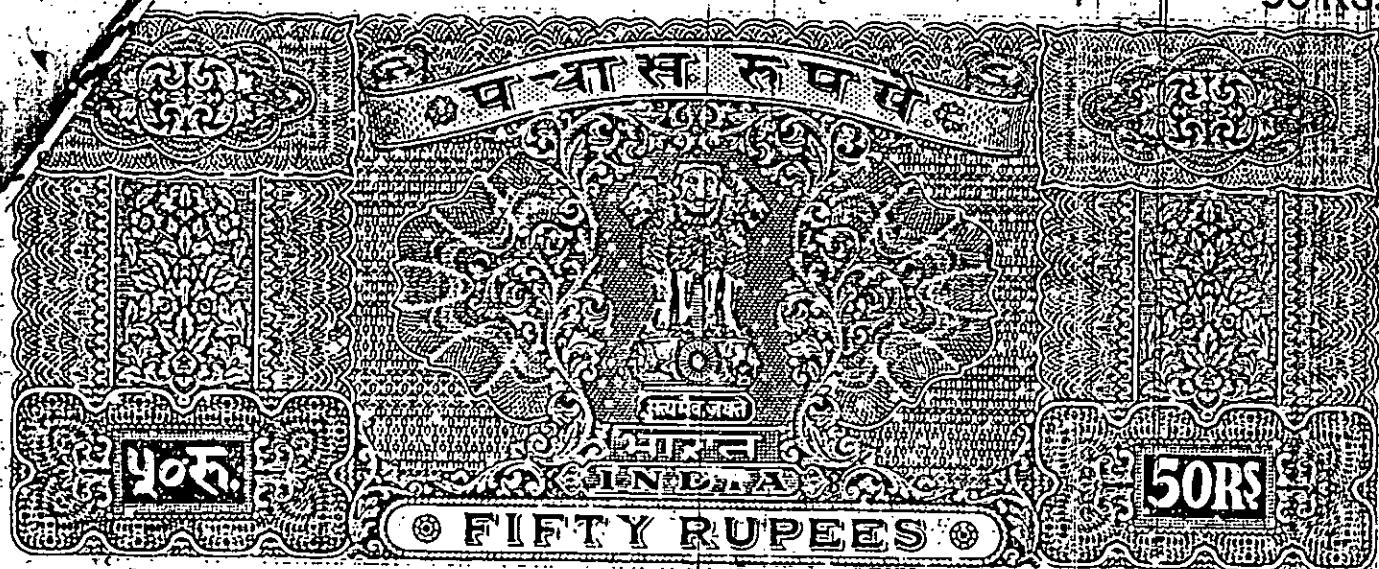
1. श्रीमती कुसुमलता त्रिवेदी
- पृति स्वः श्री नारायणप्रसादजी त्रिवेदी
2. श्री नीरज आत्मज रव. श्री नारायणप्रसादजी त्रिवेदी
3. श्री राजकुमार आत्मज रव. श्री नारायणप्रसादजी त्रिवेदी  
तर्फ आम मुख्यार
1. श्री उदित आत्मज श्री नवीनचन्द्रजी टोंग्या  
निवासी— 16, रेस्कोर्स रोड, इन्दौर (म.प्र.)
2. श्री सुमती आत्मज श्री रोहनलालजी जैन
- निवासी — 10, महावीर नगर, इन्दौर (म.प्र.)

विक्रेतागण (प्रथमपक्ष)

1. श्री संजय आत्मज श्री निर्मलचन्द्रजी जैन
2. श्री निर्मलचन्द्रजी आत्मज श्री दुर्गाप्रसादजी जैन  
संयुक्त निवासी— 303, सूर्या अपार्टमेन्ट,  
2/5, साउथ तुकोगिंज, इन्दौर (म.प्र.)

विक्रेतागण (द्वितीयपक्ष)

50RS.



संलग्न पूर्वणीय मुद्रांक

1. श्रीमती कुसुमलता त्रिवेदी पति स्व. श्री नारायणप्रसादजी त्रिवेदी
  2. श्री नीरज आत्मज स्व. श्री नारायणप्रसादजी त्रिवेदी
  3. श्री राजकुमार आत्मज स्व. श्री नारायणप्रसादजी त्रिवेदी
- तर्फ आम मुख्यार
1. श्री उदित आत्मज श्री नवीनचन्द्रजी लोंग्या
  - निवासी— 16, रेसक्येरा रोड, इन्दौर (म.प्र.)
  2. श्री सुमती आत्मज श्री सोहनलालचूड़ी जैन
- निवासी— 10, मंहावीर नगर, इन्दौर (म.प्र.)

विक्रेतागण (प्रथमपक्ष)

1. श्री संजय आत्मज श्री निर्मलचन्द्रजी जैन
  2. श्री निर्मलचन्द्रजी आत्मज श्री दुर्गाप्रसादजी जैन
- संयुक्त निवासी— 303, सूर्या अपार्टमेन्ट,  
2/5, साउथ तुकोगंज, इन्दौर (म.प्र.)

क्रेतागण (द्वितीयपक्ष)

50RS.

पंचास्त्र रुपये

५०

50RS

FIFTY RUPEES

F.C.  
SAMPLED

संलग्न पूर्वीय मुद्रांक

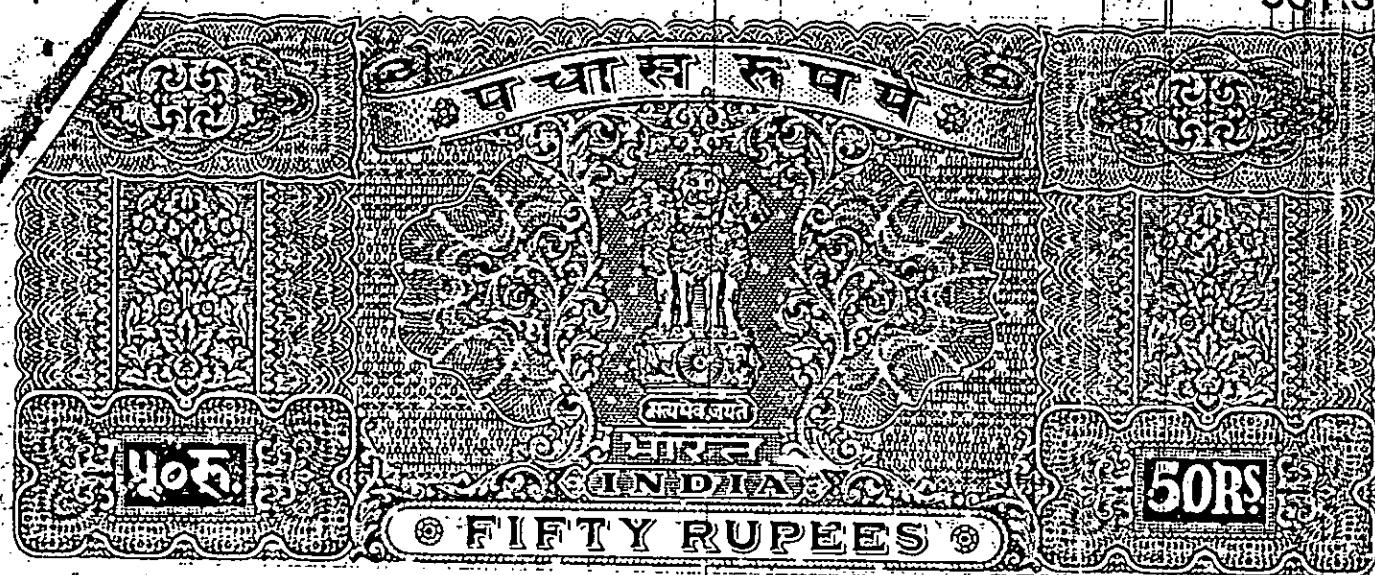
1. श्रीमती कुसुमलता त्रिवेदी  
पति स्व. श्री नारायणप्रसादजी त्रिवेदी
2. श्री नीरज आत्मज रव. श्री नारायणप्रसादजी त्रिवेदी
3. श्री राजकुमार आत्मज स्व. श्री नारायणप्रसादजी त्रिवेदी  
तर्फ आम भुखत्यार
1. श्री उदित आत्मज श्री नवीनचन्द्रजी टोंग्या  
निवासी - 16, रेसकोरा रोड, इन्दौर (म.प्र.)
2. श्री सुगती आत्मज श्री सोहनलालजी जैन  
निवासी - 10, महावीर नगर, इन्दौर (म.प्र.)

विक्रेतागण (प्रथमपक्ष)

1. श्री संजय आत्मज श्री निर्मलचन्द्रजी जैन
2. श्री निर्मलचन्द्रजी आत्मज श्री दुर्गप्रसादजी जैन  
झंयुक्त निवासी - 303, सूर्यो अपार्टमेन्ट,  
2/5, साऊथ तुकोगंज, इन्दौर (म.प्र.)

क्रेतागण (द्वितीयपक्ष)

50 RS



संलग्न पूर्वणीय मुद्रांक

1. श्रीमती कुसुमलता त्रिवेदी  
पति रवि श्री नारायणप्रसादजी त्रिवेदी ।

2. श्री नीरज आत्मज रवि श्री नारायणप्रसादजी त्रिवेदी

3. श्री राजकुमार आत्मज रवि श्री नारायणप्रसादजी त्रिवेदी  
तर्फे आम मुख्यत्यार

1. श्री एदित अग्रसेन श्री नवीनीचन्द्रजी टोंग्या  
निवासी - 16, रेसकोर्स रोड, इन्दौर (म.प्र.)

2. श्री सुमती आत्मज श्री सोहनलालजी जैन  
निवासी - 10, महालीर नगर, इन्दौर (म.प्र.)

विक्रेतागण (प्रथमपक्ष)

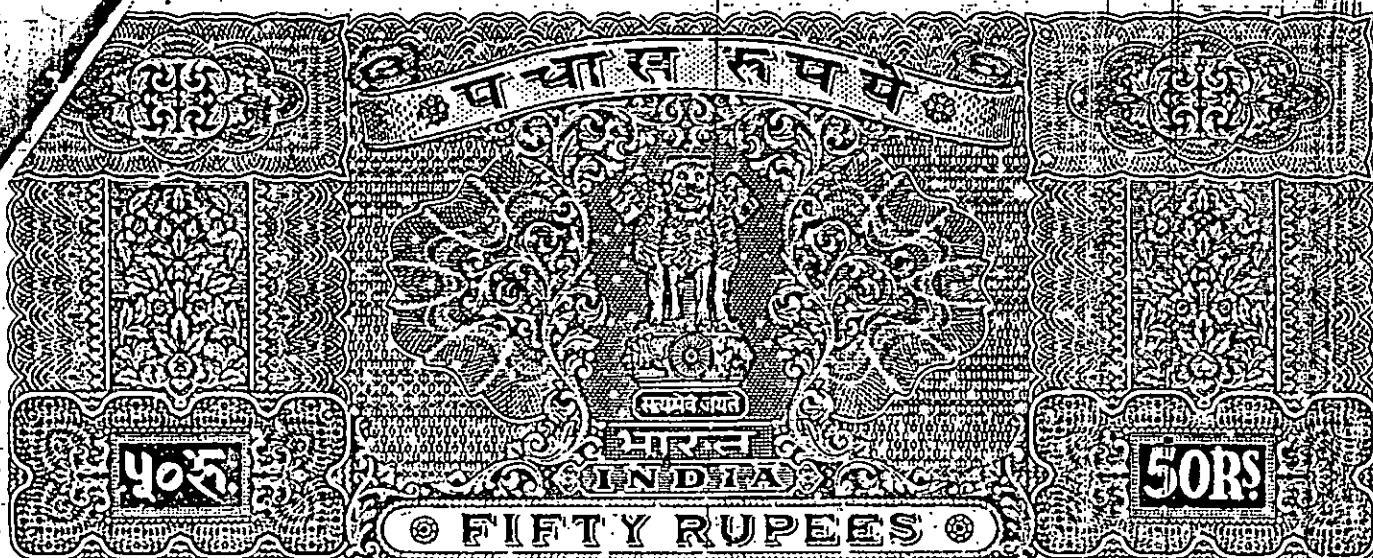
1. श्री संजय आत्मज श्री निर्मलचन्द्रजी जैन

2. श्री निर्मलचन्द्रजी आत्मज श्री दुर्गाप्रसादजी ढैन  
संयुक्त निवासी - 303, सूर्य अंपार्टमेन्ट,

2/5, साउथ तुकोगंज, इन्दौर (म.प्र.)

क्रेतागण (द्वितीयपक्ष)

50 RS



### संलग्न पूर्णीय मुद्रांक

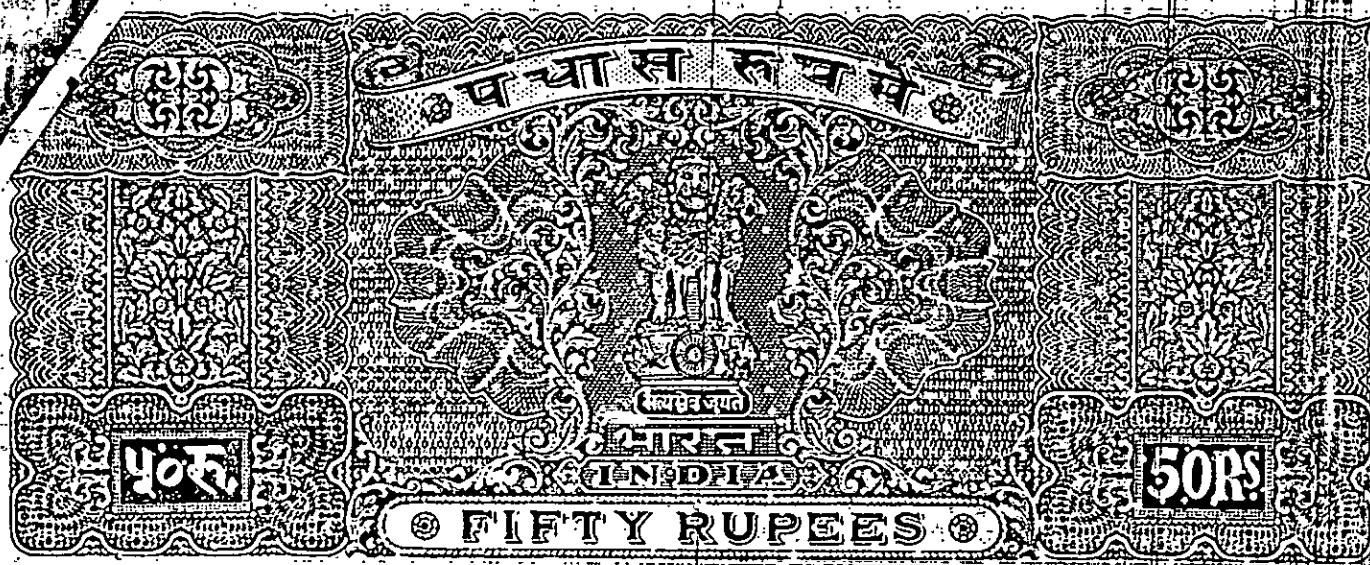
1. श्रीमती कुसुमलता त्रिवेदी  
पति रवि श्री नारायणप्रसादझी त्रिवेदी
2. श्री नीरज आत्मज रवि श्री नारायणप्रसादजी त्रिवेदी
3. श्री राजकुमार आत्मज रवि श्री नारायणप्रसादजी त्रिवेदी
- तर्फ आम भुखत्यार
  1. श्री उंदित आत्मज श्री नवीनचन्द्र जी टोंग्या
  - निवासी— 16, रेसकोर्स रोड, इंदौर (म.प्र.)
  2. श्री सुमती आत्मज श्री सोहनलालजी जैन  
निवासी— 10, महावीर नगर, इंदौर (म.प्र.)

विक्रेतागण (प्रथमपक्ष)

1. श्री संजय आत्मज श्री निर्गतचन्द्रजी जैन
2. श्री निर्गतचन्द्रजी आत्मज श्री दुर्गप्रसादजी जैन
- संयुक्त निवासी— 303, सूर्या अपार्टमेंट  
2/5, साउथ तुकोगंज, इंदौर (म.प्र.)

क्रेतागण (द्वितीयपक्ष)

50RS



संलग्न पूर्वणीय मुद्रांक

1. श्रीमती कुसुगलता त्रिवेदी

पति रव. श्री नारायणप्रसादजी त्रिवेदी

2. श्री नीरज अमृतमज रव. श्री नारायणप्रसादजी त्रिवेदी

3. श्री राजकुमार आत्मज रव. श्री नारायणप्रसादजी त्रिवेदी

तर्फे आम मुख्यत्यार

1. श्री उदित आत्मज श्री नवीनचन्द्रजी टोंग्या

निवासी - 16, ऐसकोरा, राड, इन्दौर (म.प्र.)

2. श्री सुमती आत्मज श्री सोहनलालजी जैन

निवासी - 10, महावीर नगर, इन्दौर (म.प्र.)

विक्रेतागण (प्रथमपक्ष)

1. श्री संजय आत्मज श्री निर्मलचन्द्रजी जैन

2. श्री निर्मलचन्द्रजी आत्मज श्री दुर्गप्रसादजी जैन

संयुक्त निवासी - 303, सूर्य अपार्टमेंट,

ई/5, साउथ तुकोगंज, इन्दौर (म.प्र.)

क्रेतागण (द्वितीयपक्ष)

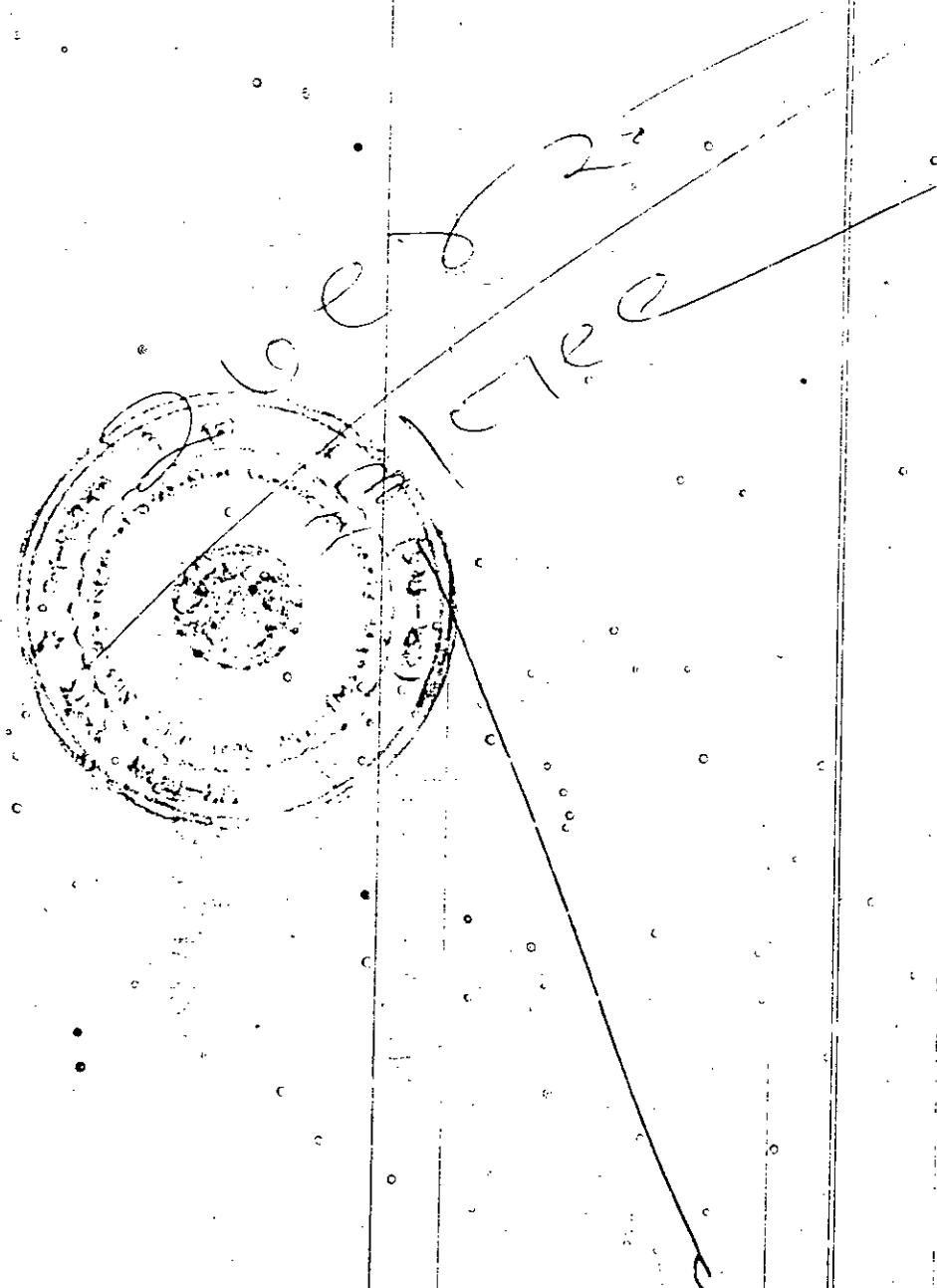
19 AUG 1970

प्रथम पेज के साथ में संलग्न

अरबी

०८

दो अंक, दो (१० प्र०)



**TYRUPES**

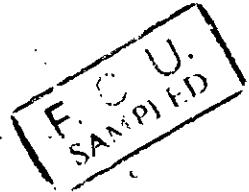
An FBI Laboratory stamp with a double-line border. The letters 'FBI' are at the top left, 'U.S.' is at the top right, and 'SAMPLED' is written across the bottom.

## ੴ ਸਾਹਿਬ ਪ੍ਰਖਤਾਰ ਨਾਮ

इस किंवद्दनकाम के राष्ट्रीयता स्वामीत्व य आधिपत्त्य का भूत्तप्रबोधकाम  
भूत्तर हॉटेल के न्यायी विवेकानन्द नगर जानकी जा भूत्तप्त-भवन कमांडे ८३ है, अतः  
भूत्तप्त नियादकामण कमांडे १५ के प्रति एवं नियादकामण कमांडे २५ व ३ के बिला एवं  
नारायणप्रसाद जी विवेकी ने ज झार्स विभाग की ओर यह नियामित लकड़ी जानकी  
विवेक इन्हौर से पूर्णकृत लिया परन्तु कमांडे १५, १७० और ६६ दिनांक १५-८-६६ के  
जारी नीजराइट चर कर्दू किया जा रहे दिनांक १५-१८-६६ को इसी नारायण प्रसाद  
विवेकी का स्वामीत्व होने ले रायर भूत्तप्त-भवन नियादकामण को आरिल नामे प्राप्त हुआ  
है एवं इसे अंतरित करते का नियादकामण को पूर्ण वैधानिक आदिकार प्राप्त है। २५  
भूत्तप्त-भवन के निकास की वक्त व विधि दिया में स्थित सड़क से रहेन्हीं इस भूत्तप्त  
ले अम्बाई ८० फीट व इतकी ऊँचाई ५० फीट लोम्पर इसका छोड़ा जाना अनिवार्य  
आमिर्द्दि है। यह भूत्तप्त आवास उद्देश्य के लिये बोकर लीजराइट भा० है। रायर  
भूत्तप्त-भवन की अद्वितीयता नीचे के लिये अनुसार है :- १. अविलम्बी २.

37 1  
Neglect  
RK weak

FIFTY RUPEES



पुर्व को.	- मूल्यांड फ्रन्टक ८१
उत्तर की	- मूल्यांड ड्रगांक ८३
उत्तर को	- १५ फैट की गली
दक्षिण को	- कनाडिया मैंसोड

२. यह कि, उक्त मूल्यांड पर निषादकारण को एक व्यवसायिक अवसरों के बहुमणिला भवन बनाना है परन्तु निषादकारण आर्ही कार्यव्यवस्था के कारण उक्त मूल्यांड पर बहुमणिला भवन करावे हेतु क विक्रय करने हेतु भार-भार शातर्कों अशालकार्य निषादकारण कार्यालयों में नहीं जा सकते हैं और न ही भवन निषादकार्य कोई इनुभव निषादकारण की है उक्त उपरांक्त प्राप्त पर अनन्ते चाले भवन के कानां के लिये व करने कार्य भवन के अंक भाग में विक्रय होने के लिये उपरांक्त उक्त्यार की नियुक्ति की जा रही है कि अनुसार अधिकार इस आम मुख्यार पक्के द्वारा दिये जा रहे हैं।

३. यह कि, हमारे उक्त मुख्यार आम उदार सम्पत्ति के लिये समय के परिस्थिति तथा निषादकार वै विधान नुसार रासी आवश्यक कार्य एवं कार्यालयों का निषादकार आम हस्ताक्षर व्यापक, उपरिधिय, आदि से हमारे नाम से हमारे हित में इमारती ओर से, हमारे लिये अपने इन्हाक्षर से निषादित कर प्रत्युत करें।

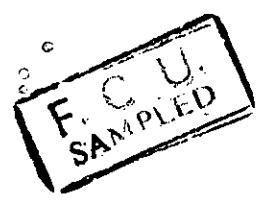
४. यह कि, हमारे उक्त मुख्यार आम उदार मूल्यांड की नासी करावे तथा बहुमणिला भवन निषादकार हेतु मानविक तैयार करावे उसे ल्वाकृति हेतु नगर पारिक निषादकार से मानविक अनुसार बहुमणिला भवन का निषादकार नल विकासी अनेकान ग्राम करें। अप्रिमे टेनाल, चुच्छ रासी जमा करावे तथा रिफ्लॅड प्राप्त करें तथा ठेकेदारों की नियुक्ति करें, इनीनियर की नियुक्ति करें भवन निषादकार की समयी लाइ, ठेकेदारों से कार्य करावे, पेन्टर, सुतार, लुहार, कारीगर, चौकीदार ही नियुक्तियाँ करें, उनसे कार्य करावे, याने गंरज यह कि भवन निषादकार सी जो - वे कार्यजारी हम निषादकारण उपलि। होकर कर लकते हैं वह समत्त कार्य एवं कार्यालयों हमारे उक्त मुख्यार संयुक्त रूप से लकते हैं।

अधिकार

मुख्यार निषादकार

Krisna

RK. Vedi



11 ३ 11

५. यह कि, हमारे उक्त आम सदर सम्पत्ति को एक या अनेक भाग में अपनी स्वेच्छानुलार विक्रय करें, इकरारनामा लिखे, प्रतिफल राशि प्राप्त करें, रसीद दें, रसीद लें, विक्रय-पत्र पंजीयन हेतु जर्मी आवश्यक अनुमति व इजाजतें आदि प्राप्त करें। विक्रय-पत्र पंजीयन हेतु दस्तावेज प्राप्तिपूर्ण करें, करवायें, तथा उस पर हमारी ओर से अपने हस्ताक्षर व अंगूष्ठ चिन्ह आदि अंकित करें। दस्तावेज धीमान् उप-पंजीयक महोदय, इन्दौर के समझ प्रस्तुत करें तथा विक्रय-पत्र पंजीयन की कार्यवाही को मूर्तिप्रदान करें। सदर सम्पत्ति के दस्तावेज आवश्यक शुल्क आदि जना कर प्राप्त करें। सदर सम्पत्ति का रिक्त कब्जा केता को देवें तथा उसका नामांतरण संबंधित रेकार्ड्स व अभिलेख में करायें।

६. यह लिए इस मुख्यालय आम की नियुक्ति चरण "१" में उल्लिखित सम्पत्ति के लिये ही की गई है इस मुख्यालय का इमारी अन्य चल-अचल सम्पत्ति पर कोई हक्क संबंध या अधिकार रहेगा नहीं।

७. यह मि. उक्त मुख्यालय आम सदर सम्पत्ति के लिये सम्मत आसारी अशातफीय, अद्युपाराकीय कार्यालयों, प्रभागों, निर्भूतम से उच्चतम न्यायालयों, मुद्रा निमणि सहकारी संस्था में आवेदन देवें, नामांतरण करावें, समर्पण करावें, पुनः रजिस्ट्री इत्यादि की कार्यवाही करावें, पुर्ति सम्बन्धीय नियम, इन्दौर के समझ उपस्थित होकर कार्यवाही निष्पादित करें। सदर सम्पत्ति से संबंधित प्रकरणों में पैरकी करे तथा आवश्यक वर्कल, बेरिल्स, सास-आम मुख्यालय नियुक्त करे। दस्तावेजों की प्रतिलिपि आदि तलाग्न करें।

८. यह कि, सदर सम्पत्ति की व्यवस्था के लिये आवश्यक आवेदन-पत्र, प्रार्थना-पत्र, अपथ-पत्र, नोटिस, नोटिस का ज्वाब, दावा, जवाबदावा, अपील, सेकेंड-अपील, रिट, रिवीजन, रिप्पु आदि निष्पादित करे प्रस्तुत करें। स्टेप्राप्त करें, लटें, इंकेट कराएं तथा डिक्टी वारंट जारी करें य डिक्टी की घोषणाएँ करें। आवश्यक

बुद्धिमत्ता  
N.C.U.

R.K.M.

F. C. U.  
SAMPLED

11 ४ 11.

जपरोक्तानुसार यह आम मुख्यग्र-पत्र हमने हमारी राजी खुशी से, शरीर  
व मन मत्तिष्ठक की पूर्ण स्वस्थ दशा में, लाक्षणियों के सम्मुख निष्पादित कर दिया गया  
सही। ताकि वक्त जल्दी काम आवे।

इति इन्दौर, दिनांक : २०-८-१९६७।

भाक्षणियः

१. JK

नाम

पता अनिलराज, ०५२५१६७

२. JK २०/अग्रिमत्र०/१३-८-६८

नाम

लेप्या लिला रामेश्वर (ट्रॉफी)  
पता २०/अग्रिमत्र०/१३-८-६८

सही - निष्पादकगण

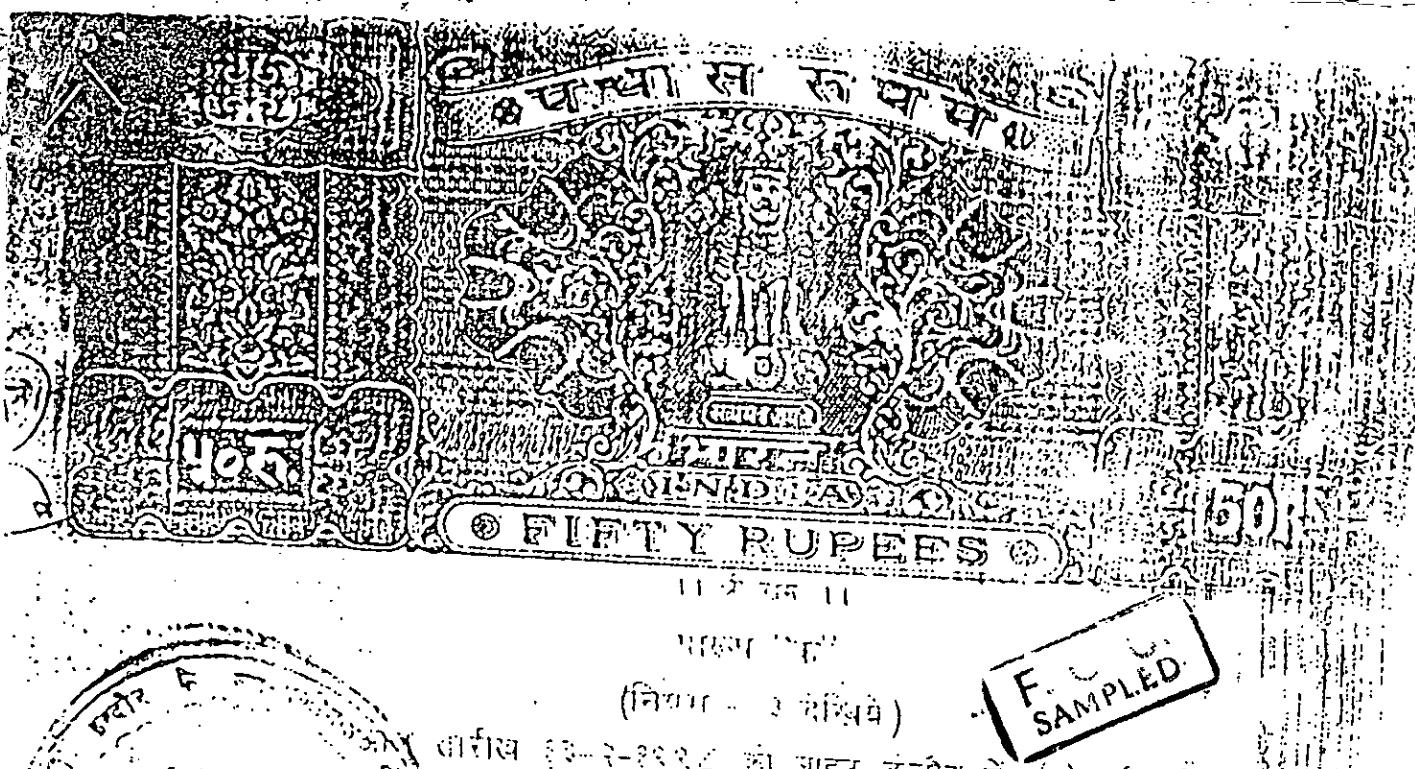
१. JK अनिलराज

२. JK R Kivedi

३. JK R Kivedi

निष्पादक द्वारा प्रदत्त मीहिरीनुसार  
हमारे द्वारा प्राप्तिकिया गया। १.४.६७

JK विजय शंकर पाटेंडुकोक्ते



(नियम - ३ अंतिम)

F.C.  
SAMPLED

विवेका पति श्री नारायणग्राम जी द्वारा (२) श्रीगृही कुरुमलता  
नारायणग्राम जी विवेका (३) श्री गवाहार मिता यह श्री नारायणग्राम जी विवेका  
निवासी, शार्दूल विवेकाद नगर, उदयपुर जाहे आम भुखत्ता। (१) श्री जानकी द्वारोप्या  
पति श्रीकर्ण जी नारायण निवासी २५, बाबौली रोड, इन्दौर (२) श्री गुरुगृही लैटर  
निवासी गोदावरीनाल जा. ब्रैंग निवासी २०, महाकाश नगर, इन्दौर (३) श्री हरीश  
निवासी श्री अरवाणगढ़ जी नारायण निवासी २३, अनुप नगर, इन्दौर (४०५०)  
विवेक इसमें इसके बजाय अनुदाता कामकाज के रूप में निवेदित किया गया था। एवं  
विवेक निवासी, एवं श्रीगृही पति श्री गवाहार, इन्दौर जाहे पार्टियर (१) श्री गुरुगृही  
निवासी श्री गुरुगृही पति श्री गवाहार २०, बाबौली रोड, इन्दौर (२) श्री  
गुरुगृही चंद्र पति श्री गोदावरीनाल जा. ब्रैंग निवासी २०, महाकाश नगर, इन्दौर (४०५०)  
विवेक इसमें इसके बजाय अनुदाता कामकाज के रूप में निवेदित किया गया था। एवं

विवरण निष्पादित करने के लिए अनेक दृष्टि, स्थान, विशेषज्ञता आदि उपकार में लिया जिम्मेवालीकृत भूमि के दशार्थी के जिसका विवरण निष्पादित किया गया है।

श्रीमती रघुवंशा  
मुद्राक लिखित  
रुक्मिणीपाल नारा, इस्टर्न

१०२१८  
१०२१९ विष्णुलक्ष्मी  
१०२२० विष्णुलक्ष्मी

३८५ रुक्मिणीपाल

कर्माचारी अधिकारी किंवा एक्सेक्यूटिव  
ए पर्सनल वे इवलिय वे  
धारीव... मि ई फै ई १९७८ वे  
इन्होंने वे  
सुनिश्चित किया गया है।

रुक्मिणीपाल, इस्टर्न (संग्रह)

// //

उक्त भूखण्ड पर भवन निर्माण करने एवं तत्सम्बन्धीया गम्य कार्य एवं कार्यवाही करने  
के लिये अनुदाता कमाक १ ने (१) श्री उदित टोंग्या पिता श्री नवीनराज जी  
निवासी १६, रेसकोर्स रोड, इन्दौर (२) श्री गुर्मता जैन पिता श्री रोहनलाल  
निवासी ३०, महावीर नगर, इन्दौर (३) श्री हरीश अरोरा पिता श्री करतारराज  
अरोरा निवासी ७२, अनूप नगर, इन्दौर (मध्य०) को पंजीकृत दस्तावेज़  
४५/६५५/१५ दिनांक १-४-१७ के द्वारा अपना आम मुख्यालय नियुक्त किया हुआ  
उक्त लेख आज भी प्रभावशील है।

**F. SAMPLED**

दूसरा : कि अनुदाता कमाक १ ने ऊपर वर्णित भूमिखण्ड पर सम्पादन के लिये  
में इससे तत्काल रेखांक जिन्हे इन्दौर नगर वातिक निगम, इन्दौर से दायात्रा  
२/३९० दिनांक १-१२-२५ के द्वारा अनुमोदित किया गया था और जिन्हे अनुसार  
भाग बनाया गया है, के अनुसार भवन निर्माण करवाने हेतु अनुदाता कमाक  
अनुदाता कमाक २ से ऐसो अनुबन्ध के आधार पर संस्कृति अपार्टमेंट नामक नियन्त्र  
निर्माण कार्य प्रारम्भ किया है नगर पालिका बाई कमाक या मार्ग छग्गी  
कमाक निम्नानुसार है :-

भूखण्ड कमाक ८२, स्वामी विवेकानन्द नगर, इन्दौर

भवन का डाक का पता - ८२, स्वामी विवेकानन्द नगर, इन्दौर

तीसरा : कि उक्त भवन में एक भूतल, तल, प्रथम संजिल, द्वितीय संजिल  
तृतीय संजिल है। भूतल पर पार्किंग व् बोरिंग का तथा तल पर सम्पादन  
व्यवसायिक प्रकोष्ठों का निर्माण किया जा रहा है। द्वितीय संजिल तथा तृतीय संजिल  
वैयक्तिक प्रकोष्ठ है, जिन्हीं आवार्तीय प्रयोजनों के लिये है। उपरी तलों का अनुसार  
रूप में प्रधान किया जा सकता है, किंतु उनका अपना ऐसा निर्वाम कार्य है, जहाँ से  
भवन के रानीन्वित धैत्र तथा सुविधा तक पहुंचा जा सकता है और प्रकोष्ठ पुकार  
विधिक स्वामियों को बैठे जायें और उपर्युक्त स्वामी को उसका विशेष रूपा अनुप  
विधिक आधिकार, अधिशासनी तथा प्रत्येक पक्षीकृत (जिसे इसमें उनके पक्षात् पक्षीकृत  
इनके स्वयं में निर्दिष्ट किया गया है) राज्य में तत्सम्पद प्रबृत्ता जिन्हीं भी विषि के  
शासनित राज्यों द्वारा उत्तरारण स्थान संपादित होता और भवन के इस विलोक्य  
इसमें उपर्युक्त सुविधावाल सामान्य तथा या निर्वनित सम्मिलित धैत्रों द्वारा सुविधाओं  
में जा जाके उनके समुच्चित उपर्योग तथा उपभोग के लिये आवश्यक है और जिन्हें इसमें  
इनके पक्षात् सामान्य तथा या निर्वनित सम्मिलित धैत्र तथा सुविधावाल निर्दिष्ट किया  
गया है। अनिवार्यता इन्हीं अनुदाता कमाक १ को व्यापक राजी भाव से प्रदान हो जायेगा।

5)  ~~$\beta_1 \alpha_1 \beta_2 \alpha_2 \dots \alpha_n \beta_n$~~

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కుమార బిల్లు ప్రాథమిక విద్యాలయం

स्वीकार करते हैं कि तपाकिला

८५४ अंतिम दिन वार्षिक यात्रा का आदर्श  
किया गया था जो उनके लिए के  
हुए नामांकन है।

— — — — — 215 61 74

पर जारी है चूम्य प्रय प शार  
रात्रिल को एक... रक्षा द्वा  
रा

दो पंजीयन के बाद प्राप्त होगी

18 FEB. 1980.

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श्री अष्टि पूर्वान्ति दिव्यार्थ/अधिकार्य  
मिशन/एस. एस. एफ. एस.

प्रियांका वे निर्मला वे अ  
प्रतीक १३ एफ १९९६ अ

गाराव... १.३ EEB/४३७०

www.english-test.net

३५-क्षेत्रका. एटोर (१)

1. The first step in the process of creating a new product is to identify a market need or opportunity.

११२१  
चौथा : कि उपर्युक्त भवन का तल निमित्त लक्षणफल नामी अनुसार है, परिवारिक-इकाईयों होगी।



गावां : मि. एड. सह-समाप्ति भवन (कड़ोगियम) ८२, स्थामी, विवेकानन्द नगर, इन्दौर शह-स्थामी व भवन (कड़ोगियम) कहलाएँ तथा ऐसे यह कि परिवारिक इकाईयों तथा सांभालित दोनों तथा शुद्धियां निम्नानुसार होंगी :-

(१) उक्त पारिवारिक इकाईयों की प्रत्येक तल पर जी.१ जी.२, जी.३... जी.५, और तीन.... कमाक कमाकित बिधा जायेगा। इन कमाकों के बहले दस गुणन की संख्या लिखी जायेगी, जो प्रत्येक तल के अनुसार दोनों अवयति पहले परिवारिक इकाईयों के कमाक '१०१', '१०२' आदि होंगे, दूसरे तल की पारिवारिक इकाईयों के कमाक '२०१', '२०२' आदि होंगे तथा उच्चतर तसों की पारिवारिक इकाई की उक्त प्रकार प्रत्येक तल के तत्सम दस के गुणन के अनुसार कमाकित बिधा जायेगा। इसमें इसके पश्चात ऐसी पारिवारिक-इकाई की कमाक पारिवारिक इकाई कमाक अरिवारिक टाईय कमाक दो आदि के रूप में निर्दिष्ट किया जायेगा।

द्वितीय व तृतीय भविल की पारिवारिक-इकाई में दो बेडरूम के दो एवं एक बेडरूम के दो प्रकोष्ठों के स्ट्रक्चर तक का निर्माण किया जायेगा।

जिरत

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संग्रहीत विद्युत विकास निगम  
संघर्ष प्रभाव से बचने के लिए<sup>प्रयत्न</sup>  
1992 मा. १३ फेब्रुअरी १९९२  
प्रयत्न संख्या ४८१

Egans

संग्रहीत विद्युत विकास निगम  
संघर्ष प्रभाव से बचने के लिए<sup>प्रयत्न</sup>  
1992 मा. १३ फेब्रुअरी १९९२  
प्रयत्न संख्या ४८१ — १३ FEB 1992  
प्रयत्न संख्या ४८१ — १३ FEB 1992

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पारिवारिक इकाइयों का वर्णन इसके नीचे दिया गया है। पारिवारिक-इकाई के माम से सभी बाहरी दिवालें तथा आधी छाक विभाजक दीवाल अमिलित हैं तथा आरबाही विधिरेंग दीवारें अमिलित नहीं हैं।

### पारिवारिक इकाई

इस प्रकार सदर भवन में कुल २३ प्रकोष्ठ हैं, जिनका प्रत्येक को उत्तर दिशा नक्षे अनुसार है तथा ये प्रकोष्ठ निम्नानुसार तलों पर निम्नानुसार स्थित होंगे :-

१. भूतल पर पार्किंग व बोरिंग
२. तल मंजिल पर छह प्रकोष्ठ व प्रथम मंजिल पर भी प्रकोष्ठ
३. द्वितीय एवं तृतीय मंजिल पर प्रत्येक पर चार प्रकोष्ठ

उपरोक्त प्रकोष्ठों का पूर्ण विवरण इस तेल के साथ संतरन निम्नस्थिति स्थाप्त रूप से दिया गया है। इनके मुख्य दरवारे हैं तंबित तल के कारीडार व खड़ा बनकता है :-

- (१) अमिलित दीवा तथा सुविधायें -
- (२) इस विलोख के पहले दीरा में उत्तरेष्वित भूमि-खण्ड
- (३) इसते तत्त्वन 'क' में दशायि अनुसार आधार तल
- (४) आधार-तल भैं निम्नस्थिति, सुविधायें हैं -
- (५) इसदो संतरन प्रदर्श 'क' में दशायि अनुसार भूतल पर पार्किंग का प्रदर्श रखा गया है।
- (६) इसी तत्त्वन प्रदर्श 'क' में दशायि अनुसार संपूर्ण भवन में निम्नस्थिति सुविधायें हैं -
- (७) इस विलोख में दीक्षा निम्नन नक्षे अनुसार
- X (८) इस विलोख में दीक्षा 'आ' के रूप में निर्दिष्ट ..... वामी तरफ की ओर दीक्षा जो खुल काट से ..... दर्दी तत लक गई है।
- (९) भवन की ऊत गर पानी की एक टंकी।
- (१०) नमूना भवनों व निम्ननों की विवरण।
- (११) सम्पूर्ण भवन में विकली के सारी की व्यवस्था।
- (१२) आवश्यक प्रकाश और उत्सव।
- (१३) रुद्धाकों में जो दीर्घकों के रूप में इस विलोख के गांग के रूप में हैं, आवश्यक भवन की नीच तथा मुख्य दीवालें, स्तरन, गर्डर, घर, राधा जैसी।

अधिरत

(ज) इससे सलग्न प्रदर्श 'क' में दृष्टिगत अनुसार उपरी तत्वों में से प्रत्येक जल के स्थिति निम्नलिखित नियमाघे प्रत्येक गंतव्यत तत्व की पारिवारिक इकाइयों के लिया नियोन्धत सम्बन्धित क्रिया तथा सुविधाघे एक तोर्डी-लहो से पारिवारिक

१.) एक सादांख़िहा से पानी बारिन  
इकाई तक, चौकीदार के द्वारा तक से कारीडार तथा लीढ़ी  
तक पहुंचा जा सकता है।

(२) चौकीदार के द्वारा तक के लिये एक कमरा।

✗ (३) लांडी वे गीर्हा तक तक कारीडार।

A rectangular stamp with a double-line border. The text "F.I.C.U." is at the top, and "SAMPLED" is at the bottom, both in a bold, sans-serif font.

कहा गया कि पांचवें पैरा के उप-पैरा (c) के अंगर (क) से (ड) के अधीन सूचीबद्ध का समान वर्णित है तथा सुविधाओं में परिवारिक-इकाई के प्रत्येक स्व-संरक्षण, हक तथा हित और उक्त तापान्य वर्णित हैं तथा सुविधाओं के लिए उनका सामान्य द्वयों में उनका ज्ञानुपातिक हिस्सा और साथ ही साइर्सलाइब्रेरी (संग्रहालय) के प्रकार स्वामियों के नाम व नामिति में मतदान के प्रयोजनीय हैं उनका ज्ञानुपाति, परिवारिक निम्नानुसार नमस्त परिवारिक इकाईों के द्वारा भूल्य होने शुल्क में प्रत्येक परिवारिक इकाई के ज्ञानुपातिक मूल्य पर आधारित है :-

पारिवारिक इकाई

प्रति ग्राम प्रकोष्ठ के लिये सदूचर तक की लागत १००-०० रु० प्रति

卷之三

(४) कि गवाही तत्त्व में इस रूप स्थित पांचवे पैरा, "अप पैरा रूप अनुसार एवं उपर्युक्त अधिकार निर्मिति धीमो तथा सुविधाओं में अनुसार"। अधिकार निर्मिति धीमो तथा सुविधाओं में से प्रत्येक उत्त पर स्थित पारिवारिक इकाई के प्रत्येक स्वामी का अधिकार, हक तथा हिस और उक्त निर्वन्धित समिलित धीमो तथा सुविधाओं में के ताभी तथा सामान्य जाति में आनुपातिक हिस्सा और सभी उक्त निर्मिति धीमो तथा सुविधाओं के संस्था के गम्भेलन में उद्देश निर्वन्धित समिलित धीमो तथा सुविधाओं के सम्बन्ध में गतदान वे रपोजनार्थ उत्तार्थ आनुपातिक पतनिश्चित यात्रित तत्त्वों पर द्वितीय सामस्त पारिवारिक इकाईयों के कृत मुख्य आनुपातिक पतनिश्चित यात्रित तत्त्वों पर निष्ठानसार आधा

F  
SAMPLED

### पारिवारिक इकाई राज्य ग्रन्थालय ( X )

X ..... प्रतिशत (यहा उनके अपन-ज्ञान ततों में स्थित निर्वाचित सामाजिक वैत्री तथा सुविधाओं के पारिवारिक इकाई टाइप कमाकर हो से तन्द्रार आरिवारिक इकाई टाइप उभाक ... X ..... तक की पारिवारिक इकाई के स्वामियों के अनुसार हक तथा हित में व्याप्त है।

(ग) इसके (क) तथा (ख) में उपदार्शक मतदान के प्रयोजनाध्य अनुभावित प्रतिविधित इसके साथ प्रदर्श 'अ' के रूप में सत्तान उपविधियों के उपबन्धों के अनुसार निम्न "इस जा बनेगा।"

(घ) प्रत्येक प्रकोष्ठ के सबूत अंतिमत वैत्री तथा सुविधाओं में विभाजित हित का अंतिगत किसी भी इस में घोषणा की सारीख की भावना नहीं है।

8. सातवां कि ..... X ..... तह-स्वामित्व भवन (कंडोमिनियम) जिसमें इस नियम के पहले तथा दौसीं में अंगें तथा पूर्वान्तर भवन तथा भूमि-खण्ड सम्मिलित है, का प्रगामन इस विवेत के उपबन्धों के अनुसार तथा जा उपविधियों द्वारा इस विवेत का एक भाव बनाया गया है और जो प्रदर्श 'ख' के रूप में इसके उपबन्धों के अनुसार होगा।

9. उठावा, कि उपर उपर्युक्त अनुसार प्रत्येक स्वामित्व की एक सामाजिक प्रदर्श स्वामित्व अधिनियम १९७६ के उपबन्धों के अधीन तथा अधीन रहते हुए द्वारा तेहार की गई है ताकि ८२, स्थामी विवेकानंद नगर, इन्दौर की उपरी तलावी पारिवारिक इकाईयों को स्वतंत्र रूप से उपयोग किये जाने प्रोत्त्व उपविधियों संपर्क पर रूप में एकत्रित तथा रजिस्ट्रीकृत किया जा रहा, क्योंकि उनमें वे प्रत्येक का भवान का सम्मिलित जैत्री तथा सुविधा तक जाने का अपना अधिग निर्गम-द्वारा है, प्रत्येक पारिवारिक इकाई पर ऊन्य तथा विनिष्ट अधिकार, हक और हित हैं तथा इसके अतिरिक्त स्वामित्व वैत्री एवं सुविधाओं में विनिष्ट अधिभाजित हित है।

नवा : कि धारा ३(५) के अधीन घोषणा तथा प्रकोष्ठ विलेखों के रजिस्ट्रार के द्वारा अधिकार के अधिनियम के अधिनियम के अधिनियम के अधीन वैत्री तथा सुविधाओं के प्रयोजनाके द्वारा ८२, स्थामी विवेकानंद नगर, इन्दौर में स्वामित्व भवन (कंडोमिनियम) का मूल्य उप-पंजीयक कार्यालय, इन्दौर में अंगीवद्ध द्वारा निर्माण गया और जैत्री तथा सुविधा अनुसार रहेगा।

विरत

अन्यथा यह कि जबकि तक अनुदाता के स्वामित्व में एक या अधिक प्रतिकूल रक्खणा होंगी, तब तक अनुदाता इस विवेचन के तथा सारों यंत्रण धर्म के लक्षणों के अध्ययन के द्वारा अनुदाता प्रसारित करता है कि वह ऐसी कोई शीर्षकी में भागी करेगा जिससे इन नवन के प्रचलन दोषों के गंभीर में दिलगये। अन्यथा के दारों में या लोष्ट स्थानों के स्थिकारों पर या स्थानीय विवेचन नगर, उन्दीर तह-समित्व भवन की संस्थापना के कारण संस्था को सौंपि अधिकारों पर ब्रतिकूल प्रभाव बढ़े।

यारहों कि सम्मिलित दीन तर्जा अन्य सुविधाएँ अद्विभाजित रहेंगी आर की दीनी वर्तमान उनके बेटबाने या विभाजन के हिस्से कोई कार्रवाही नहीं करेगा।

धारणबो : कि इसके स्थापित वामान्ध लघा/पा निर्बन्धित समिक्षित छोटों तथा  
युवाओं में अभिभावित हित के प्रतिशासन में वरिवर्तन समाज रूप से रजिस्टर्ड एवं  
नियम के लगावन में अभिव्यक्त समस्त एकोष्ठ स्वामियों की सर्वदागति के द्वितीय भर्ता  
लिया जायेगा।

विद्या के वामान्य उत्तरीया भूमध्यसागर समिश्रित होत्रों और सुविधालों में  
प्रभाव देता है। इसका अर्थ है कि वहाँ किसी विद्या की जिससे कि उस  
समृद्धि आ और ऐसा हित भवति कि वह विद्या भी हस्तात्तरण-गत्र या अन्य लिखित में  
रखी रखते रहने का अनुचान हो। ऐसी विद्या इकाई को हस्तात्तरित या भाष्यकृत  
करना चाहेगा।

जीवित होना वह एक अवैद्य नहीं है जिसके उपरांत उसे उपचारितों, उपचारितों के प्रयोग से और उपचारितों के अनुभाव से बदलना का अनुभाव होता है। कर्ता और ऐसे किसी भी व्यक्ति के अनिच्छिक या गमकों के अनुभाव में विद्या जाना और उसी व्यक्ति के अनुभाव में विद्या का अनुभाव करना एक अवैद्य के लिये काम की विद्या का अनुभाव है।

अंग्रेजी

दीवाज्ञां, यह कि किसी पारिवारिक-इकाई का कोई भी व्यक्तिएँ स्वामी कि SAI  
नामान् द्वा/या निबीन्दित सम्पत्ति क्षेत्रों पर खिलाऊ के लागत या उपभोग या  
जीवनस्थान कर या अपनी पारिवारिक-इकाई वा यन्हाना कर लागत व्ययों स्वयं  
लागत द्वारा से व्यय को मुक्त नहीं कर सकेगा।

नवजात वै समस्त राशिया, जो किसी आदिवासिक-इकाई पर प्रचारणीक रूपान्वय  
की। लेकिन यहाँ गवाह ने निश्चाल लिखे हुए, किन्तु अंतराल ८१ वी. केबल (५)  
निश्चाल या उत्तर भाषिक करी या दीर्घी करी के भूम्लाम के लिये। किसी  
आदिवास-इकाई वै निर्वाची गोपन राशिय, यदि तो तब (६) प्रश्नोद्देश के प्रथम विवर पर  
अंतराल समस्त राशिय को छोड़कर व्याप्त अन्य यमार्ग के पूर्व ऐसी आदिवासिक इकाई पर  
राशिय होगी।

उत्तीर्णाः ॥२८॥ यदि संवर्ति पूर्णं या सारभूत रुप में क्षतिग्रस्ता या वषट् लोकोऽनि कामत की मरम्पति पूर्णं निर्माण या व्यग्नं पश्यपदेश प्रकोण्ठ रुपाभित्वं अधिक्षियते ॥२९॥ एव रुपा उपद्रवित रुप में विदा ग्राहयत ॥

**श्रीमती :** यह कि अब किसी पारिवारिक-इकाई में किसी बंधुवार या दोस्रे व्यक्ति के लक्षण विश्वास के नाम से जानलें जा सकेंगे करते हुए। ऐसी पारिवारिक-इकाई के राजपति के विकल्प विनीत बन्धुवार द्वारा जानाएं जाएं किसी बंधुवा की विवादन में जिनी आपातकालीन चीज़ों का जानें गहों न जाए बंधुवार नुस्खा लें। ऐसी विकल्प में जोरी-जाहाज़ का जानें जाएं तो वहों न जाए बंधुवार नुस्खा लें। ऐसी विकल्प में जोरी-जाहाज़ के इकलौते वक्त भुगतान करते हों तो वहों नुस्खा लेना अवशिष्ट या समन्वयिता नहीं होना निश्चिह्नित है। राशियों के लिये जो उत्तराधिकारी जन के अधिकतम किये जाने के बाबत ऐसे ही जो दार्ढी जैसे तथानि यह अच्छा लेना निश्चिह्नित वाले का यह अब अब नहीं लगाया जायगा कि वह इष्ट स्वामी रास्ता ऐसी निश्चिह्नित जारा भाग्यावधित व्यक्ति प्रभाव लाने के लिया लगा उत्तराधिकारी नहीं न लगेगा और उसके प्रत्यक्ष नहीं करना चाहिए। आर पठ कि ऐसा प्रभाव ऐसा भव्यता का अविभाव्य लेना।

**श्रीमती :** यह कि पारिवारिक-इकाई के किसी स्वेच्छा इस्तातरण में इकाई का अनुदाता अनुदाता का इस्तातरण के नाम से उक्त राजीव रत्नार्थी राजा द्वारा भासावा रखा। उक्त अनुदाता के लिये कि यह नाम निश्चिह्नित में श्री वृक्षार्थ द्वारा असंदेश द्वारा भासावा अनुदाता के लिये भुगतान की गई रकमी की, अनुदाता रोकर रखने के प्रतिकर्ता के अविकार पर इसके प्रतिकूल प्रभाव नहीं पड़ेगा तथानि यहीं पारिकर्ता को ध्यालियति राजेश के प्रबंधक पां प्रबंधक बोर्ड से एक ऐसा दिक्षिणीय करने का हक जिसमें अनुदाता के एवं किये गये तथा राजेश की देव-निश्चिह्नित नियम राजियों द्वारा दी गई हो और प्रकोष्ठ रत्नार्थी संस्था द्वारा अनुदाता प्रदान करने अनुदाता द्वारा अनुदाता निश्चिह्नित की उसमें दी गई राशि से अधिक राशि ऐसा प्रारिकर्ता दार्ढी नहीं होगा और न यह इस्तातरित पारिवारिक-इकाई उत्तराधिकारी अस्यादीन होगी।

**श्रीमती :** यह कि, संस्था का प्रबंधक-बोर्ड पारिवारिक-इकाईयों ऐसे रूप हीं और उन्होंने ज्ञान विद्या विद्यक शासन करने वाले उच्चकाटारों का नाम दी जायें, उन्होंने उपर्युक्त अधिकारी जीमा राजेश और उने प्रभावी रखें। इन्हें इनका किसी भी अधिकार इकाई के राजपति द्वारा पारिवारिक-इकाई का अलग दीया करने के इष्टाधिकारी के रूप में नहीं दी जायें।

रेकॉर्ड कि सार्विक भूगतान प्रतिष्ठा के लिये दीमा ग्रीमियन एक समिति बना हो। जिसका भूगतान प्रतिष्ठा स्वामिया संस्था द्वारा उद्योगित मालिक निवासणा हाउस किया जाएगा और यह कि ऐसे भूगतान का हिसाब संस्था के एक पृष्ठे लिखे जाएगा और उसका उपयोग सार्विक संपत्ति दीमा ग्रीमियन के द्वारा हाउस समाप्त होकर भुगतान करने के लिये किया जाएगा।

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SAMPLED

जिसके साथ न्वरूप (१) श्रीमती कुमुमलता विवेदी पिता स्वरूप श्री अमृत नगर जी विवेदी (२) श्री नीरज पिता स्वरूप श्री नाराधणप्रसाद जी (३) श्री राजकुमार पिता स्वरूप श्री नाराधणप्रसाद जी विवेदी निवासी ८८, साही कलानी नगर, इन्दौर तरफे ज्ञाम मुख्यार (४) श्री उदित टोंग्या पिता श्री नवीनचंद जी निवासी १६, रेसकोर्स रोड, इन्दौर (५) श्री गुमती जैन पिता श्री सोइनलाल जी निवासी १०, महावीर नगर, इन्दौर (६) श्री हरीश जरोरा पिता श्री करतारसिंह जी असारा निवासी ७२, अनूप नगर, इन्दौर (म०प्र०) एवं पताण हस्ताक्षरण, ८८, अवार्ड विवेकानंद नगर, इन्दौर तरफे पार्टनर (७) श्री उदित टोंग्या पिता श्री नवीनचंद जी टोंग्या निवासी १६, रेसकोर्स रोड, इन्दौर (८) श्री सुमती जैन पिता श्री शोइनलाल जी जैन निवासी १०, महावीर नगर, इन्दौर (म०प्र०) ने आज तारीख २३-२-१९६१ को अपने हत्ताकर किये हैं।

निम्नलिखित साक्षियों की उपस्थिति में :

(१) Roshan Raghunath Shah  
45-A SAINATH colony  
INDORE.

तुम्हा

(२)

(१) श्री उदित टोंग्या पिता श्री नवीनचंद जी टोंग्या

निवासी १६, रेसकोर्स रोड, इन्दौर

(२) श्री सुमती जैन पिता श्री शोइनलाल जी जैन

निवासी १०, महावीर नगर, इन्दौर

(३) श्री हरीश जरोरा पिता श्री करतारसिंह जी जरोरा

निवासी ७२, अनूप नगर, इन्दौर (म०प्र०)

हारा, हस्ताक्षरित तुम्हा परिचय

अधिकारी.....११

(ब्याण्ड दूसरा देखिये)  
(पहले रेखांक विनिर्दिष्ट कराऊये)

प्रदर्शी 'ख'.

(ब्याण्ड १८ देखिये)

सह-स्वामित्व भवन (कन्दोगिनियम) की उपचित्रियाँ।



उपचित्र नं. ४५

सवित्रा नाम तथा प्रधुक्ति : (१) ऐ उपचित्रिया ८२, स्थामी विवेकानन्द नगर, इन्दौर (गोप०) सह-स्वामित्व भवन (कन्दोगिनियम) की उपचित्रियाँ नं. ४५।  
(२) इन उपचित्रियों के उपचुप ८२, स्थामी विवेकानन्द नगर, इन्दौर (गोप०) सह-स्वामित्व भवन (कन्दोगिनियम) पर लागू होते हैं।

समझना चाहिए कि, आई तथा माँ किरणेश्वर आई किरणेश्वर पाठ्यालनके अन्दर से ये रसों कोई भी छल्य व्यक्ति नहीं कि वहन की सुविधाओं को किसी भी रूपोंतरे द्वारा उपयोग करे। इन उपचित्रियों में उपर्युक्त विविधप्रभाँ के अधारीन होते हैं।

वहन की पारिवारिक इकाईयों में से किसी भी पारिवारिक-इकाई (जिन्हें हमें इसके पश्चात् "इकाई" कहा जाता है) का मात्र अर्जन या किरणे पर या लालूपत्ता भर दिया जाना तथा उक्त इकाईयों में से किसी भी इकाई के अन्तर्गत जीवों को कुछी हत्या या संज्ञाप्ति करेगा। कि इन उपचित्रियों को स्वीकार तथा उपचित्रित किया जाता है तो उसका अनुपालन किया जाएगा।

उपचित्रार्थ : इन उपचित्रियों में, बाव तक संदर्भ से अन्यथा अपेक्षित न हों।  
(क) "अधिकारियम" रो अनिवार्य है-मध्यापदेश प्रकोष्ठ स्वामित्व अधिकारियम १९५०  
(ख) "संस्था" वा अनिवार्य है-प्रत्यक्ष प्रकोष्ठ स्वामियों वा संस्था, नं. ८२, स्थामी विवेकानन्द नगर, इन्दौर (गोप०) सह-स्वामित्व भवन (कन्दोगिनियम) के प्रयोग के लिए ऐसी स्वामियों द्वारा गठित किया जाए।

(ग) "दोड़" से अभिप्रेत है ८२, स्थामी विवेकानन्द नगर, इन्दौर (गोप०) प्रतिस्तानों का प्रदर्शक दोड़, विनगों से सर्वी व्यक्ति ८२, स्थामी विवेकानन्द नगर, इन्दौर (गोप०) सह-स्वामित्व भवन (कन्दोगिनियम) में प्रकोष्ठ स्वामी हो।

(घ) "दोड़" से अनिवार्य है ऐसा नक्का जो ८२, स्थामी विवेकानन्द नगर, इन्दौर (गोप०) में फिल्म तथा जो डॉ-नृपराण जगाटीयों वा सहस्त्रभेत्व विनगों की प्रतिस्तानों के नाम व जो जो उपचित्रित विविधप्रभाँ के उपचुप हो।

अधिकारियम १९५०

- (३) 'पाषणा' से अभिप्रेत है ऐसी धोषणा जो भवन के एकमात्र स्वामी या श्रद्धा रजिस्टर्ड कृत की है।
- (४) 'स्वामियों के बड़ूतात' से अभिप्रेत है, ऐसे ल्यामी जो धोषणा में रामरुदेशित प्रतिशतों के अनुसार ५०% प्रतिशत मत धारण करते हों।
- (५) 'ल्यामी' या 'प्रकोष्ठ स्वामी' से अभिप्रेत है ऐसा व्यक्ति जिनका स्वामी विवेकानंद नगर, इन्दौर (म०प्र०) सहस्वामित्व भवन (कन्डोमिनियम) में एक प्रकोष्ठ पर स्वामित्व हो।
- (६) "धारा" से अभिप्रेत है अधिनियम की धारा।
- (७) "इकाई" ने अधिग्रह ८२, स्वामी विवेकानंद नगर, इन्दौर (म०प्र०) सहस्वामित्व भवन (कन्डोमिनियम) की १०% पारिवारिक-इकाई।
- (८) "रजिस्टर" ने अधिग्रह १ नहकारी सोसायटियों का रजिस्टर।

प्रकोष्ठ विवेक : जिला इन्दौर ज़िला/प्रान्त/नगर/सड़क ८२, स्वामी विवेकानंद नगर, इन्दौर (म०प्र०) में रिहा संस्कृति अपार्टमेंट के नाम से बात तहस्वामित्व भवन (कन्डोमिनियम) अधिनियम के उपचारों के लिये होगा।

- (१) संस्था के उद्देश्य : (१) संस्था के उद्देश्य निम्नानुसार होगे :-
- (क) ८२, स्वामी विवेकानंद नगर, इन्दौर (म०प्र०) में रिहा संस्कृति अपार्टमेंट नामक भवन विने इसमें "उक्त भवन" कहा गया है, को प्रकोष्ठ स्वामियों, विनों वे अपने प्रकोष्ठ जो अधिनियम के उपचारों के अधीन रखते हुए अपनी-अपनी धोषणों वालित की है, प्रकोष्ठ स्वामी चाहत होना तथा उस रूप में कार्य करना है।
- (ख) धन का वित्तधारा यो जमा करना।
- (ग) प्रकोष्ठ स्वामियों के अंशादान द्वारा या यदि आवश्यक हो तो इस प्रयोजन के लिये उद्यार लेकर अमिलित धैत्रों तथा सुविधाओं के अनुरक्षण, मरमात तथा प्रतिस्थापना की व्यवस्था करना।
- × (घ) यदि गमत हो तो वाणिजिक प्रयोजनों के लिए समिलित धैत्रों के उपयोग जो इनका तंत्र बाहरी व्यवस्था को किराए या लायसेस पर तथा समिलित धैयों को कटौती करने के पश्चात् शेष समिलित धैत्रों प्रकोष्ठ स्वामियों में समिलित लाभों के रूप में उत्तर करना। यह एक आरक्षित-निधि का निगमन करने के लिए सचित छरना।

अविरत।

(३) अक्षो प्रकोष्ठ स्वामी की मृत्यु ना जाने पर, उसका प्रकाश्ट हो चकित हो।  
प्रक्षयकितियों की लिखे या जिन्हें उसने अपने इल्का-पत्र (विल) द्वारा उसकी प्रकोष्ठ का  
उचित बीं हो या यदि उसने प्रकोष्ठ सम्बन्धी कोई विशिष्ट वर्णापत्र न की हो,  
उसकी संपदा के विधि प्रतिनिधियों के नामा संपुत्र रूप से सधिक द्वारा ८० स्वामी  
विवेकानंद नगर इन्दौर (म०प्र०) सहस्रामित भवन (कन्डोमिनिगम) के प्रणा के  
बासोनार्थ रखे गए प्रकोष्ठ स्वामियों के रजिस्टर में प्रकोष्ठ स्वामी या संपुत्र गोप्त  
स्वामियों के रूप में प्रविष्ट किया जायेगा/लिखे आयेंगे। जहो कोई वर्णापत्रदार संपत्रक हो  
उहाँ प्रकोष्ठ स्वामी को ऐसे अवश्यक के लिए एक वरक्षक नियुक्त करो जो हक रखेगा।

(४) संयुक्त प्रकोष्ठ स्वामी : उहाँ कोई प्रकोष्ठ यो या अधिक व्यक्तियों द्वारा  
संयुक्त रूप से खारीदा गुण हो, उहाँ वे प्रकोष्ठ के संयुक्त रूप से हकदार (म०प्र०) या  
सम्मा के अंश उनके संयुक्त नामों या नारी किये जायेंगे, किन्तु विस व्यक्ति को तभी  
जो उपाय-पत्र भहते होगा केवल उसी में मह यने व्य अधिकार देंगा।



(५) एक अंश वास्तव करना अनिवार्य हो : एकेक प्रकोष्ठ स्वामी की संस्था  
का कम तो कम एक अंश वास्तव करना होगा (संपुत्र प्रकोष्ठ स्वामी संयुक्तता उन्हों  
वास्तव के) ।

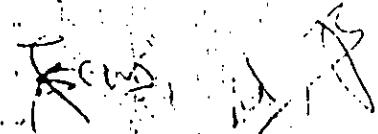
(६) विलोपित ।

विवाह दो गतदान, गण र्स तथा प्रोक्षियाँ

(७) मतदान : मतदान प्रतिशत के आधार पर लिया आहेर भत्ता का प्रतिशत  
जिसके लिए स्वामी हकदार हो, वह प्रतिशत होगा जो घाषणा में गारिवारिक-इक  
इकाईयों के लिए समनुदृश्यत हो।

(८) गणपूर्णि : इन उपविश्यों में अन्या संपर्कवित के सिवाय अधिकार स्वामियों  
में गणपूर्णि संपादित भावना भावना ।

भत्ता व्यक्तिगत रूप से दिये जावेंगे ।



अविरत

- (३) धारा १६ की उपधारा (२) में लग्जरीहेत सभा या किसी भात की व्यवस्था करना तथा उन्हें या उसे करना।
- (४) किसी भी आपाती आवश्यकता के मामले में, प्रकोष्ठ स्वामियों की दहमनी से, किसी भी प्रकोष्ठ स्वामी को अल्पकालीन छृण देना तथा एकमुख्य किश्तों में उसके भगतान की व्यवस्था करना।
- (५) प्रकोष्ठ स्वामियों के लाभों रूप से व्यक्तियों अथवा संघातों संग्रहीय संयुक्त रूप से ऐक्षणिक, शारीरिक, सामाजिक तथा आमोद-प्रमोद संदर्भ में किया-फ्रेटाप स्थापित करना तथा चलाना।
- (६) संस्था के कर्मचारियों के लाभार्थी, संस्था के साथ साधारण बैठक के अनुमोदक से तथा संघम प्राधिकारी से परामर्श करने के पश्चात् नियत बनाना और यदि आवश्यक हो तो उसके लिये भविष्य नियि तथा उपकान नियि स्थापित कर लेना।
- (७) इन उपविधियों में विनियोग उद्देश्य की प्राप्ति के लिए समीक्षान आवश्यक कार्य करना तथा उनके कल्याण के लिए अन्यथुप्रयत्न संस्था करना।
- (८) संस्था इन उपविधियों के उपबन्धों में सम्मुख रूप से राशीधन किये जाने अपने उद्देश्यों की व्याप्ति के परे कार्य नहीं करेगी।
- (९) संस्था के सदस्य: (१) ऐसे समस्त व्यक्ति जिन्होने ८२ खानीपियवान नगर, इन्दीर (म०प्र०) सहस्रामित्य भवन (वन्डोमिनियम) में प्रकोष्ठ खीदी हैं वे अपने प्रकोष्ठ अधिनियम के उपबन्धों के अंदर रखते हुए धारा ५ के अपनी-अपनी धोषणायें निष्पादित की हों।
- संस्था के सदस्य हो जायेंगे ताकि परिश-फीस के रूप में रूपये की राशि का शुगतान करना तथा अन्यैक १००-०० रुपये के अंकित मूल्य का कम से कम एक अंश सर्वानुभव के अनुसार भुगतान करने पर अन्यैक प्रकार स्वामी को उपविधियों की एक प्रति प्राप्त होगी।
- (१०) यदि कोई प्रकोष्ठ स्वामी अपने प्रकोष्ठ को बेच दे या उसे अपने हृष्टान्तमत लेना या व्यापार या अन्यान् पूर्णतः इस्तेतरित कर दे तो केता या जादात या अन्य काम का वापस उन वांगा और वांगा फीस वह रूपये का को ले लेना या वापस करना वांगा हर लिया जायेगा। यद्यपि प्रकोष्ठ स्वामी अंदर अपने काम का वापस का भुगतान उन पर ऐसे कहा या जानाया वे नहीं अनुज्ञा कर दिया जाएगा।

अंदित... १४

(३३) संस्था की शक्तियां तथा कर्तव्य : संस्था पर ८२, स्वामी विवेकानन्द नगर, इन्दौर (भृगु) सहस्रामित्र भवन (कन्डोमिनियम) के प्रशासन, वार्षिक बजट के अनुमोदन, मासिक निधियों के स्वापना तथा संग्रहण और सहस्रामित्र भवन (कन्डोमिनियम) के प्रबंध की दक्षतापूर्ण रीति में व्यवस्था के उत्तरदायित्व होगा अन्तिम रूप-स्थिति के सिद्धाय संस्थां के संकल्पों के लिए व्यवितरण रूप से मत देने वाले बहुसंख्यक स्वामियों का अनुमोदन अपेक्षित होगा।

(३४) सम्मेलनों का न्यान : संस्था के सम्मेलन ऐसे उपयुक्त जावेंगे जो कि स्वामियों के लिये सुविधाजनक हों और जो संस्थ द्वारा समय-तकनी पर्याप्त अभिहित किये जायें।

(३५) वार्षिक सम्मेलन : संस्था का पहला वार्षिक सम्मेलन (पा).....X..... का होगा। तत्पश्चात् संस्था की वार्षिक सम्मेलन प्रत्येक लक्तरवर्ती वर्ष के मार्गसंवादी (दृष्टि, दृश्य, रीतर, चौधे).....X..... (सोमवार, मंगलवार, बुधवार, आदि) की रीति। ऐसे सम्मेलनों के उपविष्टि २३ को अवानुसार प्रकोष्ठ स्वामियों के मत संस्थ द्वारा दीर्घि का विचार किया जायेगा। स्वामी गंगा को ऐसे अन्य कारबार वा वार्षिक द्वारा लक्षित, जो उनके समझ समुचित रूप से प्रस्तुत किया जाए।

(३६) विशेष सम्मिलन : अन्यत्र का यह कर्तव्य होगा कि वह बोर्ड के हारा व्यानिदेशित रूप में या बहुसंख्यक स्वामियों द्वारा हस्तातिरित तथा संचित ढंग पर व्याचिक पर या यास्त्रियति, गृह निर्माण आयुक्त या रजिस्ट्रार या इस संसद में उनके द्वारा यात्रा अवधि ५० दे प्राप्ति की जाए अतिकारी के अनुरोध एवं उनके न्यायिक वा व्याधि सम्मिलन द्वारा गृह विशेष सम्मिलन की दृष्टि में ऐसे सम्मिलन के समय तथा स्थान और उनके प्रयोगन का उल्लेख होगा। विशेष सम्मिलन में, दृष्टि यात्राज्ञानिक कारबार के विवाय अन्य कोई कारबार व्यवितरण रूप से उपलब्ध स्वामियों में से ४/५ स्वामियों की सहमति दिना नहीं किया जाएगा।

(३७) नामनामों की सूचना : इसी बाबत का यह कर्तव्य होगा कि वह प्रत्येक गृह विशेष सम्मिलन की सूचना जिसमें नामों की योजना और उस समय तथा उस स्थान का जहाँ और यात्रा व्याप्ति जाएगा उल्लेख हो। प्रत्येक प्रकोष्ठ स्वामी को ऐसे सम्मेलन के लिए कम २ दिन पूर्व किन्तु ५ दिन से अधिक न होने वाली अवधि के पूर्व ताकि वह या समय की नूचना की तामिली तामङ्गा लाएगा। समस्त सम्मिलनों की सूचनाएं लाइनार्ड गृह निर्माण आयुक्त या रजिस्ट्रार को डाक से या अन्यथा भेजी जाएगी।

अधिकारी ४६

F.C.U.  
SAMPLED

(११) व्याप्रेत सम्मिलन : यदि गणपूर्ति के अगाड़ में त्वारिणी का कोई सम्मिलन आयोजित न हो तक तो उपस्थित स्वामी सम्मेलन को ऐसा। कालावधि के लिए जो गणपूर्ति ग्रथम सम्मिलन के समय अड्डालीय पन्ने से कम नहीं होगी, स्थगित कर देवा। यदि ऐसे व्याप्रेत सम्मिलन में भी गणपूर्ति नहीं होती है तो वह व्यवितरण रूप रै उपस्थिति त्वारिणी के, जिनकी संख्या दो ते काँ न हो, गणपूर्ति की जाएगी।

(१२) कामकाज का रूप : इकाईयों के स्वामित्व के समर्त सम्मिलनों के दामकाज का कम निम्नानुसार है :-

- (क) हाजिरी।
- (ख) सम्मिलन की सूचना का सबूत या सूचना का आवित्त।
- (ग) पूर्ववर्ती सम्मिलन का कार्यवित्त पढ़ना।
- (घ) अधिकारीयों की रिपोर्ट।
- (ङ) गृह निर्माण आयुक्त सा रजिस्ट्रार या उनके हारा सम्यक रूप से प्राप्त अधिकारी यदि उपस्थित हो, की रिपोर्ट।
- (ज) तामितियों की रिपोर्ट।
- (झ) प्रबन्धक बोर्ड का निर्वाचन।
- (ञ) अदूरा कामकाज यदि कोई हो।
- (ञ) नया कामकाज।

### क्रमांक छार-ए-अकालीन

सभा का प्रबन्ध : सभा के कार्य कलाप एक बोई हारा शारीरा होता है। बोई यी अवित्ताओं तथा कर्त्त्वा : बोई की संख्या के कार्यकलापों के प्रशासन के द्वितीय आधारक व्यक्तियों तथा कर्त्त्व डॉगे और वह ऐसे समर्त कार्य और बातें कर सकते हों कि वह या इन उपविष्टि तथा तामियों हारा प्रयुक्त किये जाने के लिये नियमित हो।

(३३) अन्य कर्त्त्व : बोई इन उपविष्टि या संख्या के संकर्त्यों हारा अधिरोचित व्यक्तियों के अतिरिक्त नियमिति के लिये भी उत्तरदायी होगा, अर्थात् :-

- (क) ८२, स्वामी विवेकानंद नगर, इन्दौर (मध्य) सहस्वामित्व भवन (संस्थापिताय) तथा नियमित बोई तथा सुविधाओं और निर्वनिधि, नियमित तोत्र तथा विधायों की देखभाल रख-रखाव तथा निगरानी। त्वारिणी वे मानवक नियमों का संग्रहण।

आविरत

१५

- (ग) ८२. स्वामी द्विष्टकानन्द नगर, इन्दौर (गोप्र०) सहस्वामित्व भवन (कल्डोमिनिप्र०) सम्मिलित क्षेत्रों तथा सुविधाओं और निर्बन्धित समिति क्षेत्रों तथा सुविधाओं के अनुरक्षण और प्रचलन के लिये आवश्यक कामों के पदनाम नियोजन, पारिश्रमिक तथा पदच्युति।
- (घ) वह रीति उपबन्धित करना जिसके अनुसार संस्था के हेतु रखे जाएं तो लेख परीक्षा की जाएँ।
- (ङ) सचिव तथा/या विभाग द्वारा रखे गये लेखाओं का निरीक्षण करना। इन रिपोर्टों तथा लेखा-पुस्तकों का परीक्षण करना तथा राहित विवरणों का विशेष लेखा-पुस्तकों के लिये कटम लठाना।
- (ज) कार्यकारी व्यष्ट मंजूर करना, नगद अंतिष्ठित गिनता और अन्य की कार्रवाई संबंधी कार्यवाही करना।
- (झ) यह देखना है कि चौकड़-बही तपारता से लिखा जाता है और बोई के विवर गम्भीर में पारिश्रमिक के किसी एक सदस्य द्वारा उस पर प्रतिदिन हस्तांकित किया जाता है।
- (झ०) विकास कुमार और उन द्वारा कार्यवाही करना।

*SAMPLED*

(२२) प्रबन्धक वार्ड : नम्बा के लिये बोई द्वारा अवधारित प्रतिकर वर, ऐसे अतिथि तथा सेवाये करने के लिये जो वार्ड प्राधिकृत कर जिसमें उपर्युक्त २१ के अवधारित अतिथि तथा सेवाये नवभित्ति जारी हो जाएँ तक ही रीमित नहीं है। इस प्रबन्धक नियोजित कर देकेगा।

(२३) निर्वाचित लोग पदलेहि, नम्बा के पहले वर्षीक लाम्हेतम में दो लाम्हाको लागायें रात वार्ड के प्रतिकर वर की नामां, वो प्रबन्धकी वो पदावधि वर्षीक के लिये नियत की आयी है और एक प्रबन्धक की पदावधि एक वर्षी के लिये नियुक्त की जाएगी। सम्बन्धित प्रत्येक प्रबन्धक की पारिश्रमिक पदावधि समाप्त होने पर उसका उत्तरवर्ती तीन वर्ष की भेवा के लिए निर्वाचित किया जाएगा, प्रबन्धक उस समय तक रह वर देने होगा, जब तक कि उनके उत्तरवर्तीयों का निर्वाचित नहीं हो जाता। और जो भारी पहले नम्मेतम आयोजित नहीं करता (यदि बोई अनुआत करे तो पदावधि एक वर्षी में उष्ण ली जानी चाहिये जिससे कि उनकी समाप्ति विभिन्न दर्जों में हो)

अविरत

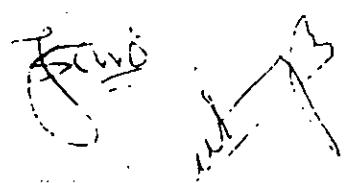
(३५) इकिलां मन्या के मतदान हारा किसी प्रबन्धक के हटाये जाना की स्थिति ने भिन्न कानून से प्रबन्धक बोर्ड में हुई रिक्तियों शेष प्रबन्धकों के बहुमत प्राप्त अर्थात् अभी ही उनसे गणपूर्ति न होती हो, भरी जायेगी और इस प्रकार निर्वाचित प्रत्येक व्यक्ति द्वारा समझ तक प्रवन्धक रहेगा तब तक कि मन्या के अगले वार्षिक सम्मेलन में उत्तरवर्ती का निर्वाचन नहीं हो जाता।

(३६) प्रभम्भाकों को हटाया जाना : तथ्यक रूप से बुलाई गई किसी गठनात्मक किसी विशेष दैर्घ्य में प्रकार्ष्य खामियों के बहुमत हारा सकारण अध्यक्ष कारबोर्ड में किसी एक गान्धीविक प्रबन्धकों को हटाया जा सकेगा और इस प्रकार नियमित रिवित व्यक्ति अस्ति के तिसे उसी समझ तक एक उत्तरवर्ती निर्वाचित किया जायेगा। ऐसे किसी गठनात्मक को जिसका हटाया जाना खामियों द्वारा प्रस्तावित हो सम्मिलन में सुननाई के अवधार दिया जायगा।

(३७) अग्रहन सम्मिलन : एक निर्वाचित बोर्ड का गहला सम्मिलन व्यक्ति ने उन दिन के भास्तर उन मन्या पर किया जायगा जो कि उस सम्मिलन में उनके द्वारा नियमित बोर्ड के बहुमत के द्वारा नियमित किया जाए और उस सम्मिलन के अधित ग्रहन को दृष्टि से नवनिर्वाचित प्रबन्धकों को ऐसे सूचनाएँ दीजना याचक नहीं होगा, वशर्त कि संपूर्ण बोर्ड के बहुसंख्यक प्रबन्धक वहाँ उपस्थित हों।

(३८) नियमित सम्मिलन : बोर्ड के नियमित गम्मिलन, ऐसे समय पर और उसमें जायाजित किए जायेंगे जो कि प्रबन्धकों के बहुमत हारा गण्य-दारा पर अस्तागत कियों जाये। यद्युपर्युक्त व्यक्ति एसे कम से कम दो सम्मिलन नियमित किए जानी, बोर्ड के नियमित सम्मिलनों की सूचना प्रत्येक प्रबन्धक ने ऐसी नियमितना की नियमित जितने दिन में उम्मे का एक दिन पूर्व व्यवस्थित रूप से पा आकर उम्मे या तान हारा दी जायगी।

(३९) विशेष सम्मिलन : अध्यक्ष प्रत्येक वर्ष का, व्यवस्थित रूप से पा तान दिन की सूचना देकर जिसम सम्मिलन के समय स्थान (जैसा इसमें इसके उपर व्यक्त है) तथा प्रणालन का उल्लेख होगा, बोर्ड का विशेष सम्मिलन बुला सकता। कम से कम प्रबन्धकों के लिखित अनुरोध पर अध्यक्ष या सचिव हारा ऐसी ही रूति से ही गुणना के साथ बोर्ड के विशेष सम्मिलन हो जायेगा।



अंतर्वत

१९

(३८) सूचना की आधित्यजन : बोर्ड के किसी सम्मिलन पथा उसके पूर्व कोई भी प्रबन्धक ऐसे सम्मिलन की सूचना आधित्यजन कर सकेगा और ऐसा आधित्यजन भी सूचना देने के समतुल्य माना जायेगा। बोर्ड के किसी भी सम्मिलन में किसी प्रबन्धक अधिकारित उसके द्वारा सम्मिलन के समय और स्थान की सूचना का आधित्यजन होगा। तो बोर्ड को किसी भी सम्मिलन में समस्त प्रबन्धक उपस्थित हों तो कोई सूचना अंगठित नहीं होगी और ऐसे सम्मिलन में कोई भी कामकाज किया जा सकेगा।

(३९) गणपूर्ति : बोर्ड के सभाते सम्मिलनों में प्रबन्धकों की कुल वार्षिक एक-तीव्राई प्रबन्धकों ने कामकाज के द्वारा दिये गणपूर्ति होनी और ऐसे हमेशा में जिसमें गणपूर्ति हो गई, उपस्थित प्रबन्धकों के कार्य बोर्ड के कार्य होने। अदि बोर्ड के किसी सम्मिलन में गणपूर्ति न होती हो तो उपस्थित प्रबन्धक बहुमत से समय-समय पर सम्मिलन स्थगित कर सकेंगे। ऐसे किसी भी सार्वित सम्मिलन में आगे और सूचना दिया जिना कोई भी ऐसा कामकाज किया जा सकेगा जो कि प्रारंभ तक बुलाये सम्मिलन में किया गया होता, बशर्ते कि गणपूर्ति हो।

(४०) विश्वस्तता: बन्ध पत्र बोर्ड यह अपेक्षा कर सकेगा कि रास्था की निधियों का प्रबन्ध करने वाले या रास्था की निधि के लिए उत्तरदायी रास्था के चमत्त स्थिरता तथा कर्मवारी समुचित रास्था बन्धपत्र प्रस्तुत करें। ऐसे बन्धपत्रों पर राष्ट्र समिति दिया जाएगा।

### आध्याय\_पांच : अधिकारी

(४१) गदाना : संस्था के प्रमुख अधिकारी धर्म, उपाधान, राजिव और कौषिपाल होंगे। इन सभी नोंगों का निर्वाचन बोर्ड के प्रबन्धकों द्वारा रास्था प्रबन्धकों हो होगा। बोर्ड एक सहायक कौषिपाल तथा एक सहायक सचिव और अधिकारियों को नियुक्त कर सकता हो कि उसके निर्णयानुसार आवश्यक हो। (एक समय में कम स्वामिगणों की संस्था के गागत में कौषिपाल तथा सचिव के पद पर एक व्यक्ति द्वारा भरे जा सकेंगे।)

(४२) अधिकारियों का निर्वाचन : संस्था के अधिकारियों का निर्वाचन अत्यधिक नये बोर्ड के सम्मिलन में प्रतिवर्ष किया जायेगा और वह बोर्ड के प्रसादान्वयन द्वारा होंगे।

(४३) अधिकारियों का हटाया जाना : बोर्ड के सदस्यों के राकारात्मक विवरण अवार या नियी भी अधिकारी का सकारात्मक या विना कारण के हटाया जा सकेगा और बोर्ड के किसी नियांग सम्मिलन में इन गतिविधि के लिए बुलाये गये बोर्ड के किसी विवाद सम्मिलन में उसका उत्तरदायी निर्वाचित होया जाएगा। अविरत

F. C. U.  
1970

(३५) अध्यक्ष : अध्यात्म संस्था का मुख्य कार्यपालिक अधिकारी होगा। वो बोर्ड के समस्त सम्मिलनों की अध्यक्षता करेगा। उसे ऐसी सांकेति सामान्य शक्तिवृद्धि तथा कर्तव्य प्राप्त होंगे जो सामान्यतः किसी संस्था के अध्यात्म के पद में निहित होते हैं। जिनमें स्वामियों में से समय-समय पर ऐसी समितियों की जिनके बारे में यह स्वविवेक विनिश्चय करे कि वे संघ के कार्य-सचालन में सहायता की दृष्टि से समर्पित नियुक्ति की शर्कित भी समिलित है किन्तु यह शक्ति इस कार्य तक है। समिलित होगी।

(३६) उपाध्यक्ष : जब कर्मा अध्यक्ष अनुपस्थित हो या कार्य करने में अरामाद हो तो उपाध्यक्ष अध्यक्ष का स्थान लेगा और उसके कर्तव्यों का पालन करेगा। गट अध्यात्म उपाध्यक्ष दोनों ही कार्य करने में असमर्थ हो तो बोर्ड के अपने किसी जाति को अंतरित आधार पर कार्य के लिये नियुक्त करेगा। उपाध्यक्ष इसे अन्य कर्तव्यों का पालन करेगा जो समय-समय पर बोर्ड द्वारा उस पर अधिरोपित किए जाएं।

(३७) सचिव : सचिव, बोर्ड की समस्त समिलनों के कार्यवृत्त तथा तारीख समस्त समिलनों के कार्यवृत्त रखेगा। वह बोर्ड द्वारा निर्देशित पुस्तकों तथा वागाजाती विभारी लेगा और सामान्य रूप से यह सचिव के पद के अनुधारी सभी वर्तव्यों का पालन करेगा।

(३८) कोषपाल : कोषपाल संस्था की निधियों तथा प्रतिभूतियों के उत्तराधारी होगा और साथ ही यह संस्था की पुस्तकों में सभी प्राप्तिया तथा लंबितराधारी युग्म लेख लेखन के लिए भी उत्तरदाधारी होगा। वह संस्था के नाम से तथा यशार्थी के नाम में शमशन रकमा तथा गूद्यामा वस्तुओं का ऐसो निषेपणात् करने के लिए उत्तरदाधारी होगा, जो कि प्रबन्धक बोर्ड द्वारा समय-समय पर अधिरोपित किए जाएं।

#### अध्यात्म द्वारा प्रदत्त स्वामियों की वाग्वाजाती

(३९) निर्धारण : समस्त स्वार्मा सह-स्वामित्व भवन (कडोगिनिधम) से संबंधित सभी व्ययों को पूरा करने के लिए संस्था द्वारा अधिरोपित मासिक निर्धारणों का भगतान करने के लिए बाध्य हैं, जिसमें तृप्तान् अमि भूकम्प या अन्य संकट या विपक्ष के प्रभावों से परम्परा तथा चुननीमाण के लिए ली गई किसी दोषा पालिसी का प्रीमिप्रति निर्धारण होता। निर्धारण स्वामियों के स्वामित्व को इकाई के भूल्हा तुसार आनुपातिक स्तर पर किया जाता कि धोषणा में वर्तमान रहा है। ऐसे निर्धारणों में सामान्य रचनालन जारी रखने की नियमितता होगी।

अद्वितीय

स्वामी विद्यानन्द नगर, इन्दौर (गोप्ता) सह-स्कृति  
SA 1050

स्वामी तथा उनके अतिथियों के आने-जाने के लिए..... X..... गलवेट

(उत्पापन पंत्र) होंगे और सामान लाने ले जाने तथा आनुपातिक प्रयोजनों के लिए  
X..... उत्पापन पंत्र होंगे। स्वामियों तथा व्यापारियों से स्पष्ट रूप से अपेक्षा जारी है कि वे पैकेजों व्यापारिक भाल या अन्य वस्तुओं को लाने ले जाने के लिए भाड़े फ्रेट या तेवा के लिए निपत उत्पापन रंगों का पूर्ण उपयोग करें जोकि उसपे जिन उत्पापन पंत्रों का स्वामियों द्वारा निवासियों तथा अतिथियों के आने-जाने के लिए उत्पापन गया है, जबके गान्धीकी की सुख-दुःख तथा नित पर प्रभाव पड़ सकता है।

(४३) प्रवेश अधिकार : कोई भी स्वामी उसकी इकाई में या उसकी इकाई में लातरा रैदों करने वालों कोई आपात संति पैदा ही जाने की संधिति में प्रबन्धक को या दोई या सत्त्वा द्वारा प्राधिकृत किसी भी अन्य व्यक्ति को प्रवेश का अधिकार देगा। यह स्वामी उस तमय उपस्थित हो सकता है।

यहां बाणिजिक प्रापानों के लिए उपयोग में लाये जाने वाले प्रकोष्ठों पर कोई हो, या न्यायिक दीनियि..... X..... X.....

(२) कोई भी स्वामी संति या विद्युत सेवाओं के संस्था परिवर्तन या संस्थान करने के लिए अपेक्षा किए जाने यह, अन्य स्वामी या उनके प्रतिनिधियों को अपनी इकाई में प्रवेश करने की अनुमता देगा, परतु प्रत्येक संस्थानी यह अनुरोध अग्रिम है। मैं किया गया है और यह कि प्रवेश का तमय स्वामी के लिये सुविचारजनक हो। किसी आपात स्थिति में इनका का ऐसा अधिकार तात्परालिक होगा।

(४४) आचरण के नियम (१) ८२, स्वामी विद्यानन्द नगर, इन्दौर (गोप्ता)  
मित्र भवन का कोई भी निवासी संस्था द्वारा या प्राधिकृत स्थानी की इन भवन में गा भवन एवं किसी भी प्रकार का कोई विद्यापन या पोस्टर नहीं लगाएगा।

(३) निवासीगत इस बारे में अत्यंत सावधानी बरतेंगे कि ऐसा शार तथा संगीत वाद्यों, रेडियो, टेलीविजन तथा व्हनकर्टन पंत्रों (एम्पलीफायर्स) का ऐसा उपयोग करें, जिससे कि दूरसंचार की साति गंगा हो, परतु पश्चातों को रखने वाले निवासियों का नगर पालिक लब्जलता उपविधियों या विनियोगों का पालन करना होगा।

अविरत

अनुरक्षण तथा मरम्मत : (१) प्रत्येक इकाई के भीतर एसे गर्मी अनुरक्षण तथा मरम्मत कार्य तुरन्त करेगा जो यदि न कराए जायें तो पूर्णतः स्वार्गी विवेकानंद नगर, इन्दौर (म०प्र०) राह-स्वामित्व भवन (कहोपिनियम) का अन्य स्वामियों के किसी भाग को प्रभावित करेगे और वह ऐसी नुकसानी पूर्ण दायरित हो जाए, जो कि उसके ऐसा न करने से उत्पन्न हो, स्पष्टतः उत्तरदायी होगा।

(२) इकाई के आन्तरिक संस्थापनों जैसे जल, प्रकाश, गैस, विद्युत, शावक, मसेनाली, टेलीफोन, जातानुकूल यंत्र, साँगाई संस्थापनों, दरवाजों, डिङ्कियों, लेस्टर इत्यर वितर के अन्य गर्मी उपचारियों को गर्मी मरम्मत संबंधित प्रश्नोष्ट स्वामी द्वारा जारी।

(३) यदि किसी स्वामी की बृहि के कारण किसी सम्मिलित हीन तथा सुविधा को नहीं बहुचाल भी उसकी मरम्मत से उत्पन्न प्रतिस्थापन किया जाए तो स्वामी इस विषय पर विचारणा की जाएगी तथा यहां प्राप्तिपूर्ति करेगा।

X. आन्तरिक उपचारियों का संपर्क आन्तरिक परिवर्तन : (१) सभी इकाईयों पर की इकाईयों को छोड़कर का उपचारिय केवल आन्तरिक प्रयोगनों के लिए किया जाएगा।

(२) कोई भी स्वामी, यदि कोई प्रबन्धक नियोजित न हो तो बोर्ड के अधिकारों के समझम से लिखित रूप में नियम की पूर्व में प्राप्त किये बिना अपनी इकाई में उसमें विभिन्न मरम्मतों में कोई यरचनात्मक उपान्तरण या परिवर्तन नहीं करेगा। सभी तीस दिन के भीतर उत्तर देने के लिए इसी ही और यदि नियम समय के भीतर ऐसा नहीं किया गया हो यह मान लिया जाएगा कि प्रत्यावित उपान्तरण, परिवर्तन या तरह नि-प्रत्यावित नहीं है।

(३) नियमित शेषी तथा सुविधाओं और नियन्त्रित रामिति शेषी तथा नियमित उपर्याप्ति : (१) कोई भी स्वामी दिवेकानंद नगर, इन्दौर (म०प्र०) बहु-स्वामित्व भवन की लाइब्रेरी, डार, प्रकोष्ठी, सोडियो, एलिवेटर, उत्थापन आदि विषय शेषी या लाग गयी विवर तथा नियन्त्रित दोनों प्रकार को ऐसी सुविधाओं में नहीं दोहरे दिवार के बाहर किया जाएगा या किसी भवार की वस्तुएँ रखेगा तो न ही रखवाएगा। ऐसे विवर या उपचारिय को न दायर करायेगा तो यहां किया भी प्रयोग के लिए नहीं किया जाएगा।

अविरत ..... २२

(३) ८२, स्वामी विलेकानंद नगर, इन्दौर (३४०) राह-स्वामित्व भवन स्थिति कियों से छज्जों से गा किन्हीं भी अग्रभागों से बस्त्र, कालीन आदि लट्टुका प्रतिषिद्ध है।

(४) खिडकियों से कालीन आदि की धूल लाउना या उबत रह-स्वामित्व प्रवन (कन्डोमिनियम) के बाहरी भाग में कालीन आदि को पीट-पीटकर साफ करना प्रतिषिद्ध है।

(५) सेवा-क्षेत्रों में ऐसे प्रयोगनों के लिए दनाए गए नियास संस्थानों के द्वारा उचित या कूड़ा करकट फेकना प्रतिषिद्ध है। यदि ऐसे संस्थान की व्यवस्था नहीं हो तो समस्त उचित या कूड़ा करकट एक पात्र में इकट्ठा किया जाए। उन नगर पालिका की कड़ादानी में फेका जाएगा।

(६) कोई भी स्वामी निवासी या पट्टदार, संस्था द्वारा यथा प्राधिकृत चोह, निदुर्ज या टेलीफोन संस्थापन के लार, टेलीफोन, एटिना, मशीन या त्रिकाईयों | आदि ८२, स्वामी विलेकानंद नगर, इन्दौर (३०४०) राह-स्वामित्व (कन्डोमिनियम) की दीवालों पर छत से बाहर की ओर निकले।

अध्यात्म सात नियमों द्वारा उनका विनियोग

(३५) नियमों संस्था द्वारा नियमों निम्नलिखित सभी या किसी भी एक वर्षीय या सालिकी समयात :-

(क) अंशों (शोभर) हारा।

(ख) प्रकोष्ठ स्वामियों के ऊंगडान तथा पान द्वारा।

(ग) नियमित लागों वा जो कि और कित नियमों का मूल ग्रंथ है।

(घ) गोठ आवश्यक हो तो उस नियमित तथा शर्तों के अधर्योन रहते हुए जो

कि आप सभीम प्राचिकारी अनुमतिन से इससे बंध में अवधारित करें, उधार लेकर

(३६) नियमों सम्पर्क नियमों का नियमित में से किसी एक य

विनियोग कर नहींना या नहीं कर सकेगा :-

(क) केन्द्रीय सहकारी बैंक में या राज्य सहकारी बैंक में या

(ख) भारतीय न्याय अधिनियम १८८२ की द्वारा २० में विनियिष्ट किए गए वी

प्रतिशूलियों में या

(ग) इस उपायों के लाड (ए) ग विनियिष्ट में भिन्न किसी भी सहकारी बैंक

कमानी में।

अविरत

(४६) सम्बद्धता (एफिलिएशन) : यदि उस परिवार में, जिसमें ८२% स्वामीय परिवंश डॉ. तो संस्था, सक्षम प्राधिकारी से परामर्श करने के पश्चात् उसका सदस्य सकेगा और उसके नियमों के अधीन ऐसे परिसंघ को देग राशि का समग्रसमान भुगतान कर सकेगा।

(४८) लेख : (१) संस्था द्वारा बैंक में एक खाता खोला जावेगा, जिसमें संस्था की ओर से प्रातः किया गया समस्त धन जमा किया जायगा, परन्तु सचिव, डॉ. तो व्यर के लिये ₹५००-०० रुपये से अधिक रकम अपनी व्यक्तिगत अधिरक्षा में रख सकता है इस रुपये से अधिक के समत्त भुगतान बैंक द्वारा किये जायेगे जिस पर सचिव उपलब्ध के सदस्य के हस्ताक्षर होंगे।

(२) अत्येक प्रकोष्ठ स्वामी के पास एक गांव बुक होगी, जिसमें सचिव विभिन्न छोटी व बड़ी गांवों की प्राप्तियाँ भी उसके हिस्से में भुगतान की गई या तथा प्राप्ति की नहीं राशियाँ तथा सम्मिलित वाया के प्रति अंशदान और उसके प्रकोष्ठ के सम्बन्ध में उसके निधारण का हिस्सा तथा अन्य देय राशि, यदि कोई हो, प्रविष्ट करेगा।

(३) संस्था, अत्येक वर्ष की ३३ बुलाई को या उसके पूर्व, सम्मिलित छोटी तथा सुविधाओं के सम्बन्ध में एक संपर्कान्ति वार्षिक वित्तीय विवरण प्रकाशित करेगा, जिसमें अन्तविष्ट होगे:-

- (क) ताख तथा इशानि लेख
- (ख) विछले वित्तीय वर्षों की प्राप्तियाँ तथा ज्यय, तथा संस्था के सम्मिलित छोटी तथा सुविधाओं की संपत्ति, आस्तियों तथा विभिन्न का तालिका, जिसमें ऐते विभिन्न यों होंगी जो कि इन दायित्वों द्वारा आस्तीय का सामान्य रूप प्रकट करेगी और गह भी प्रकट करेगी कि विषय आस्तियों का मूल्य किस प्रकार निकाला गया है।
- (ग) संपर्कान्ति वित्तीय विवरण कापलिण समय के दौरान और संस्था के कापलिण में संस्था के किसी भी सदस्य के निरीक्षण के लिये उपलब्ध रहेगा तथा उसकी एक प्रति अत्येक वर्ष की १५ अगस्त तक सक्षम प्राधिकारी के प्रस्तुत रही जाएगी।

अत्येक वित्तीय विवरण के मात्र प्रकोष्ठ स्वामियों की पूरी सूची होगी, वित्तीय विवरण के साथ तथा अधिकारों की सूची भी होंगी। वित्तीय विवरण में यह सभाया जायगा कि सम्मिलित छोटी के किसी तारीख उक्त ताख तथा ज्यय सम्पालित हो गय है।

आविरत

लेखाओं तथा रिपोर्ट का प्रकाशन : पिछले वित्तीय विवरण तथा संपर्क की रिपोर्ट का एक प्रति, यदि कोई हो, संस्था के कार्यालय में सहज गोचर स्थित रह जायेगा।

(५०) संपरीक्षक की नियुक्ति : संस्था अपने सामान्य सम्मिलन में एक संपरीक्षक की नियुक्ति करेगी, जो कि इसमें इसके पूर्व उपबंधित किये गये अनुसार बोर्ड द्वारा विधायक द्वारा भित्ति गये संस्था के लेखाओं की संपरीक्षा करेगा और वार्षिक विवरणी की परीक्षा करेगा। इस असारों गम्भीरता लेखाओं के साथ इसका सत्यापन करेगा और उस पर या तो इस विवरणी समिति द्वारा समर्पित तथा विधि के अनुसार पाया है या संघ को विशेष रूप से यह रिपोर्ट होगा कि उसने किस दृष्टि से प्रमाणकों द्वारा असमर्पित या विधि के अनुसार नहीं पाया है।

(५१) संपरीक्षक की सक्षिति : संपरीक्षक सम्मिलित द्वारा तथा सुविधाओं समिति सम्मिलित द्वारा तथा सुविधाओं सहित और सामान्य व्ययों राम्बन्धी संस्था के किन्हीं भी कानूनात्मक या दस्तावेजों को मंगाने तथा उनका विवरण करने का हकदार होना। आदत समाचारों द्वारा विधियों की विधि पर जो कि उसे घोषित करने के बाद उसका विधियों द्वारा असमर्पित रिपोर्ट देगा।



#### अध्याय ८ बन्धकार

(५२) संस्था की सूचना : जो स्वार्मी अपनी इकाई को बन्धक रखें वह बोर्ड के प्रबंधक, यदि कोई हो, या किसी प्रबंधक के न होने की विधि में अध्यक्ष वी मान्यता संस्था को अपने बन्धकार का नाम तथा पता अधिकृत करेगा और संस्था 'इकाई के बन्धकार' नामक पुस्तक में ऐसी जानकारी रहेगी।

(५३) अदत्त निर्धारणों की सूचना : संघ किसी इकाई के किसी बन्धकार के निवेदन पर ऐसी इकाई के स्वार्मी से शोध किन्हीं अदत्त निर्धारणों की रिपोर्ट दें।

#### अध्याय ९ अनुपालन

अनुपालन ये उपविधियों ग्रन्थप्रदेश प्रकाश स्वामित्व अधिनियम १९५६ व अपनाओं के अनुपालन के लिये बनाई गई है। यदि इन उपविधियों में किसी भी उक्त अधिनियम के उपबन्धों ने असंगत दो, तो एतद द्वारा यह सहमति इस सभा द्वारा किया जाता है कि अधिनियम के उपबन्ध में लागू होगे।

अधिकृत

F. C. U.  
SAMPLED

26/10/9

साथ सारीज नाम — श्रवण

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Q.B.X.97

प्रधान अधिकारी द्वारा

संस्था की मुद्रा : संस्था की एक सामान्य मुद्रा होगी, जो कि सचिव के अनिरक्षा में होगी तभा केवल बोर्ड के किसी संकल्प के प्रारंभिक विवरण के अधीन हो। उसका उपयोग किया जायगा तथा ऐसा प्रत्येक विलेख या लिखत! जिस पर मुद्रा लगाई गई हो। संकल्प के लिये या संस्था की ओर से बोर्ड के दो सदस्यों तथा सचिव द्वारा या उस संघ में संस्था द्वारा प्राविकृत किसी भी अन्य व्यक्ति द्वारा अनुप्रसाधित की जायगी।

### बाध्यात्मक वस्त्र प्रक्रोड स्वामित्य की योजना में संशोधन

उपविधिया में संशोधन : ये उपविधिया उनके संशोधन के लिये सहाय्य करते हैं। ये उपविधिया किसी तान्त्रिक संस्था द्वारा संशोधित की जा सकेनी तथा कोई भी संशोधन विवर के प्रभाव नहीं होगा। शब्द तक कि वह घोषणा में दर्शयि अनुकार सहस्वमित्य भवन की गमन्त इकाईयों के कूल मूल्य के रफ़्तार से कम हो। प्रतिशत का प्रतिनिवित्त नहीं याले त्वामियों द्वारा अनुगोदित न कर दिया जाय।

13/2/98

वार चारों बाहु ४  
1995 की दूसरी नंबर  
क्रम 1281 के 26/१८

प्रदेश पंचीन्द्र लिया यथा।

प्रदेशीयक. इन्स्टीट्यूशन

R/ 1/98

विवरण शुल्क संख्या १०  
पत्ती शुल्क ५ पत्ते  
एडोक्ट शुल्क २० पत्ते ५२  
हुसगा शुल्क २० पत्ते  
प्राप्ति २० पत्ते ६०

प्रदेशीयक. इन्स्टीट्यूशन

18/1

To,  
India Infolink Housing Finance Ltd.  
Request For disbursement  
Loan A/C No. 87

Dear Sir / Madam

Re: My loan sanctioned by your office vide sanction letter bearing no. \_\_\_\_\_ dated 28/07/2010

With regard to the above I the undersigned request you to issue my loan disbursement cheque as follows:

Favoring 1:

Favoring \_\_\_\_\_

Loan Account No:

Amount \_\_\_\_\_

Favoring 2:

Favoring SURAJ MORYA

Bank Name & A/c No: BANK OF BARODA A/c NO. 12050100013294

Amount 9,65,000/-

Favoring 3:

Favoring \_\_\_\_\_

Bank Name & A/c No:

Amount \_\_\_\_\_

Favoring 4:

Favoring \_\_\_\_\_

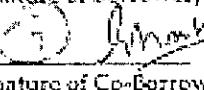
Bank Name & A/c No:

Amount \_\_\_\_\_

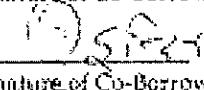
1. Name: \_\_\_\_\_

  
(Signature of Borrower)

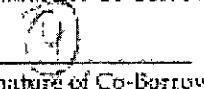
2. Name: \_\_\_\_\_

  
(Signature of Co-Borrower)

3. Name: \_\_\_\_\_

  
(Signature of Co-Borrower)

4. Name: \_\_\_\_\_

  
(Signature of Co-Borrower)

Note: Every cutting need counter sign by borrower & co-borrower. Company will not be responsible for any change in favoring other than filled in this form.

3898/10

LETTER OF CONTINUING GUARANTEE

SPECIAL  
ADHESIVE

This Letter of Guarantee ("Guarantee") is executed at INDORE on this 13 day of May, 2010.

(1) Mr. CHANDRASHEKHAR SHAFNA, an adult Indian Inhabitant, presently residing at 161-Telephone Nagar, Kanwak Road, INDORE, referred to as "Guarantor No. 1" which expression shall unless repugnant to the context or meaning thereof, be deemed to mean and include his heirs, successors, administrators and permitted assigns);

AND

(2) Mr. NURECH SHAFNA, an adult Indian Inhabitant, presently residing at 161-Telephone Nagar, Kanwak Road, INDORE, referred to as "Guarantor No. 2" which expression shall unless repugnant to the context or meaning thereof, be deemed to mean and include his heirs, successors, administrators and permitted assigns);

AND

(3) Mrs. INDRA SHAFNA, an adult Indian Inhabitant, presently residing at 161-Telephone Nagar, Kanwak Road, INDORE, referred to as "Guarantor No. 3" which expression shall unless repugnant to the context or meaning thereof, be deemed to mean and include her heirs, successors, administrators and permitted assigns);

NOTARIAL

(4) Mrs. \_\_\_\_\_, an adult Indian Inhabitant, presently residing at \_\_\_\_\_ (hereinafter referred to as "Guarantor No. 4" which expression shall unless repugnant to the context or meaning thereof, be deemed to mean and include her heirs, successors, administrators and permitted assigns);

AND

(Hereinafter Guarantor Nos. 1 to 4 are collectively referred to as "Guarantors" which expression shall unless repugnant to the context or meaning thereof shall mean and include his/her/their respective heirs, executors, successors, administrators and permitted assigns)

**IN FAVOUR OF**

India Infoline Housing Finance Limited, a company registered under the Companies Act, 1956 and having its registered office at IIFL House, Sun Infotech Park, Road No. 10V, Plot no. B-23, MIDC, Thane Industrial Area, Wagle Estate, Thane 400 604 (hereinafter referred to as the "Lender" which expression shall unless repugnant to the context or meaning thereof, mean and include its successors and assigns) of the Other Part.

**WHEREAS:**

(A) At the request of the Guarantors, the Lender has agreed to grant a loan of INR 7,65,000/- Indian Rupees NINE Lacs Sixty Five Thousand Only (Rupees only) ("Facility" or "Loan") to Mr. CHANDRASHEKHAR SHAFNA, a partnership firm duly registered under

Indian Partnership Act, 1932, having its registered office at \_\_\_\_\_ OR M/s. \_\_\_\_\_

registered office at \_\_\_\_\_, a company incorporated under the Companies Act, 1956, having its and conditions mentioned in the Facility Letter dated \_\_\_\_\_ (hereinafter called as "Borrower") on the terms \_\_\_\_\_ duly accepted by the Borrower (hereinafter referred to as "Facility Letter") and on the Loan Agreement dated \_\_\_\_\_ executed by and between the Borrower and the Lender (hereinafter referred to as "Loan Agreement");

(The Facility Letter and the Loan Agreement shall collectively be referred to as "Agreements")

One of the conditions of Lender having agreed to grant/having granted the Facility, to the Borrower is that the Guarantors shall execute an unconditional and irrevocable continuing Guarantee in favour of the

**ATTESTED**

MOHAN PAL  
DISTT. INDORE  
M. P. GOVT.

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Ramnath

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NOW THESE PRESENTS WITNESSETH as follows:-

In consideration of the above, the Guarantors hereby unconditionally, absolutely, irrevocably guarantee to and agree with the Lender as follows.

1. The Guarantors hereby represent and warrant as under:
  - a. That where the guarantor is a Company, it is duly incorporated under the laws of country of incorporation;
  - b. The Guarantors have the power to enter into and exercise their rights and perform their obligations under this Guarantee and proper resolution to this effect has been passed by the Board of Directors in the Board Meeting;
  - c. That execution of this Guarantee and performance of its obligations under this Guarantee will neither contravene any law or regulations to which it they it are subject to nor cause it to be in breach of or default under any agreement/document binding on it them or any of its assets;
  - d. That the obligations under this Guarantee is/are legal, valid, binding and enforceable against it them;
  - e. That the Guarantors are not facing any litigation which would prejudice the right of the Lender under this Guarantee;
  - f. That these representations will remain correct and complied with so long as the Facility and/or any sum thereunder remain outstanding.
2. The Guarantors do hereby Irrevocably and unconditionally jointly and severally guarantee the due repayment to the Lender at its Branch at M.D.U.P. on demand without demur and/or contestation and notwithstanding any dispute between the Lender and the Borrower of all the amounts, including the principal sum of Rs. 9,61,000/- (Rupees Nine Lakh Sixty One Thousand and no/-) and all interest and/or charges and payable by the Borrower to the Lender there under or any part thereof for the time being outstanding and/or the said Facility granted/agreed to be granted by the Lender to the Borrower and all interest, commission, costs, charges and expenses and all other monies whatsoever due owing and payable by the Borrower to the Lender there under ("the said Dues"), in the event of failure on the part of Borrower in repaying the same to the Lender or discharging its liability thereunder (the decision of the Lender as to such default / failure of the Borrower being final, conclusive and binding on the Guarantors).
3. The obligations of the Guarantors hereunder are joint and several and independent than the obligations of Borrower, and a separate action or actions may be brought and prosecuted against the Guarantors alone or jointly with the Borrower.
4. Notwithstanding the Lender's rights under any security which the Lender may have obtained or may obtain the Lender shall have fullest liberty to call upon the Guarantors to pay the principal sum not exceeding Rs. 9,61,000/- (Rupees Nine Lakh Sixty One Thousand and no/-) together with interest as well as the costs (as between advocate and client) charges and expenses, and for other monies for the time being due to the Lender in respect of or under the above mentioned credit facilities/ Facility or any of them without requiring the Lender to realize from the Borrower the amount due to the Lender in respect of the above mentioned Facility/ credit facilities and for requiring the Lender to enforce any remedies or securities available to the Lender.
5. The obligations hereunder are joint and several and independent of the obligations of Borrower, and a separate action or actions may be brought against the Guarantors alone or jointly with the Borrower. In the event of the Guarantors' failure to pay to the Lender the said Dues forthwith on demand made by the Lender then in such event, the said Dues shall bear and carry interest at the rate of \_\_\_\_% per

ATTESTED

M. P. GOYAT  
NOTARY PUBLIC

S. K. S.

3 SEP 2011

amount or such other rate as the Lender may in its absolute discretion stipulate, from the date of demand till payment by the Guarantors.

7. The guarantee herein contained is a continuing one for all amounts advanced by the Lender to the Borrower in respect of or under the aforesaid credit facilities/ Facility as also for all interest costs and other monies which may from time to time become due and remain unpaid to the Lender thereunder and shall not be determined or in any way be affected by any account or accounts opened or to be opened by the Lender becoming nil or coming into credit at any time or from time to time or by reason of the said account or accounts being closed and fresh account or accounts being opened in respect of fresh facilities being granted within the overall limit sanctioned to the Borrower.
  8. The Guarantors hereby indemnify the Lender and shall keep the Lender indemnified and save harmless at all times till the said Facility/said Dues are outstanding, due and payable by the Borrower, against all actions, proceedings, claims and demands, dues, penalties, taxes, losses, damages, cost (as between Advocate and Client) charges and expenses and other liability whatever which may be brought and made against or sustained or incurred by the Lender by reason of having granted/ continued/agreed to grant the said Facility to the Borrower.
  9. The Lender shall be at liberty, and shall have full discretionary power without the Guarantors' further assent and knowledge and without in any way affecting the Guarantors' liability under this Guarantee and the Guarantors hereby waives his/hir rights available to him as surely under the applicable provisions of the Indian Contract Act, 1872 or its statutory modification or re-enactment thereof. To renegociate/relax/release any contract or any term, advance, credit entered into with/granted to the Borrower, or
    - To hold over, renew, or give up in whole or in part, and from time to time, any bills, notes, hypothecations, mortgages, charges, tens or other securities received or to be received from the Borrower either alone or jointly with any other person or persons or from any other person or persons bearing the name of the Borrower;
    - To vary/exchange or release any securities held or to be held by the Lender for or on account of the monies intended to be hereby secured or any part thereof and to renew any bills, notes or other negotiable securities, or
    - To release or discharge the Borrower or any person liable with or for the Borrower as the Guarantors or otherwise, or
    - To do any act or omission the legal consequence of which is to discharge the Borrower or any person liable for or with the Borrower as aforesaid, or
    - To postpone for any time or from time to time the exercise of any power or powers conferred upon the Lender by law or otherwise and to exercise the same any time and in any manner and either to enforce or, forbear to enforce the covenants or agreements entered into by the Lender with the Borrower or any other remedies or securities available to the Lender, or
    - To enter into any composition or compound with or promise to grant extend time or any other indulgence or not to sue, either the Borrower or any other person liable as surely, or collaterally liable for the Borrower, as the Lender may deem fit,
- And the Guarantors shall not be released by any exercise by the Lender of their liberty with reference to the matters aforesaid or any of them.

The Guarantors shall also not be entitled to look into or consider any question or dispute which may arise between the Lender as the Creditor and the Borrower as to repayment by the Borrower to the Lender of all amounts due under the said Facility together with all interest, costs, charges and expenses in respect thereof or otherwise howsoever.

The Guarantors hereby agree that notwithstanding any variation made in the terms of the said Loan Agreement and / or any of the said security documents including reallocation / Interchange of the individual units within the principal sum variation in the rate of interest, extension of the date for payment of the instalments, if any, or any composition made between the Lender and Borrower to give time to or not to sue the Borrower, or the Lender parting with any of the securities given by the Borrower, the Guarantors shall not be released or discharged of their obligation under this Guarantee provided that

ATTESTED

IDENTITY LISTED IN JURIS  
M. P. GOVT

③ 5/8/2017

- in the event of any such variation or composition or agreement, the liability of the Guarantors shall not notwithstanding anything herein contained be deemed to have accrued and the Guarantors shall be deemed to have become liable on the date or dates on which the Borrower shall become liable to pay the amounts due under the said Agreement of Loan and/or any of the said security documents as a result of such variation or composition or agreement.
12. The Guarantors agree that notwithstanding the Lender for any reason whatsoever losing or parting with any of the securities given by the Borrower, the Guarantors shall not be released or discharged of their obligations under this Guarantee and in the event of the Lender so losing or parting with a security the guarantor shall be deemed to have consented to or acquiesced in the same.
13. The Guarantors agree that any admission or acknowledgement in writing signed by the Borrower of the liability or indebtedness of the Borrower or otherwise in relation to the above mentioned credit facilities/ Facility and/or any part payment as may be made by the Borrower towards the Principal, sum hereby guaranteed or any judgement, award or order obtained by the Lender against the Borrower shall be binding on the Guarantors and the Guarantors accept the correctness of any statement of account that may be served on the Borrower which is duly certified by any Officer of the Lender and the same shall be binding and conclusive as against the Guarantors also and the Guarantors further agree that in the Borrower making an acknowledgement or making a payment, the Borrower shall in addition to his personal capacity be deemed to act as the Guarantors duly authorized agent in that behalf for the purposes of Sections 18 and 19 of the Limitation Act of 1963.
14. This Guarantee shall remain in full force and effect until the Borrower is fully discharged by the Lender of all the liabilities under the said Facility and until the Borrower has got the discharge confirmed in writing from Lender and all the dues and claims of the Lender hereunder or relating to the said Dues have been paid or satisfied.
15. Further, this Guarantee shall be applicable to the ultimate balance that may become due to the Lender from the Borrower under the said Facility notwithstanding that the facility accounts maintained by the Lender for the Borrower, may in the meantime or at any time or times have been in credit or may have displayed a reduced or nil balance, and until repayment of such balance the Lender shall be entitled to retain realize or otherwise dispose off in such manner as the Lender may think fit any securities, now or hereafter held by the Lender and without any liability to account to the Guarantors of any appropriation of such securities or of the proceeds thereof until the said ultimate balance shall have been satisfied.
16. And notwithstanding the Lender receiving payments from the Borrower the Guarantors or any person or persons as aforesaid liable to the Lender, or from any security held by the Lender of the whole or any part of the amount hereby guaranteed, if the Borrower shall become bankrupt or insolvent or shall pass a resolution for voluntary winding-up or shall be ordered to be wound-up by an order of the court, or shall enter into any arrangement scheme including rehabilitation scheme approved by Lender/Financial Institution/BIFR etc., compromise with its creditor or creditors, the Lender shall be at liberty without discharging the Guarantors' liability to make or assert to any compromises, compositions or arrangements and to rank as creditors and to prove against the estate of the Borrower for the full amount of the claim of the Lender and to receive dividends, composition or other payments thereon to the entire exclusion and surrender of all the Guarantors' rights as surety in competition with the Lender, notwithstanding the statutes of bankruptcy or any rule of law or equity to the contrary, unless the said Dues have been satisfied in full.
17. Further if the Guarantors now have or shall hereafter take any security from the Borrower in respect of the Guarantors' liability under this Guarantee, the Guarantors will not prove in the Bankruptcy or insolvency or winding-up of the Borrower in respect thereof to the prejudice of the Lender and such security shall stand as a security for the Lender and shall forthwith be deposited with the Lender.
18. Any indebtedness of the Borrower now or hereafter held by the Guarantors are hereby subordinated to the indebtedness of the Borrower to Lender; and such indebtedness of the Borrower to the Guarantors &

ROTARY DISTT. INDORE  
S. P. GOVT

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S. P. GOVT

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S. P. GOVT

- the Lender so requests, shall be collected, enforced and received by the Guarantors as trustee for the Lender and be paid over to Lender on account of the indebtedness of the Borrower to the Lender but without reducing or affecting in any manner the liability of the Guarantors under the other provisions of this Guarantee.
19. The Lender may proceed against and recover from any of the Guarantors' property including any credit balance or security held / to be held in future, by the Lender on the Guarantors' account by sale and/or otherwise and allocate and apply the net proceeds of sale and realization thereof and any other monies in the hands of the Lender standing to the Guarantors' credit or belonging to the Guarantors on any account whatsoever independently the one of the other in such order and in such manner as the Lender may think fit in or towards the payment of any monies payable by the Borrower/Guarantors to the Lender hereunder.
  20. The Guarantors hereby undertake to do execute and perform on demand at the Guarantors' cost all such acts, deeds and things as the Lender may require for its further security or for indemnifying the Lender hereunder and to so required by the Lender to deposit with the Lender cash or any security acceptable to the Lender to cover the total liability and obligations of the Guarantors under this Guarantee.
  21. The decision of the Lender shall be final and binding on the Guarantors in respect of all matters concerning the aforesaid amounts and/or these presents.
  22. To the intent that the Lender may obtain satisfaction of the whole of the claim of the Lender against the Borrower, the Lender may enforce and recover upon this Guarantee for full amount hereby guaranteed and interest thereon notwithstanding any such proof or composition as aforesaid and notwithstanding any other guarantee, security or remedy which the Lender may hold or be entitled to in respect of the said Dues hereby secured or any part thereof, and notwithstanding any charges for interest which may be debited in the account of the Lender for the Borrower or in any account upon which the Borrower is liable.
  23. This guarantee shall not be affected by any change in the constitution of the Borrower or the Guarantor and shall not be determined or in any manner prejudiced by any absorption and amalgamation or re-constitution or alteration in the status or change in the constitution of the Lender but shall ensure and be available for the absorbing or amalgamated or reconstituted or altered or changed authority or body.
  24. This Guarantee shall not be determined or in any manner prejudiced by any absorption and amalgamation or re-constitution or alteration the status or change in the Constitution of the Lender but shall ensure and be available for the absorbing or amalgamated or reconstituted or altered or changed authority or body.
  25. This Guarantee shall be in addition and not in substitution of any other guarantee for the Borrower signed by the Guarantors that the Lender may at any time hold.
  26. In order to give effect to this Guarantee, the Lender shall be entitled to act as if the Guarantors were the Principal debtor to the Lender for all payments and covenants hereby guaranteed.
  27. The Guarantors agree that the Guarantors shall not be entitled to claim the benefit of any legal consequences of any variation of any contract entered into by the Borrower with the Lender, the liability in respect of which is guaranteed by the Guarantors aforesaid.
  28. The Guarantors agrees that as a pre-condition of the said Facility given to the Borrower by the Lender, in case the Borrower commits default in repayment of the said Facility or in the repayment of the Interest thereon or any Instalments thereof on the due dates or in case of default by the Guarantors in the performance of the obligations hereunder, the Lender and/or Reserve Bank of India will have an unqualified right to disclose & publish the name of the Borrower and/or Guarantors and their Directors / Partners / Proprietor as debtors in such manner and through such medium as the Lender or Reserve Bank of India in their absolute discretion may think fit.

**ATTESTED**

Dated  
MORTAN PAL  
MUNICIPAL DISTT. INDIA  
S. P. GOVT

1. S. P. Govt.

Shane

2.

3. 21-5-12/15

29. The Guarantors understand that as a pre-condition, relating to grant of the said Facility to the Borrower and furnishing of guarantee in relation thereto, the Lender, requires consent of the Guarantors for the Facility, granted / to be granted by the Lender for the disclosure of information and data relating to Guarantors, any credit facility availed of by the Guarantors, obligations as assumed by the Guarantors, in relation thereto and default, if any, committed in discharge thereof.
30. Accordingly, the Guarantors hereby Irrevocably and unconditionally agree and give consent for the disclosure by the Lender of all or any such:
- Information and data relating to it / them;
  - The Information or data relating to & / / their obligations in any credit facility granted / to be granted by the Lender and guaranteed by it / them as a Guarantors; and
  - Default, if any, committed by it / them, in discharge of their obligations, as the Lender may deem appropriate and necessary to disclose and furnish to Credit Information Bureau (India) Limited and any other agency authorised in this behalf by RBI.
31. The Guarantors declare that the Information and data furnished by it / them to the Lender are true and correct.
32. The Guarantors undertake that:
- the Credit Information Bureau (India) Limited and any other agency so authorised may use, process the said information and data disclosed by the Lender in the manner as deemed fit by them; and
  - the Credit Information Bureau (India) Limited and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to Lender / financial Institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.
- M. 38. The absence or infinity of borrowing powers on the part of the Borrower or any irregularity in the exercise thereof shall not affect the Guarantors' liability and Facility advanced to the Borrower shall be deemed to be due and owing notwithstanding such absence, infinity or irregularity and this Guarantee shall not be affected by any change in the name by death or otherwise howsoever.
34. This Guarantee shall be enforceable against the Guarantors, jointly and severally, notwithstanding that the securities created to be created by the Borrower the Mortgagor or by the Guarantors or any other collateral securities the Lender might obtain/have obtained from the Guarantors or the Borrower or any negotiable or other securities referred to herein or to which it may extend or be applicable shall at the time of proceedings being taken against the Guarantors on this Guarantee be outstanding or unrealized.
- In addition to all liens upon, and rights of set off against the monies, securities or other property of Guarantors given to the Lender by law, the Lender shall have a lien upon and a right of set off against, all monies, securities and other property of the Guarantors now or hereafter in the possession of or on deposit with the Lender, whether held in a general or special account or deposit, or for safe keeping or otherwise; and every such lien and right of set off may be exercised without demand upon or notice to the Guarantors. No lien or right of set off shall be deemed to have been waived by any act or conduct on the part of the Lender, or by any neglect to exercise such right of set off or to enforce such lien, or by any delay in so doing and every rights of set off and lien shall continue in full force and effect until such rights of set off or lien is specifically waived or released by an instrument in writing executed by Lender.
35. The demand hereunder in writing shall be deemed to have been duly served upon the guarantor by the lender, by sending the same by post addressed to the guarantor at the guarantor's registered office hereunder written and such notice shall be deemed to be properly and duly effected if it is sent by post in a

ATTESTED

*[Signature]*  
MOHAN RAM  
NOTARY DISTT. INDORE  
M. P. GOVT

*[Signature]*

*(3) 51-91-214*

at the addressee last known to it. The Notice shall be deemed to be received by the Guarantor: (i) if sent by post and / Counter on the expiration of 3 days after the same shall have been delivered to the post office / Counter office; (ii) if given by telegram, on the expiration of 24 hours after the telegram shall have been delivered to the telegraph office; and (iii) if delivered personally, when left at the address of the Guarantor as aforesaid, and a certificate by an officer of Lender who sent such notice or communication that the same was so given or made shall be final and conclusive. Any notice to be sent to the Lender by the Guarantor shall be sent by prepaid post at the address mentioned above. The Notice shall be deemed to be received by the Lender when it shall have been actually received by the Lender.

IN WITNESS WHEREOF THE GUARANTORS HAVE EXECUTED THESE PRESENTS THE DAY AND  
YEAR FIRST HEREIN ABOVE WRITTEN.

SIGNED AND DELIVERED

by the withinnamed the Guarantors No. 1  
Mr. \_\_\_\_\_

1. *Dhaval*

SIGNED AND DELIVERED

by the withinnamed the Guarantors No. 2  
Mr. \_\_\_\_\_

2. *Jamnir*

SIGNED AND DELIVERED

by the withinnamed the Guarantors No. 3  
Mrs. \_\_\_\_\_

3. *Sunita*

SIGNED AND DELIVERED

by the withinnamed the Guarantors No. 4  
Mrs. \_\_\_\_\_

WITNESSES:

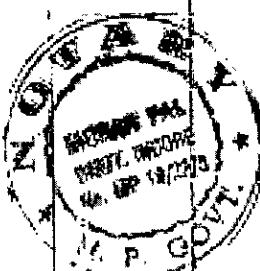
1. Name : Shri Smt. Sunit Chaudhary  
Address : Indore

(Sign Of Witness)

Shri Smt. Sunit Chaudhary

2. Name : Shri Smt. Jam Gupta  
Address : Indore

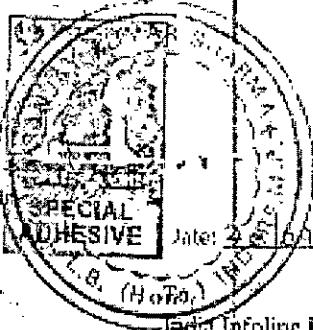
(Sign. Of Witness)



30/8/1977



STATE BANK OF INDIA



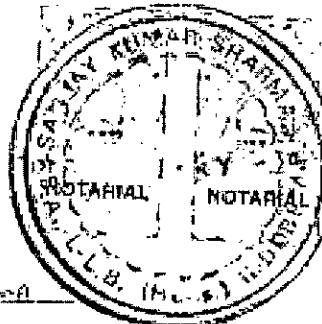
Ref. No. 678943  
Date - 28 JUL 2010

1070 N

### END-USE UNDERTAKING FROM THE CUSTOMER

Date: 28.07.2010

India Infoline Housing Finance Ltd.



Subject Application for Home Loan/Loan against Property

Ref. Application No.: 89 Date 14.07.2010

Name of the Applicant & Co-Applicant: LAXMIBALA SHIVARAM SHANKAR  
RAJKESH SHANKAR

Dear Sir,

I/we the applicant & Co-applicant above named have vide the above referred Application applied for ~~to~~ ~~go~~ ~~go~~ (insert type) loan I have duly submitted the documents to your representative Mr. / Ms. ~~Insert name~~ ~~PRAKASH~~ ~~SABU~~ for availing of a Loan Against Property (hereinafter referred to as the said Loan) from India Infoline Housing Finance Ltd.

As is stated in the Application Form, the said Loan is for the purpose of:  
(Tick the selected option by writing "YES" in the given BOX)

a) construction/purchase of old/new residential/house/\*

YES

b) Purchase of plots for construction of residential/house/\*

N. A.

c) renovation/reconstruction of existing residential/house/\*

N. A.

d) Others //

(Please write and refer the purpose, in words)

(Strike off which is not applicable)

N. A.

I/we hereby represent, warrant and confirm that the aforesaid purpose is a valid purpose and is not speculative or illegal in any manner. I/we further agree, confirm and undertake that the purpose of use of funds under the Loan shall not be changed in any manner during the tenure of the Loan or that such change in purpose shall take place only with the prior written permission of India Infoline Housing Finance Ltd. I/we declare and undertake that the Loan will be used for the sole purpose only and India Infoline Housing Finance Ltd. will not be responsible if any deviation of fund is being done by me/us.

Incase there is any discomfort felt by the Company officials on the revised end-use I/we hereby undertake to close the loan immediately on their notification.

If we agree that any breach or default in complying with all or any of the aforesaid undertaking(s) will constitute an event of default under the Loan Agreement.

Thanking you,

Yours sincerely,

Signature of Applicant(s) & Co-applicant(s)

Note: To be signed by all the applicants/co-applicant on the point marked "X"

X *[Signature]*

ATTESTED

WITNESS BEFORE X

WITNESS  
Smt. Indira (W)

751-31214

**ELECTRONIC CLEARING SERVICE (ECS DEBIT CLEARING) MANDATE FORM**

Authorisation of the Borrower/s to make payments through ECS Debit clearing from Salary/Operating Account of the Borrower/s only

1. Name/s of the Account Holder:

CUMARASHEKHAR SHARMA

2. Particulars of Bank Account

- i. Bank Name: PUNJAB NATIONAL BANK
- ii. Branch Name: AANANDAHA GANT, INDORE
- iii. 9 digit MICR code no.: 452024003
- iv. Account Type (SB/CA/CC): Saving a/c.
- v. Ledger No./Folk No.:
- vi. Account Number: 069 0 000100016560  
(As appearing in the cheque book)

We hereby declare that the particulars given above are correct and complete to the best of my knowledge. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information herein provided by me, We would not hold the user institution (In this case India Infoline Housing Finance Limited) responsible for any consequence ensuing therefrom. We agree to discharge the responsibility expected of me/us as a participant under the scheme.

We hereby authorize the representative carrying this ECS Mandate Form to get it verified and executed.

Account Holder's Signature  
(As in the Bank records)

Joint Account Holder's Signature  
(As in the Bank records)  
(All Joint Account Holder's are required to Sign)

For use of account Holder's Bank only...

We, hereby, certify that the particulars furnished above are correct as per our records, and we hereby declare that a copy of this form, duly complete has been submitted to us by [REDACTED] on [REDACTED]

Bank Stamp  
Branch:  
Date:

(Note: - Mandate to be obtained in 3 copies, Original for Bank, One for User Co and Other for customer)

बैंक द्वारा की अनुमति संख्या/रजिस्ट्रेशन नं. भैंगन/बांद नं. 069900-0170016560 होम - 069900-0170016560
Signature of the authorised Official of the Bank [Signature] 8/10 [Signature]

गांधी नं. सी. एस. गलामो पर देय PAYABLE AT ALL CBS BRANCHES

दिनांक  
DATE

PAY

TO THE ORDER OF Housing Finance Ltd.

या धारक को OR BEARER

रुपये RUPEES TWENTY EIGHT THOUSAND FIVE

HUNDRED AND NINE ONLY -X- अया करें

₹.Rs. 28509/-

ग्राहक  
Accts No.

069900 0 9 4 5 1 6 5 6 0

पंजाब नेशनल बँक द्वारा दिलाई गई।

मानोम गांज, इंदौर (MP) (0686)  
Manoma Ganj, INDORE (MP) - 452 001

PUNB0069900 UAI

S. K. M.

गांधी नं. सी. एस. गलामो पर देय PAYABLE AT ALL CBS BRANCHES

दिनांक  
DATE

PAY

TO THE ORDER OF Housing Finance Ltd.

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₹.Rs. 28509/-

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069900 0 1 0 0 1 6 5 6 0

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मानोम गांज, इंदौर (MP) (0686)  
Manoma Ganj, INDORE (MP) - 452 001

PUNB0069900 UAI

S. K. M.  
S. K. M.

ग्राहक नं. सी. एस. गलामो पर देय PAYABLE AT ALL CBS BRANCHES

दिनांक  
DATE

PAY

TO THE ORDER OF Housing Finance Ltd.

या धारक को OR BEARER

रुपये RUPEES NINE THOUSAND FIVE HUNDRED

AND THREE ONLY -X- अया करें

₹.Rs. 9503/-

ग्राहक  
Accts No.

069900 0 1 0 0 1 6 5 6 1

पंजाब नेशनल बँक द्वारा दिलाई गई।

मानोम गांज, इंदौर (MP) (0686)  
Manoma Ganj, INDORE (MP) - 452 001

PUNB0069900 UAI

S. K. M.

ग्राहक नं. सी. एस. गलामो पर देय PAYABLE AT ALL CBS BRANCHES

दिनांक  
DATE

A/C  
राशी दी ही एस ग्राहको पर देव PAYABLE AT ALL CBS BRANCHES

दिनांक  
DATE

PAY TO THE ORDER OF INDIA IN PUNJAB HOUSING FINANCE LTD.

या धारक को OR BEARER

रुपये RUPEES NINE THOUSAND FIVE HUNDRED

AND THREE ONLY —x—

अद्य करें

R.R. 9503/-

रुपये 0 6 9 9 0 0 0 1 0 0 1 5 5 6 0

पंजाब नेशनल बैंक द्वारा punjab national bank

मनोगढ़ ग्राम, इंदौर (मप) (0689)  
Manogarh Gram, INDORE (MP) - 452 001

PUNB0069900 UAI

1941871 4520240031

34

A/C  
राशी दी ही एस ग्राहको पर देव PAYABLE AT ALL CBS BRANCHES

दिनांक  
DATE

PAY TO THE ORDER OF INDIA IN PUNJAB HOUSING FINANCE LTD.

या धारक को OR BEARER

रुपये RUPEES TWENTY EIGHT THOUSAND FIVE

HUNDRED AND NINE ONLY —x—

अद्य करें

R.R. 28509/-

रुपये 0 6 9 9 0 0 0 1 1 0 0 1 6 5 6 0

पंजाब नेशनल बैंक द्वारा punjab national bank

मनोगढ़ ग्राम, इंदौर (मप) (0689)  
Manogarh Gram, INDORE (MP) - 452 001

PUNB0069900 UAI

1941911 4520240031

32

A/C  
राशी दी ही एस ग्राहको पर देव PAYABLE AT ALL CBS BRANCHES

दिनांक  
DATE

PAY TO THE ORDER OF INDIA IN PUNJAB HOUSING FINANCE LTD.

या धारक को OR BEARER

रुपये RUPEES NINE LACS SIXTY FIVE

THOUSAND RUPEES ONLY —x—

अद्य करें

R.R. 9,65,000/-

रुपये 0 6 9 9 0 0 0 1 0 0 1 6 5 6 0

पंजाब नेशनल बैंक द्वारा punjab national bank

मनोगढ़ ग्राम, इंदौर (मप) (0689)  
Manogarh Gram, INDORE (MP) - 452 001

PUNB0069900 UAI

1941861 4520240031

33

A/C

राशी रुपये को यह नामांकन पर देय PAYABLE AT ALL CBS BRANCHES

Date \_\_\_\_\_

PAY TO THE ORDER OF INCOLINE HOLLINA FINANCE LTD.

रुपये RUPEES NINE THOUSAND FIVE HUNDRED  
AND THREE ONLY - X

अदा करे Rs. 9503/-

Ac. No. 06990010101016560

पंजाब नीतिकाल बैंक द्वारा punjab national bank  
मानोरा ग्राम, इंदौर (मप) (0690)  
Manohora Gram, INDORE (MP) - 452 001  
PUNB0069900 UAI

*S. S. S.*

A/C

राशी रुपये को यह नामांकन पर देय PAYABLE AT ALL CBS BRANCHES

Date \_\_\_\_\_

PAY TO THE ORDER OF INCOLINE HOLLINA FINANCE LTD.

रुपये RUPEES NINE THOUSAND FIVE HUNDRED  
AND THREE ONLY - X

अदा करे Rs. 9503/-

Ac. No. 06990010101016560

पंजाब नीतिकाल बैंक द्वारा punjab national bank  
मानोरा ग्राम, इंदौर (मप) (0690)  
Manohora Gram, INDORE (MP) - 452 001  
PUNB0069900 UAI

*S. S. S.*

A/C

राशी रुपये को यह नामांकन पर देय PAYABLE AT ALL CBS BRANCHES

Date \_\_\_\_\_

PAY TO THE ORDER OF INCOLINE HOLLINA FINANCE LTD.

रुपये RUPEES NINE THOUSAND FIVE HUNDRED  
AND THREE ONLY - X

अदा करे Rs. 9503/-

Ac. No. 06990010101016560

पंजाब नीतिकाल बैंक द्वारा punjab national bank  
मानोरा ग्राम, इंदौर (मप) (0690)  
Manohora Gram, INDORE (MP) - 452 001  
PUNB0069900 UAI

*S. S. S.*

(Insert Date)

To,  
India Infoline Housing Finance Ltd.

Subject: Sole Proprietorship Declaration

1. Mr. CHANDRA SHEKHAR SHARMA<sup>1</sup> running a proprietorship firm  
TADPOV TRADERS at INDORE situated at INDORE ("the said firm") has  
approached INDIA INFOLINE HOUSING FINANCE LTD. for a financial assistance of  
sum of Rs 9,65,000/- (Rupees NINE LAKH SIXTY FIVE THOUSAND) (the  
said loan). The said loan has been sanctioned by INDIA INFOLINE HOUSING  
FINANCE LTD.

I hereby declare, assure and confirm that I am the sole proprietor of the said  
proprietorship firm and have been running the said firm since last 8 YEARS years. I  
am having the sole authority to issue and honour the cheques on behalf of the said firm.

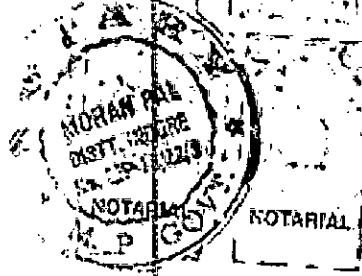
I further state that the above information is true and best of my knowledge. In case, there  
is false declaration and information, I undertake to indemnify INDIA INFOLINE  
HOUSING FINANCE LTD. for any losses, damages caused to INDIA INFOLINE  
HOUSING FINANCE LTD.

Thanking You,

Yours truly,

Mr. CHANDRA SHEKHAR SHARMA  
Sole Proprietor

Name, stamp and Signature of the Borrower



क्षेत्रान् रा. श. नोटरी गजोदय के समक्षः

Date 31.8.96/10

शपथ - पत्र 2

30 AUG 2010

मैं शपथगृहिता रत्यापनके प्रथम करता हूँ कि :-

मेरा नाम INDIRA SHARMA पिता का नाम CHANDRA SNEKHAR SHARMA  
जन्म दिनांक 16/01/1964 व्यवसाय HOUSEWIFE निवासी 61-Telephone Nagar, Kanchan  
Road Indore.

1. यह कि मैं शपथगृहिता उपरोक्त पत्र पर नियात करता क्षोकर मेरी जन्म  
दिनांक 16/01/1964 है।

2. यह कि, मैं शपथगृहिता निम्न प्रकार से इच्छाकार करता हूँ कि :-

नमूना उत्तीर्ण

51/2/96

यह कि, उपरोक्त जो नमूना उत्तीर्ण किये हुए है वह मुझ शपथगृहिता के ली है।  
एव यत्कान मैं ऐसे टारड लाए गी दस्तावेज वर हस्ताक्षर किये जाते हैं वह  
उपरोक्तानुसार ही है।

3. यह कि, यह शपथ पत्र गेरे आजने निवारा, जन्म दिनांक एवं उत्तीर्ण के साक्षात  
में नियादित पिया जा रहा है।

इन्दौर, दिनांक

27 AUG 2010 शपथगृहिता 51/2/96/10

शपथगृहिता 51/2/96/10

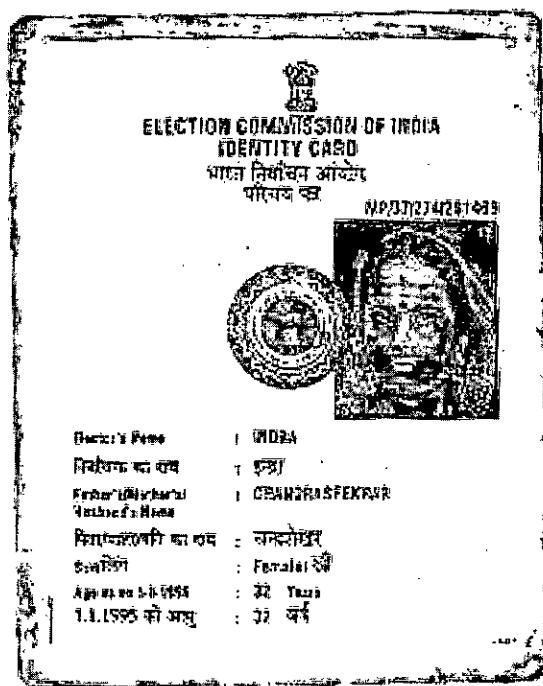
मैं शपथगृहिता पुनः रात्य कथन करता हूँ कि उपरोक्त शपथगृहिता मैं भी गयी समस्त  
आभक्तते वर निजी ज्ञान एवं विश्वास से अमुख गत्वा एवं जाही है।

दस्तीर दिनांक 30 AUG 2010

शपथगृहिता 51/2/96/10

SWEORN BEFORE ME

Mohan Pal  
NOTARY PUBLIC, INDORE  
M.P. NO. 001



SCANNED COPY

Address : NO. 16,  
TELEPHONE RAGA  
IVORE.

Ph. : 25351.  
विधायक काल

Official Signature of  
Electoral Registration Officer  
for 27 CIRCUMSTANCY  
मुख्यमंत्री के विधायक काल  
के लिए नियमों का समाप्ति  
के प्रतिविवर में अनुकूल

Phone : 100002  
Date : 24.07.23  
Date : 24.07.23  
Signature : 24.07.23

R.C.J.

This card may be used as Identity Card  
under different Government Schemes



Test of Credibility



Digitized by Google



#### Starting from scratch

- PROBLEMS OF UPDATES** Under Section 1(1) of the Income Tax Act, 1961:

  1. What would happen if after a transaction, either the prior or the post tax period is re-assessed by any person? In such a case, can it be considered that the transaction has been completed? Or, in other words, is the whole aspect of the re-assessment of the relevant year? Or is it only a part of the relevant year? If so, what would be the effect on the tax position of the relevant year?
  2. Are persons entitled to deduct the expenses of PBT under Section 35(3)(b) from their total income under Section 35(3)(a)?

Page 20



## કાન્દળા નિર્દેશ



卷之三

- Mr. [REDACTED] is a representative of Long Island Telephone, Inc., an entity owned by Bell Atlantic Telephone Company. Mr. [REDACTED] is also a member of the Board of Directors of Long Island Telephone Company.

## សំណើរាយពាណិជ្ជកម្ម

- PROTECTION OF PERSONAL INFORMATION**  
**Protection of Personal Information Act (POPIA)**  
1. No person shall be compelled or otherwise, other than as required by law, to give any information to the Commissioner or any other person or authority in connection with any matter relating to his/her personal, family, or business affairs or the whole or part of the contents of any document or any record of any transaction or occurrence in respect of which the Commissioner has been given power to require disclosure of any information in accordance with the provisions of the Act.

**India Infoline Housing Finance Ltd.**  
Telephone Verification (TVR) format

Customer Name		Mr. Chander Shekhar Shamer					
Loan a/c no.		87					
Telephones 09372591794 9425313335	Contact no.s (with extn where applicable)		Phone type	Contacted (Y/N)	No. of attempts	Directory check	If N provide details
		Residence	Landline			P	
		Office	Postpaid WLL landline	Y	I	N	
		Mobile	Postpaid mobile	Y	I	DE	
			Prepaid WLL			NA	
		Prepaid mobile					
Spoken to		Mr. Chander Shekhar Shamer					
Relationship with applicant		Ceo					
Residence/Personal Details							
Is Residence Address same as system		<input checked="" type="radio"/> Y	<input type="radio"/> N	IF "N" Please enter address			
No. of years at residence		02 yrs					
Residence status		<input type="radio"/> Owned	<input type="radio"/> Parental	<input type="radio"/> Rented	<input type="radio"/> Company provided	<input type="radio"/>	<input type="radio"/> Others
Educational qualification		Graduate					
Any other earning members in the family staying with the applicant		<input checked="" type="radio"/> Y	<input type="radio"/> N	IF "Y" pls provide employment details, designation, and monthly income	Mr. Mulkesh Shamer		
No. of dependants		01					
Children - educational qualifications and occupation/school details							
Office Details							
Is Office Address same as system		<input checked="" type="radio"/> Y	<input type="radio"/> N	IF "N" Please enter address			
Is Employment type same as system? (sal/ emp)		<input checked="" type="radio"/> Y	<input type="radio"/> N	IF "N" Please enter address			
Is type of industry same as system?		<input checked="" type="radio"/> Y	<input type="radio"/> N	IF "N" Please enter details			
Is Company name same as system		<input checked="" type="radio"/> Y	<input type="radio"/> N	IF "N" Please enter details			
Is Designation same as system		<input checked="" type="radio"/> Y	<input type="radio"/> N	IF "N" Please enter details			
Is department same as system		<input checked="" type="radio"/> Y	<input type="radio"/> N	IF "N" Please enter details			
No. of years at office		05 yrs					
Gross Annual Income		2 to 3 lacs per month					
Have you applied to us before?		<input checked="" type="radio"/> Y	<input type="radio"/> N	IF "Y" Please enter details			
Additional Information							
Purpose of loan		Purchase of house/flat purchase					
No. of credit cards owned		—					
Any loans taken (running/closed)		<input checked="" type="radio"/> Y	<input type="radio"/> N				
If yes, pls provide details		Loan amount, EMI, no. of emis paid, name of bank, product, bounces, tenor, outstanding balance					
Reference TVR							
Name	A Shekhar Shamer						
Contact no.	98270 10335						
Relationship with applicant	friend						
Pls check applicants residence or employment details							
Remarks	All						
Decision	<input checked="" type="radio"/> Positive			<input type="radio"/> Negative		<input type="radio"/> Unsuccessful	
Date							
Name of officer	KSHITI, SHARLE						
Signature /stamp (if not submitted in system)	KSHITI, SHARLE						
For IndiaInfoline Housing Finance Ltd.							
Authorised Signatory							

## PERSONAL DISCUSSION FORMAT

## Personal details

Loan account number	89	Borrower details	Co-borrower details	Co-borrower details
Name	Kailash Chandra Shome		Mukesh Shome	
Age	42			
Educational qualifications	Graduate		Graduate	
Relation	self		Brother	
Educational qualifications	Graduate		Graduate	
Reason for taking the loan	Property purchase		Graduate	Purchase
Other earning members	Residence/family details			
	Name:1	Mr. Mukesh Shome		
	Employment Details: company name designation	MLT Paper traders		
	Name:2	Proprietor		
	Employment Details: company name designation			
Children	Institute/ School Name:	/		
No. of dependants (children/others)	01			
Office details				
For salaried-	Total work experience			
	Designation	/		
	Job role / profile	/		
	Brief profile of the company (No. of employees, business details, turnover, profit, etc.)			
For self emp-	No. of employees			
	Operational since	from 20 yrs.		
	Ownership structure (shareholding pattern)	Mr. Kailash Chandra Shome		
	Key manager: (managing director, partner, employee, etc)	Mr. Kailash Chandra Shome		
	Business details: (Constitution, products offered, process, distribution, organizational hierarchy etc)	Retail and wholesale of Stone products		
	Financials: Sales/Turnover/Receipts, Margins, Debtors, Creditors, Loans availed, etc)	2 to 3 days of monthly Revenues		
Property owned, if any	HQ and MP			
Property owned, if any	property owned 2			
Budget Analysis				
INCOME				
Monthly income		2 to 3 days		
Additional monthly income (e.g. rent, agriculture, )	Mention the address of the rental or the agricultural property			
Rented income	Spouse	Rented hrs.		
	Parents			
	Children			
TOTAL INCOME		2 to 3 days		
EXPENSES				
Viving expenses (Food, clothing)	Rs 100/-			
ility Bills (Electricity, Phone, Water)		- 50/-		
Children education		- 20/-		
veyance		- 10/-		
nt				

## ALL EXPENSES

Note

## LIABILITIES

## Active loans

Loan I	Name of bank/finance company	It's funny a time
	Product/ Loan amount	Item due from
	No. of Emis paid/Tenure	Hope get another
	No. of cheque bounces	Accrue interest
	EMI amount	Rente belter in
Loan II	To be closed	Deplete and again
	Name of bank/finance company	Say period will be from
	Product/ Loan amount	Outward
	No. of Emis paid/Tenure	
	No. of cheque bounces	
TOTAL MONTHLY LIABILITIES (EMI AMOUNT)	EMI amount	
	To be closed	Yes/No

## AFFORDABLE EMI

Total income- expenses- liabilities	55 to 80 Co / M.
Maximum EMI as per Income	20 to 25
Loan Amount Expected	12 lac Net Am
Term Expected	180 M
ROI Expected	
EMI Expected	whether actual

Please use the following section to communicate your complete interaction with the customer to the reader of this document

Please select one or more of the options given below to describe the applicant:

Physical appearance:	Well dressed, neat, well groomed	April having two separate business from last 20 yrs.
	Shabby, untidy	
	Improper, objectionable (explain why)	
	Reasonable/Passable	Brings handle by both hands and co-ops with and gained members
Customer behaviour	Ordinary	
	Suitable/polite	
	Rude/Difficult/Unacceptable	
	Authoritative/Obstinate	
	Suspicious/under confident/wary	
	Confident and assertive	

Additional comments, if any (e.g. body language)

Good

Date of discussion

Place of discussion

Name of the officer

Signature / stamp (if not submitted in stamp)

Notes:

Calculation for monthly income - Salaried customers: Net (take home) salary = Basic + DA + HRA + CCA + Medical Allowance + any other

Calculation for monthly income (verified) - Self employed customers: Declared in the income proof

Additional income - This must be verified through CPV/TVR; if not verified it should not exceed 50% of the verified income.

or India Infoline Housing Finance Ltd.

Authorised Signatory

Kshitij Shrivastava

(C64263)

Amit Jain

(C64217)

# Astute Corporate Services Private Limited



## PROFILE REPORT

Personal Details				
Name of the CM	Chandra Shekhar Sharma/Mukesh Sharma			
Family Background	Total 4 members & out of them 1 is earning			
Name of the Company	Tappu Traders			
Total Yrs in business	32 years			
Type of Entity	Proprietorship Concern			
ture of Business Activity	Building Material Supplier			
Staff strength	1 employee			
Major customers				
Major Suppliers				
Customers visiting daily	Yes			
Office / Shop / Business Premises	Business Premises			
Any Other Business	No			
Asset Owned				
Durables	Vehicles	Financial Asset	Property	Others
Yes	Yes 1 Bike & four wheeler Swift	Employee	Yes (at Telephone Nagar)	NA
Case referred by				

Finance  
Agencies

<b>Remarks</b>	<p>Residence Profile check- We have visited at address, D.P Sharma mother met, applicant is residing since 30 years. House is puccka, parental owned, independent, located in middle class locality, area is approx 1500 sq ft. Total 4 members &amp; out of them 1 is earning. Living condition is good. Basic &amp; luxurious amenities seen. Interior &amp; exterior are good. He is having 1 Bike &amp; 1 Swift. Neighbour checked Mr. Arvind Shah he has confirmed existence of applicant.</p> <p>Business Profile check – Business visit done, applicant self met, he is building material supplier since 32 years. Shop is owned, located in commercial locality, area is approx 300 sq ft. Business set up is average. Stock level seen, Bricks, Bags of sand etc. Business activity is average. 1 employee seen. Applicant is purchasing stock from Rajasthan &amp; he is supplying goods to all over MP. Applicant is owner of the given business. Name board seen in the name of Tappu Traders. Neighbour checked Virendra Kumar &amp; no adverse feedback received. No more information received.</p>
<b>Status</b>	<b>Positive</b>
<b>Date Of Visit</b>	<b>14.07.10</b>
<b>Report Submitted by</b>	<b>Sonam Khandelwal</b>



LOCATION	INDORE
REF.NO	588687
STATE	M.P
APPLICANT NAME	CHANDRA SHEKHAR SHARMA/MUKESH SHARMA
DSE NAME	NA
DSA NAME	AAGARIKA ASSOCIATES
PICKUP CRITERIA	SAMPLED
SAMPLED DATE	7/12/2010
COMPLETED DATE	7/14/2010
DEDUP RESULT	POSITIVE
STATUS	POSITIVE
EXECUTIVE NAME	SHAKIL, ROHIT KADAM
REMARKS	BSNL Bill checked & found to be ok. Nagar Nigam Licence checked & found to be ok. ITRS of Chandra Shekhar Sharma & Mukesh Sharma for the Asst year 2009-10, 2008-09, 2007-08 checked & found to be ok. Establishment letter couldn't be checked due to refused by Dept. State Bank of Indore has confirmed A/c number 53001317505 & entries dated from 20.05.10 to 09.06.10. RTS of ICICI Bank has confirmed RTS.Punjab National bank has confirmed A/c no 0699000100016560 & few entries. Indore Premiere Cooperative bank has confirmed A/c number 38/2349/423 & few entries.



ITR	BANK STATEMENT	SALARY SLIP	Salary Certificate	F-16	ID PROOF	Business / Office Proof	Resi proof	Profile	OTHERS
6	3	2	2	0	0	0	0	1	0

- ① Met with APP Mother Devya Bhatt
- ② Fin 13 - (m/s)
- ③ SqFit & You Rec
- ④ Fin-TV, Back Sofas, Almashay, forehead
- ⑤ Trichoblasta
- ⑥ APP operating MLS taffy traders as a  
partner.
- ⑦ APP two Brother doing same business
- ⑧ APP reported Howe test 30 yrs
- ⑨ APP name verified by Motherly baba
- ⑩ Income = ~~not~~ 100

# moneyline

## OFFICE CPV

Customer Name: CHANDRA SHAKHAR SHARMA S/o MUKASHI SHARMA  
 Office Address with Landmarks: MIS TAPPY TRADERS 1 SUKH SHANT NAGAR KANPUR  
 Loan A/c No.: \_\_\_\_\_

Person Met: SELF Designation/ Role in Office: SELF

### OFFICE DETAILS

Is the applicant	<input type="checkbox"/> Salaried	<input checked="" type="checkbox"/> Self employed	<input type="checkbox"/> Housewife	<input type="checkbox"/> Retired	<input type="checkbox"/> Student	
Name of company:						
Type of Organisation	<input checked="" type="checkbox"/> Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> Pvt. Ltd	<input type="checkbox"/> Pub. Ltd	<input type="checkbox"/> MNC	<input type="checkbox"/> Govt/ PSU
Type of Industry	<input type="checkbox"/> Banking	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Hotel/ Restaurant	<input type="checkbox"/> Construction/ Real Estate	<input type="checkbox"/> Consumer Goods	<input type="checkbox"/> Education
	<input type="checkbox"/> Medical	<input type="checkbox"/> Textiles	<input type="checkbox"/> Transportation	<input type="checkbox"/> Telecommunication and IT	<input type="checkbox"/> Retail Trading	
	<i>Building material Supply</i>					
Building	<input type="checkbox"/> Commercial	<input type="checkbox"/> Business Centre	<input type="checkbox"/> Factory	<input type="checkbox"/> Residential		
Locality	<input type="checkbox"/> Posh	<input checked="" type="checkbox"/> Middle class	<input checked="" type="checkbox"/> Lower income	<input type="checkbox"/> Slum area	<input type="checkbox"/> Unauthorized	
Locating add is	<input checked="" type="checkbox"/> Easy	<input type="checkbox"/> Difficult				
Is there a name plate/ signboard outside the office?	<input checked="" type="checkbox"/> Y	<input type="checkbox"/> N	<i>102, Tappay Road, Dehradoon 20130</i>			
Area in sq. ft. (approx.)	<input type="checkbox"/> <400	<input type="checkbox"/> 400-750	<input type="checkbox"/> 750-1000	<input type="checkbox"/> 1000-1500	<input type="checkbox"/> >1500	

### Designation (for salaried only)

No. of employees	<input type="checkbox"/> 1-2	<input type="checkbox"/> 3-9	<input type="checkbox"/> = >10 (pls specify) _____		
Level of activity	<input type="checkbox"/> None	<input checked="" type="checkbox"/> Low	<input type="checkbox"/> Medium	<input type="checkbox"/> High	
Assets seen	<input checked="" type="checkbox"/> Telephone	<input type="checkbox"/> Fax	<input type="checkbox"/> Xerox	<input type="checkbox"/> EPBAX	<input type="checkbox"/> Air Conditioners
	<input type="checkbox"/> Computers	<input type="checkbox"/> Lathe machine	<input type="checkbox"/> Others		
Stock seen	<input type="checkbox"/> None	<input checked="" type="checkbox"/> Low	<input type="checkbox"/> Medium	<input type="checkbox"/> High	
No. of years in current business/ job	<input type="checkbox"/> <1	<input type="checkbox"/> 1-2	<input type="checkbox"/> 2-4	<input type="checkbox"/> 4-6	<input type="checkbox"/> 6-8
<input type="checkbox"/> >8					

If < 1, pls provide previous business details/ job details

Type of Industry, No. of years

Office Status (for self employed only)  Owned  Rented

Is this a residence cum office (for self employed only)  Y  N

Neighbour Check: Do neighbours recognize applicant?  Y  N  
 If salaried, do colleagues/guard recognise applicant?

Is the feedback positive?  Y  N

### CPV DECISION

<input checked="" type="checkbox"/> Positive	<input type="checkbox"/> Negative	<input type="checkbox"/> Unsuccessful	
Negative (pls state reason):	<input type="checkbox"/> No Activity	<input type="checkbox"/> Unauthorized construction/ locality	<input type="checkbox"/> Negative feedback from neighbours
	<input type="checkbox"/> Contradictory information/ Applicant is not the owner	<input type="checkbox"/> Special profile (politically connected, press, etc)	<input type="checkbox"/> Applicant is a defaulter with other banks/ finance companies
Unsuccessful (pls state reason):	<input type="checkbox"/> Unable to trace address	<input type="checkbox"/> Unable to get information	<input type="checkbox"/> Office closed/ shut

Any other reason for negative or unsuccessful verification

Additional comments, if any

P.T.O.

Name of Verifier:

V.G.S.M

10/07/2010

11/07/2010

Signature:

Yogesh

Date:

07/07/10

Agency Stamp:



- ① MBT WITH APP - SELF
- ② APP IS PROP. LAST 20 YEARS
- ③ NAB: BUILDING MATERIAL SEALS
- ④ OWNED SHOPE
- ⑤ ACTIVITY FAIR - FURNISHING FAIR TABLE: CHAIR  
PHONE
- ⑥ BUSINESS INCOME 35000 THARTI FIVE THAVZ  
RUPES
- ⑦ BUSINESS AREA: OFFICE AREA → 10x10 TEEN SED  
OPEN AREA → 20x30
- ⑧ BUSINESS BOARD SCREEN
- ⑨ BUSINESS STOCK: AMOUNT - 100000
- ⑩ NAMES/o ADD: VARIFIE ① AMBIKA MILK SANTER  
② BABA TRANDERS

MONEYLINE CREDIT LTD - VALUATION REPORT

Valuer Name: SWISH CONSULTANTS

Date of Report: 10/07/2010

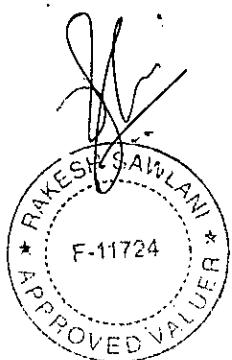
Valuation Request Reference No.: ML/JULY2010/03

Report Summary -

Photographs	Front View	Bedroom	Living Room	Shop
3	2	NA	1	NA

**Application Details**

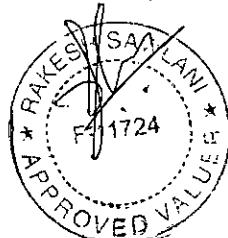
Prospect No.		
Loan Type		
Name of Applicant	CHANDRA SHEKHAR SHARMA	
Contact Persons Nos		
Name of Owner		
Property Area	SUPER B.UP. AREA : 928 SQ FT	
Holding Type	-	
Are sale deed and sanction plan provided	YES	
Property Usage as per documents and as per site	RESIDENTIAL	
Area Authorized	Yes	
<b>Address of Property</b>		
As per documents	FLAT NO. 304, SANSKRITI APPT., 82, SWAMI VIVEKANAND NAGAR, KANADIA ROAD, INDORE	
As per site	FLAT NO. 304, SANSKRITI APPT., 82, SWAMI VIVEKANAND NAGAR, KANADIA ROAD, INDORE	
Landmark	KANADIA ROAD	
Locality	Commercial / Residential	
Neighbourhood Type and Marketability	Residential	
	Road Width	-
Accessibility	Site Access and independent Access	Independent Access
Proximity to Amenities	Specify how far is the property from	post office/banks/police station/other amenities – Within 1 Km
Within Municipal Limits	YES	
Document Details	Sale deed provided	



<b>Site Boundaries</b>	As per documents	As per site	
East	Flat No. 303	Flat No. 303	
West	Side passage	Side passage	
North	Passage	Passage	
South	Road	Road	
<b>If Sanction Plan provided-</b>			
<b>Sanctioning Authority, Sanction Plan No. and Date</b>	IMC , INDORE	Not Legible	Part M.O.S. Covered.
<b>Sanctioned for Floors</b>	BM+G+3	<b>Constructed up to floors</b>	LG+UG+3
<b>Sanctioned Area</b>		<b>Constructed Area at site</b>	
<b>FAR Deviation %</b>			
<b>Setback deviation comments if any</b>			
<b>No. of Units Sanctioned</b>		<b>No. Of Units Constructed</b>	4
<b>Can the deviation be regularized?</b>			
<b>If yes, how?</b>			

#### Technical Details

<b>Type of Structure</b>	Framed/Load Bearing/Mixed	R.C.C.		
		MF1	MF2	MF3
	BF/St.F	NA	MF1	NA
	FLAT NO. 304, THIRD FLOOR	Residential	MF2	NA
	FF	NA	MF3	NA
	SF	NA	MF4	NA
	TF	NA	MF5	NA
<b>Accommodation</b>	Floor No. in case of flat	FLAT NO. 304, THIRD FLOOR		
<b>Floorwise Occupancy</b>	BF/SLF	NA	MF1	NA
	FLAT NO. 304, THIRD FLOOR	Occupied	MF2	NA
	FF	NA	MF3	NA
	SF	NA	MF4	NA
	TF	NA	MF5	NA
	Any other floor, incase of flat			
<b>Area (As per documents)</b>	BF/St.F	NA	MF1	
Area should be clearly mentioned as Built Up Area/Super Built Up Area/Carpet Area	Super BUP Area : FLAT NO. 304,	928 SQ FT	MF2	
	FF	NA	MF3	
	SF	NA	MF4	
	TF	NA	MF5	
	Total Area	NA		
<b>Area (as measured at site)</b>	BF/St.F	NA	MF1	
Area should be clearly mentioned as Built Up Area/Super Built Up Area/Carpet Area in case of	Super BUP Area : FLAT NO. 304,	928 SQ FT	MF2	
	F.F	NA	MF3	
	SF	NA	MF4	



<b>Apartments</b>	TF	NA	MF5
	<b>TOTAL AREA</b>	NA	
<b>Completion Status</b>	Physical Progress	100%	
	% Progress	100%	
	% Recommended	100%	
<b>Age</b>	Age of the property	10 Years	
	Residual Age	50 Years	

#### **Market Valuation**

<b>Sl. No.</b>	<b>Particulars</b>	<b>Area (in sft/sq. yd)</b>	<b>Rate/unit area (sft)</b>	<b>Total Value</b>
<b>1</b>	<b>Land</b>			
2	<b>Carpet Area/BUA/Salable Area (Floor No. to be mentioned)</b>			
	<b>Super BUP Area : FLAT NO. 304, THIRD FLOOR</b>	928 SQ FT	1300	12.06 lacs
	<b>Carpet Area/BUA/SBUA – FF Approx. permissible Built up area</b>			
	<b>Carpet Area/BUA/SBUA – SF Approx. permissible Built up area</b>			
	<b>Carpet Area/BUA/SBUA – TF</b>	NA	NA	
<b>3</b>	<b>Additional Amenities</b>			
	<b>Car Parking</b>	NA	NA	
	<b>Interiors-pls specify</b>			
	<b>Any other amenities - Pls specify</b>			
<b>4</b>	<b>Depreciation</b>			
	<b>NET MORTGAGABLE VALUE</b>			12.06 Lacs
<b>5</b>	<b>Value as per Government Rates</b>			
<b>6</b>	<b>Forced Market Value</b>	Rs. 9.65 Lacs		

#### **Other Details**

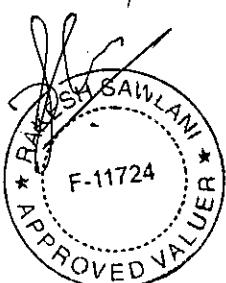
<b>Is this property earlier valued by you?</b>	No
<b>Is the property on any demolition list of the government?</b>	—
<b>Comments on salability</b>	<b>Marketable property</b>
<b>Any other comments/remarks</b>	1. VALUATION INCLUDES ALL AMENITIES.

**Declaration -** 1) The property was inspected by me/our authorized representative.  
 2) We have no direct or indirect interest in the property valued.  
 3) The information furnished above is correct to the best of our knowledge and belief and as per factual position & information given to us and is based on the copy of documents/plans, submitted, to us by Moneyline Credit Ltd. Or shown to us by the client.

Signature and Seal of the valuer

Date: 10-07-2010

Place: Indore





FLAT NO. 304, SANSKRITI APPT., 82, SWAMI  
VIVEKANAND NAGAR, KANADIA ROAD, INDORE





# MAHESH AGRAWAL & ASSOCIATES

CHARTERED ENGINEER, ARCHITECTS, GOVT. APPROVED VALUER

LG-2, "Royal House", 11/3, Ushaganj (Near Bright School) Chhawni, INDORE-1

New Add. 117, President Tower, Madhu Milan Talkies Chouraha, INDORE-1

Phone : 0731 - (O) 4044404, 3926549 (R) 4090444, Mob. : 98275 - 31133

E-mail - valmaassociates@yahoo.com

## MONEYLINE CREDIT LTD - VALUATION REPORT

### KIND ATTENTION

Valuer Name : Mr. Mahesh Agrawal

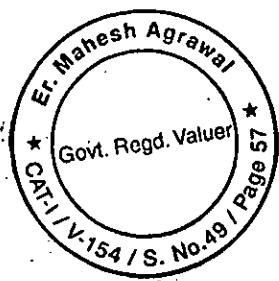
Date of Report : 14<sup>th</sup> July 2010

Valuation Request Reference No.

### Report Summary

Photographs	Front View	Surrounding	Living Room	Kitchen
3	1	1	1	

Application Details		
Prospect No.		
Loan Type		
Name of Applicant		Mr. Chandra Shekhar Sharma
Contact Persons Nos		Mr. Sharma
Name of Owner (As Given by GE)		Mrs. Seema Choudhary POA: Mr. Suresh Morya
Property Area		928 sq.ft. Super built up area
Holding Type		LEASEHOLD/FREEHOLD
Are sale deed and sanction plan provided		Sale agreement and sanctioned map is provided
Property Usage as per documents and as per site		Residential
Area Authorized		Yes
Address of Property		
As per documents		Flat no. 304 Third floor in Sanskriti Apartment on Plot No. 82 at Swami Vivekanand Nagar Kanadia Road Indore
As per site		as above
Landmark		Kanadia Road
Locality		Residential
Neighbourhood Type and Marketability	Residential/commercial area	
Accessibility	Road Width	36.58mt
	Site Access and independent Access	Independent Access
Proximity to Amenities	Specify how far is the property from Post office/banks/police station/other amenities: Within 1.00 to 1.00Km.	
Within Municipal Limits	Yes	



*MJ*  
Mahesh Agrawal

Chartered Engineer

M-130001-0

B. E (Civil) MIE, FIV

IMCL No. Str./147/2010/11

Site Boundaries	As per documents	As per site
East	Flat no. 303	Flat no. 303
West	MOS	MOS
North	Common passage	Common passage & stair
South	Road	MOS then Road

Document Details			
Latest Sale deed	Yes provided		
If Sanction Plan provided-	Yes provided		
Sanctioning Authority, Sanction Plan No. and Date	IMC	Sanctioned no. 2/390	Dated 01.12.1997
Sanctioned for Floors	Multi story	Constructed up to floors	G+3
Sanctioned Area	S.B. 928 sq.ft for flat	Constructed Area at site	928 sq.ft
FAR Deviation %		Permissible 1.50	utilized 1.50
Setback deviation comments if any	N.A.		
No. of Units Sanctioned	G+3		
Can the deviation be regularized?		NA	
If yes, how?		NA	

Technical Details				
Type of Structure	Framed/Load Bearing/Mixed			R.C.C. Framed
	BF/St.F	N.A.	MF1	N.A.
	G.F.	N.A.	MF2	N.A.
	FF	N.A.	MF3	N.A.
Accommodation	Floor No. in case of flat			Third floor
Floor wise Occupancy	BF/St.F	N.A.	MF1	NA
	GF	N.A.	MF2	NA
	FF	N.A.	MF3	NA
	Any other floor, incase of flat			seller occupied
Area (As per the Documents)	BF/Sq.Ft	N.A.	MF1	N.A.
Area should be clearly mentioned as Built Up Area/Super Built Up Area/Carpet Area	GF	N.A.	MF2	N.A.
	FF	N.A.	MF3	N.A.
	Total Area			N.A.
Area (as measured at site)	BF/Sq.Ft	N.A.	MF1	N.A.
Area should be clearly mentioned as Built Up Area/Super Built Up Area/Carpet Area in case of Apartments	GF	N.A.	MF2	N.A.
	FF	N.A.	MF3	N.A.
	Total Area			N.A.

  
*Mahesh Agrawal*  
 Charterd Engineer  
 M-130001-0  
 B. E (Civil) MIE, FIV  
 IMCL No. Str./147/2010/11

Completion Status	Physical Progress		
	% Progress	100%	
	% Recommended	100%	
Age	Age of the property	12 Years	
	Residual Age	60-12=48 Years	

#### Market Valuation

Sl. No.	Particulars	Area (in sft/sq. yd)	Rate/unit area (sft/sq. yd)	Total Value
1	Land	N.A.	N.A.	N.A.
2	Carpet Area/BUA/Salable Area (Permissible)(Floor No. to be mentioned)	Super b/up 928 sqf	1500/-	13.92 Lacs
	Carpet Area/BUA/SBUA – BASEMENT(Permissible)	N.A.	N.A.	N.A.
	Carpet Area/BUA/SBUA – GF (Permissible)	N.A.	N.A.	N.A.
	Carpet Area/BUA/SBUA – FF (Permissible)	N.A.	N.A.	N.A.
	<b>TOTAL</b>			<b>13.92 Lacs</b>

3	<b>Additional Amenities</b>		Market rate considered
	Car Parking	N.A.	
	Interiors-pls specify	N.A.	
	Any other amenities - Pls specify	N.A.	
4	Depreciation	N.A.	
	<b>NET MORTGAGABLE VALUE</b>	Rs. 13.92 Lacs Rs. Thirteen Lacs Ninety Two Thousand	
		928sq.ft. @ 18000/10.76=Rs. 15.52 Lacs (-)15% = Rs. 13.19 Lacs	
5	Value as per Government Rates		
6	Forced Market Value	Rs. 11.80 Lacs	

Other Details	
Is this property earlier valued by you?	No
Is the property on any demolition list of the government?	No
Comments on salability	Marketable property
Any other comments/remarks	This area is fully developed

#### Declaration -

- 1) The property was inspected by me/our authorized representative:
- 2) We have no direct or indirect interest in the property valued.
- 3) The information furnished above is correct to the best of our knowledge and belief and as per factual position & information given to us and is based on the copy of documents/plans, submitted, to us by Moneyline Credit Ltd. Or shown to us by the client.

Signature and Seal of the valuer

Date: 14.07.2010

Place: Indore



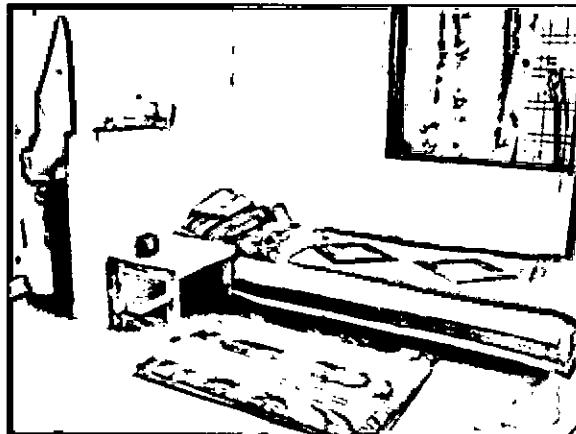
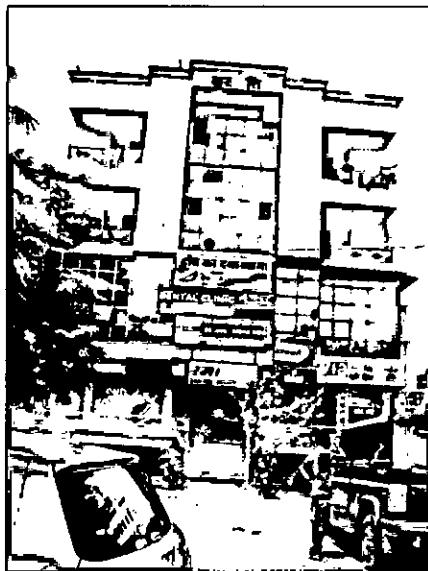
*Mahesh Agrawal*

Chartered Engineer

M-130001-0

B. E (Civil) MIE, FIV  
IMCL No. Str./147/2010/11

Property address: Flat no. 304 Third floor in Sanskriti Apartment on Plot No. 82 at Swami Vivekanand Nagar Kanadia Road Indore  
Applicant: - Mr. Chandra Shekhar Sharma



M.A.

*Mahesh Agrawal*  
Chartered Engineer  
M-130001-0  
B. E (Civil) MIE, FIV  
IMCL No. Str./147/2010/11

**NAME OF APPLICANT** : **MR. CHANDRA SHEKHAR SHARMA**

**Name of Co-Applicant** : **MR. MUKESH SHARMA**

**Reference No.** : **IIL/LIP/10-11/150**      **Report Date** : **13<sup>th</sup> July 2010**

**Name of the Concern** : **M/S TAPPU TRADERS**

**House Address** : **161,  
Telephone Nagar,  
Kanadia Road,  
Indore (M.P)**

**Shop Address (Visited)** : **1,  
Sukh shanti Nagar,  
Bicholi Road,  
Indore (M.P)**

**Phone No.** : **94253-13335  
0731-2591794**

**Appointment Fixed** : **4.00 P.M.**      **Date Visited** : **12<sup>th</sup> July 2010**

**Structure of Loan** : **Applicant has applied for loan of Rs. 10.00 lacs.**

**No. of Visit** : **This is the First visit to the Applicant.**

**Person Met** : **MR. MUKESH SHARMA**

The following date and explanation are based on the information provided to us during the course of visit. Visit was done at shop.

**About the Co-Applicant** :

**MR. CHANDRA SHEKHAR SHARMA** is 48 years old businessman. Applicant has done BA, MA. Applicant is engaged in retail trading business of building material at above-mentioned address under the name and style of "M/S TAPPU TRADERS" from last 20 years. Applicant has joint-family consisting of 10 members including self, wife, mother father, son, daughter, brother, brother's wife and their children. Applicant's brother is engaged in trading business of kota stones and marbles.

**About the Business** :



Applicant engaged in retail trading business of building material at above-mentioned address under the name and style of "M/S TAPPU TRADERS" from last 20 years. Applicant operates his business activity at above-mentioned address, which is his own property. Applicant and Co-Applicant carry their businesses from the same shop. There is no bifurcation seen of businesses of Applicant and Co-Applicant at the shop. It is concluded by observing Income Tax Returns that building material supply business is carried by Mr. Chandra Shekhar Sharma and stones trading business is carried by Mr. Mukesh Sharma. Applicant supplies all types of building material i.e. gitti, bricks, sand, etc. Applicant supplies building material to builders and other local customers on maximum cash or credit basis. Applicant all sales are made in local market. Applicant purchase required material from local market on cash or credit basis. Applicants all business is made on kacha basis. Applicant has about 10% margin on his business activity. The said shop is shared by Applicant and Co-Applicant for their businesses and therefore expenditure is also shared by both of them.

**About House :**

Applicant resides at 161, Telephone Nagar, Kanadia Road, Indore (M.P) having 2200 sq. ft. area. The said house is his owned property with PMV of Rs. 90.00 Lacs.

**About Shop :**

Applicant's operates his trading business activity from shop situated at 1, Sukh Shanti Nagar, Bicholi Road, Indore (M.P.) having 3650 sq. ft. plot area with PMV of Rs. 2.50 crores.

**Document Observed :**

- Income Tax Papers
- Bank Statements

**Automation Level :**

The above-mentioned shop is simple furnished with furniture and stock of bricks.

**Sales/Receipts :**

Applicant has gross turnover of Rs. 0.50 to 1.00 Lacs per month from his business. Applicant supplies said products to builders and local customers on cash or credit basis. Applicant all business is made on kacha basis.

**Purchase :**

Applicant purchases required material from local market on cash or credit basis. As per Applicant his all purchases are made on kaccha Basis.

**Margins :**

Applicant has 10% margin on his business.

**Expenditure :**

As per the Applicant he has Rs. 10000/- per month total expenses including labour charges, telephone etc. in his business

**ASSETS :**



- Applicant has house property situated at Telephone Nagar having 2200 sq. ft. area with PMV of Rs. 90.00 Lacs.
- Applicant has a plot at Sukh Shanti Nagar having 3650 sq. ft. area with PMV of Rs. 2.50 crores. Shop is situated at this plot.
- Applicant has 1 two wheeler.
- Applicant has 1 four wheeler.

#### **LOAN**

- Applicant has a home loan from HDFC having EMI of Rs. 2800/-.

#### **OTHER INCOME**

- Applicant's brother is engaged in the business of trading of stones and marbles.

#### **END USE**

As per the Applicant, use the loan facility for purchase of flat.

#### **SECURITY OFFERED**

The address of the above mentioned property is:-

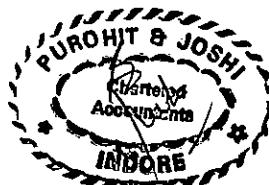
**304,  
Sanskriti Apartment,  
82, Swami Vivekanand Nagar,  
Kanadia Road,  
Indore (M.P)**

The said property having 275 sq. ft. area with PMV of Rs. 14.00 Lacs.

#### **Observation noted / provided at the time of visit:**

At the time of visit Applicant was at his shop. Applicant and Co-Applicant carry their businesses from the same shop. There is no bifurcation seen of businesses of Applicant and Co-Applicant at the shop. It is concluded by observing Income Tax Returns that building material supply business is carried by Mr. Chandra Shekhar Sharma and stones trading business is carried by Mr. Mukesh Sharma.

**Summary Report**



**MR. CHANDRA SHEKHAR SHARMA** is 48 years old businessman. Applicant has done BA, MA. Applicant is engaged in retail trading business of building material at above-mentioned address under the name and style of "M/S TAPPU TRADERS" from last 20 years. Applicant has joint family consisting of 10 members including self, wife, mother father, son, daughter, brother, brother's wife and their children. Applicant's brother is engaged in trading business of kota stones and marbles. Applicant supplies all types of building material i.e. gitti, bricks, sand, etc. Applicant supplies building material to builders and other local customers on maximum cash or credit basis. Applicant all sales are made in local market. Applicant purchase required material from local market on cash or credit basis. Applicants all business is made on kacha basis. Applicant has about 10% margin on his business activity. The said shop is shared by Applicant and Co-Applicant for their businesses and therefore expenditure is also shared by both of them. Applicant resides at 161, Telephone Nagar, Kanadia Road, Indore (M.P) having 2200 sq. ft. area. The said house is his owned property with PMV of Rs. 90.00 Lacs. Applicant's operates his trading business activity from shop situated at 1, Sukh Shanti Nagar, Bicholi Road, Indore (M.P.) having 3650 sq. ft. plot area with PMV of Rs. 2.50 crores. As per the Applicant, use the loan facility for purchase of flat.

Applicant is ready to Pay Rs. 20,000/- as EMI of Loan.

An attempt has been made to prepare a Balance Sheet as well as a Profit and Loss Account as per the information collected during the visit. Please find attached financial of the firm.

**Disclaimer Clause**

This report (including any attachments) has been prepared on the basis of verbal information provided by the person contacted. India Infoline Limited will be solely responsible for any actions taken on this report and any liabilities directly or indirectly accruing from such actions.



**BALANCE SHEET**  
**AS ON 31/03/2009**  
**M/S TAPPU TRADERS**  
**MR. CHANDRA SHEKHAR SHARMA**

LIABILITIES	Amount	Estimated	ASSETS	Amount	Estimated
Capital	483780	886810	Investment in Business	345105	345105
			Sundry Debtors	115000	115000
			Motorcycle	4107	4107
			Cash in hand & at Bank	19568	422598
<b>Total</b>	<b>483780</b>	<b>886810</b>	<b>Total</b>	<b>483780</b>	<b>886810</b>

**ASSUMPTION :-**

- 1 All assets taken at book value except cash .

**TRADING AND PROFIT & LOSS ACCOUNT**  
**FOR THE YEAR ENDING ON 31/03/2009**  
**M/S TAPPU TRADERS**  
**MR. CHANDRA SHEKHAR SHARMA**

PARTICULARS	Amount	Estimated	PARTICULARS	Amount	Estimated
To Opening Stock	65037	65037	By Sales	1244587	1929110
To Purchases	921548	1427541	By Closing Stock	33896	33896
To A/c Salary	6000	6000			
To Salary to Staff	24000	24000			
To Conveyance Exp.	7154	7154			
To Electricity Exp.	6215	6215			
To Shop Rent	6000	6000			
To Shop Exp.	3158	3158			
To Legal Exp.	1500	1500			
To Stationery & Printing	1972	1972			
To Postage & telegram	254	254			
To Chowkidary Exp.	3600	3600			
To Travelling Exp.	7545	7545			
To Net Profit	224500	403030			
<b>Total</b>	<b>1278483</b>	<b>1963006</b>	<b>Total</b>	<b>1278483</b>	<b>1963006</b>

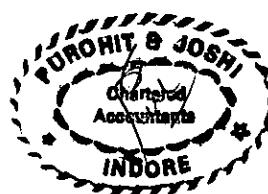
**ASSUMPTION :-**

- 1 Sales are estimated on the basis of documents and information is provided by the Applicant.
- 2 Opening and closing stocks are taken as it is.
- 3 Purchase is taken @ 74% of sales.
- 4 Rest all exp. are taken as it is.

**MR. CHANDRA SHEKHAR SHARMA**

**Summary Report of LIP :-**

A. Profit before Tax as per Income Tax Report	224500
B. Profit before Tax as per LIP Report	403030
Difference between A & B	178530



**NAME OF APPLICANT** : **MR. CHANDRA SHEKHAR SHARMA**

**Name of Co-Applicant** : **MR. MUKESH SHARMA**

**Reference No.** : **III/LIP/10-11/151**      **Report Date** : **13<sup>th</sup> July 2010**

**Name of the Concern** : **M/S TAPPU TRADERS**

**House Address** : **161,  
Telephone Nagar,  
Kanadia Road,  
Indore (M.P)**

**Shop Address (Visited)** : **1,  
Sukh shanti Nagar,  
Bicholi Road,  
Indore (M.P)**

**Phone No.** : **94253-13335  
0731-2591794**

**Appointment Fixed** : **4.00 P.M.**      **Date Visited** : **12<sup>th</sup> July 2010**

**Structure of Loan** : **Co-Applicant had applied for a loan of Rs. 10.00 Lacs**

**No. of Visit** : **This is the First visit to the Co-Applicant.**

**Person Met** : **MR. MUKESH SHARMA**

The following date and explanation are based on the information provided to us during the course of visit.

**About the Co-Applicant** :

MR. MUKESH SHARMA is 42 years old businessman. Co-Applicant is engaged in trading business of Kota stones under the name and style of "M/S TAPPU TRADERS" at above-mentioned address from last 20 years. Co-Applicant's family consists of 10 members including self, wife, two children, mother, father brother, brother's wife and their children. Co-Applicant's brother is engaged in business of supply of building material and has income of Rs. 0.50-1.00 Lacs per month.

**About the Business**



Co-Applicant is engaged in trading business of Kota stone under the name and style of "M/S TAPPU TRADERS" at above-mentioned address from last 20 years. Co-Applicant operates his business activity at above-mentioned address, which is his own property. Applicant and Co-Applicant carry their businesses from the same shop. There is no bifurcation seen of businesses of Applicant and Co-Applicant at the shop. It is concluded by observing Income Tax Returns that building material supply business is carried by Mr. Chandra Shekhar Sharma and stones trading business is carried by Mr. Mukesh Sharma. Co-Applicant does trading of all types of Kota stones and marbles. Co-Applicant whole sales are made in Indore on cash or credit basis. Co-Applicant purchase kota stones and marbles from local Indore. Co-Applicant having about 10% margins on his business activity.

**About House :**

Co-Applicant resides at 161, Telephone Nagar, Kanadia Road, Indore (M.P) having 2200 sq. ft. area. The said house is his owned property, registered in the name of his brother with PMV of Rs. 90.00 Lacs.

**About Shop :**

Co-Applicant operates his trading business activity from shop situated at 1, Sukh Shanti Nagar, Bicholi Road, Indore (M.P.) having 3650 sq. ft. plot area with PMV of Rs. 2.50 crores. The said shop is shared by Applicant and Co-Applicant and therefore expenses are also shared by both of them.

**Document Observed :**

- Income Tax Papers
- Bank Statement

**Automation Level :**

The above-mentioned shop is simple furnished with Furniture and stock.

**Sales / Gross Receipts :**

Co-Applicant having gross trunover of Rs. 2.50 to 3.00 Lacs per month. Co-Applicant whole sales are made in local market on cash or credit basis.

**Purchases :**

Co-Applicant purchases required material from local Indore.

**Average Stock :**

Co-Applicant maintained stock of about 50000/- for his business activity.

**ASSETS :**

- Applicant has house property situated at Telephone Nagar having 2200 sq. ft. area with PMV of Rs. 90.00 Lacs.
- Applicant has a plot at Sukh Shanti Nagar having 3650 sq. ft. area with PMV of Rs. 2.50 crores. Shop is situated at this plot.
- Applicant has 1 two wheeler.
- Applicant has 1 four wheeler.

**LOANS :**

- Co-Applicant has a home loan from HDFC having EMI of Rs. 2800/-.



**Other Income**

- Co-Applicant's brother is engaged in business of supply of building material and has gross income of Rs. 0.50 to 1.00 Lacs per month.

**END USE**

As per the Co-Applicant, use the loan facility for purchase of flat.

**SECURITY OFFERED**

The address of the above mentioned property is:-

304,  
Sanskriti Apartment,  
82, Swami Vivekanand Nagar,  
Kanadia Road,  
Indore (M.P)

The said property having 275 sq. ft. area with PMV of Rs. 14.00 Lacs.

**Observation noted / provided at the time of visit :**

At the time of visit Co-Applicant was at his shop. Co-Applicant operates his business activity at above-mentioned address, which is his own property. Applicant and Co-Applicant carry their businesses from the same shop. There is no bifurcation seen of businesses of Applicant and Co-Applicant at the shop. It is concluded by observing Income Tax Returns that building material supply business is carried by Mr. Chandra Shekhar Sharma and stones trading business is carried by Mr. Mukesh Sharma.

**Summary Report**

MR. MUKESH SHARMA is 42 years old businessman. Co-Applicant is engaged in trading business of Kota stones under the name and style of "M/S TAPPU TRADERS" at above-mentioned address from last 20 years. Co-Applicant's family consists of 10 members including self, wife, two children, mother, father brother, brother's wife and their children. Co-Applicant does trading of all types of Kota stones and marbles. Co-Applicant whole sales are made in Indore on cash or credit basis. Co-Applicant purchase kota stones and marbles from local Indore. Co-Applicant having about 10% margins on his business activity. Co-Applicant resides at 161, Telephone Nagar, Kanadia Road, Indore (M.P) having 2200 sq. ft. area. The said house is his owned property, registered in the name of his brother with PMV of Rs. 90.00 Lacs. Co-Applicant operates his trading business activity from shop situated at 1, Sukh Shanti Nagar, Bicholi Road, Indore (M.P.) having 3650 sq. ft. plot area with PMV of Rs. 2.50 crores. The said shop is shared by Applicant and Co-Applicant and therefore expenses are also shared by both of them.

Co-Applicant is ready to pay EMI Rs. 20000/- for loan.

An attempt has been made to prepare a Balance Sheet as well as a Profit and Loss Account as per the information collected during the visit. Please find attached financial of the firm.

**Disclaimer Clause**

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**BALANCE SHEET**  
**AS ON 31/03/2009**  
**M/S TAPPU TRADERS**  
**MR. MUKESH SHARMA**

LIABILITIES	Amount	Estimated	ASSETS	Amount	Estimated
Capital	386890	791982	Investment in Business	243125	243125
			Sundry Debtors	125000	125000
			Cash in hand & at Bank	18765	423857
<b>Total</b>	<b>386890</b>	<b>791982</b>	<b>Total</b>	<b>386890</b>	<b>791982</b>

**ASSUMPTION :-**

- 1 All assets taken at book value except cash .

**TRADING AND PROFIT & LOSS ACCOUNT**  
**FOR THE YEAR ENDING ON 31/03/2009**  
**M/S TAPPU TRADERS**  
**MR. MUKESH SHARMA**

PARTICULARS	Amount	Estimated	PARTICULARS	Amount	Estimated
To Opening Stock	84745	84745	By Sales	1348750	2899813
To Purchases	1154870	2464841	By Closing Stock	142919	142919
To Salary	18000	18000			
To Salary to Staff	36000	36000			
To Conveyance Exp.	6154	6154			
To Electricity Exp.	5452	5452			
To Shop Rent	12000	12000			
To Shop Exp.	3485	3485			
To Legal Exp.	1500	1500			
To Stationery & Printing	1512	1512			
To Postage & telegram	351	351			
To Chowkidary Exp.	3600	3600			
To Net Profit	164000	405092			
<b>Total</b>	<b>1491669</b>	<b>3042732</b>	<b>Total</b>	<b>1491669</b>	<b>3042732</b>

**ASSUMPTION :-**

- 1 Gross sales are estimated on the basis of information and documents provided by the Applicant.  
 2 Opening and closing stocks are taken as it is.  
 3 Purchase is taken @ 85% of sales.  
 4 Rest all exp. are taken as it is.

**MR. MUKESH SHARMA**

**Summary Report of LIP :-**

A. Profit before Tax as per Income Tax Report	164000
B. Profit before Tax as per LIP Report	405092
Difference between A & B	241092



CAM - MORTGAGE			
Prospect No.	219		
Location	Indore		
Applicant Name	Suresh Kumar Gulani		
Loan Category / Product Program	LAP - Commercial		
Income Method- Gross Margin / SIP / Banking Surrogate / CFA Income / Normal Income	CFA Income Program		
Type of Customer Segment (Self employed / Salaried/Corporate)	Self employed		
End Use	Customer wants loan for Working Capital in Business		

APPLICANT / CO-APPLICANT DETAILS			
	NAME	AGE AT THE TIME OF LOAN INITIATION	RELATION WITH MAIN APPLICANT
Main Applicant	Suresh Kumar Gulani	44	Self
Co-Applicant 1	Lata Gulani	39	Spouse
Co-Applicant 2	Kishan Gulani	35	Brother
Property Owner	Suresh Kumar Gulani		
FAMILY DETAILS			
Residence Address	515/S. Javandeep Colony, Indore		
Residence Status (Rented/Owned)	Owned		
No of years at Current Residence	1		
Previous Residence Address	NA		
No. of working Family members	3		
No of dependents	2		
Other Details	<p>Applicant Mr. Suresh Kumar Gulani is 44 years old and living with his family at Self owned residential house at 515/S. Javandeep Colony, Indore for last 1 year. Following members consist in his family like Self, Spouse, Two Daughters and a Son. Applicant's Children are engaged in their studies. Applicant's spouse Lata Gulani is engaged in the Trading business of readymade Garments under the name of M/s. Amber Garments</p> <p>Co-applicant Mr.Kishan Gulani is 35 years old and living with his family at owned residential house at 52/4 B.K. Sindhi Colony, Indore for last 10 year. Following members consist in His family including Self, Spouse, Father, Mother and Two Sons. Applicant's Children are engaged in their studies. Applicant's spouse Lata is Housewife.</p>		

BUSINESS DETAILS			
Applicants Office Name	Studio Amber	Amber Garments	Amber Studio
Office Address	10, Annapurna Road, Sudama Nagar, Indore	985, Sudama Nagar, Indore	478, Sudama Nagar, Indore
Office Status (owned/rented)	Owned	Rented	Rented
Constitution (Sole Prop/Partnership/Pvt Ltd Co)	Sole Proprietor	Sole Proprietor	Sole Proprietor
Name of all Partners / Director	NA	NA	NA
Ownership/Shareholding Details	NA	NA	NA
Date of incorporation	NA	NA	NA
No. of Employees	4	3	3
Nature and description of Business	<p>Applicant Mr. Suresh Kumar Gulani is engaged in the business of Operating a Photo Studio under the name &amp; style of M/s. Studio Amber for last 10 yrs. Mr. Suresh Kumar Gulani is the Proprietor of that firm &amp; operate business at 10-11, Sudama Nagar, Indore. Applicant does all work related to Studio i.e. Recording, Audio, Video etc. Applicant provides his services in local market &amp; taking orders for Programs like Birthday Parties, Inaugurations, Engagements, Wedding &amp; other family function. He has Panasonic, Nikon, D-40, D-60, D-90 camera for his business activity. He takes job work services from other Color Lab. In a year he takes order of Marriages &amp; other functions around 40 for which his average billing is approx. 20K with Profit Margin of 80%. Co-applicant Mrs. Lata Gulani is engaged in the Retail trading business of Readymade Garments i.e. Jeans, T-Shirts, Trouzers etc. under the name &amp; style of M/s. Amber garments for last 10 years. Mrs. Lata Gulani is the Prop. of that firm &amp; operates business at 985, Sudama Nagar, Indore. She Purchases garments from Mumbai, Ahmedabad &amp; local market of town on cash as well as credit basis. Co-applicant trades said product in all over of Indore Market on cash basis. Annual turnover of the business is around 20 lacs with Net Profit margin of 40%. Co-applicant Mr. Kishan Gulani is engaged in the business of Operating a Photo Studio under the name &amp; style of M/s. Amber Studio for last 12 yrs. Mr. Kishan Gulani is the Proprietor of that firm &amp; operate business from rented shop at 478, Sudama Nagar, Indore. He does all work related to Studio i.e. Recording, Audio, Video etc. He provides his services in local market &amp; taking orders for Programs like Birthday Parties, Inaugurations, Engagements, Wedding &amp; other family function. He has Panasonic, Nikon, D-40, D-60, D-90 camera for his business activity. He takes job work services from other Color Lab. In a year he takes order of Marriages &amp; other functions around 50 for which his average billing is approx. 20K with Profit Margin of 80%. Whole receipts received in fully Cash basis. Income not considered for loan eligibility calculation.</p>		
Associate Business Entities/ Sister Concerns	NA	NA	NA
Other Business / Employment details	NA	NA	NA

Residence CPV Comments			
	Positive		
Office CPV Comments			
	Positive		

VERIFICATION DETAILS			
VERIFICATION	Main Applicant Suresh Kumar Gulani	Co-applicant Lata Gulani	Co-applicant Kishan Gulani
Bureau	Done-Positive	Done-Positive	Done-Positive
Depute	Done-Positive	Done-Positive	Done-Positive
SDN Negative List	Done-Positive	Done-Positive	Done-Positive
SEBI Negative List	Done-Positive	Done-Positive	Done-Positive
Residence TVR	Done-Positive	Done-Positive	Done-Positive
Office TVR	Done-Positive	Done-Positive	Done-Positive
Reference TVR	Done-Positive	Done-Positive	Done-Positive
BSNL Check(Office)	NA	NA	NA
BSNL Check(Residence)	NA	NA	NA
Residence CPV	Done-Positive	Done-Positive	Done-Positive
Office CPV	Done-Positive	Done-Positive	Done-Positive
Rental CPV	NA	NA	NA
ITR	Done-Positive	Done-Positive	Done-Positive
Bank Stmt	Done-Positive	Done-Positive	Done-Positive
PD (At Office/Res)	Kishan Dhavale (Centre Head - Credit), Alshit Jain (Location Head Sales) & Ankit Modi (Credit Underwriter)		
FCU	Positive		
Profile Check	Positive		
Neighborhood check of Co done with	Positive		
Neighborhood check (Positive/ Negative) & years in existence at current address	Positive		

PROPERTY DETAILS			
Property Address	Flat /Shop No 04, Ground Floor Building No.10-11, Sudama Nagar, Indore		
Type of Property	Commercial		
TITLE SEARCH			
Name of the Owner(s)	Suresh Kumar Gulani		
Title (Ok/Pr./Unclear)	Ok/Pr.		

*Reality*  
*C64263*

Valuation at Market Price		Valuation Report		Value & Date Kutch Sardar	Percentage
Particulars	Value/ Agravated	Value/ Agravated	Percentage		
Self Occupied Residential Property	NA	NA	NA	NA	NA
Rented Property	NA	NA	NA	NA	NA
Value	NA	NA	NA	NA	NA
Self Occupied Commercial Property	2581000	100.00%	2581000	100%	100%
Total	2581000	100.00%	2581000	100%	100%
Date of Valuation	14/08/2010		14/08/2010		
Lower of Both Technical Valuation	2581000				

FINANCIAL DETAILS - For Self Employed		
F.Y.	2008-09	2007-08
ITR Filed Date	As per attached Sheet	As per attached Sheet
Reference Month/Year	March & 2009	March & 2009
Annual Turnover / Receipts	440000	355156
Gross Profit	0	355156
Net Profit, A. A.	237200	178000
Profits from other Business / Profession	0	0
Depreciation	0	0
Interest Expenses	0	0
Net Working Capital	786604	555780
Capital Employed/ Invested (including Prop./ Partner's Capital account Balance)	786604	555780
Reserves and Surplus	0	0
A - Capital Profit/ Reserve & Surplus + Unsecured loans from family	786604	555780
B - Doctor Expenditure & monthly Business Net Worth (last 2 years) = A-B	0	0
Total outside liability = Loans+ Bank borrowings Secured, Unsecured loans, CC/ CC and other Bank borrowings+ Unsecured loans from friends & relatives	0	0
Leverage = Total outside liability/ Networth	0.00	0.00

OO/CC / Other Facilities					
Bank Name	NA	NA			
Approved Limit	NA	NA			
INCOME COMPUTATION	MAIN APPLICANT	CO-APPLICANT 1	CO-APPLICANT 2 +	CO-APPLICANT 3	TOTAL
Salaried/Self Employed/Corporates	Self Employed	Self Employed	Self Employed	NA	
Net Profit, A.Y.(2009-2010)	212500	143955	0	NA	356455
Less : Taxes	0	0	0	NA	0
PAT	212500	143955	0	NA	356455
75% depreciation	0	0	0	NA	0
Total	212500	143955	0	NA	356455
QPA Income Certification SP	607137	481809	0	NA	1088946

UP	
PAT (as per financial)	356455
PAT*4 or PAT*3-(A)	142580
1/4 INCOME -(B)	1068946
Lower of A & B	1068946

LOAN DETAILS								
Borrower Name	Bank/FI	Loan Type	Loan Amnt	EMI	Tenor (Months)	MOR	No of bounce	EMI Considered as Obligation
Surendra Kumar Gulewadi	HDFC Ltd.	Home Loan	650000	7960	216	11	NA	7960
Surendra Kumar Gulewadi	HDFC Ltd.	HL Top Up	600000	8013	120	0	NA	8013
Kishen Gulewadi	HDFC Bank Ltd	Auto Loan	700000	9500	24	14	NA	0
TOTAL			1650000	25473				15973

APPROVAL DETAILS			
Participant	Eligibility as Per Policy	Soft Approval	Final Approval
Loan Amount	1290000	1290000	1290000
Property Value	2581000	2581000	2581000
LTV	49.99%	49.99%	49.99%
Tenor (in months)	60	60	60
Rate	13%	13%	13%
Income	90746	90746	90746
GDS	32.30%	32.30%	32.30%
Other Obligations	15973	15973	15973
FCRR	49.99%	49.99%	49.99%
EMI	29351	29351	29351

S No	Foreclosure	Bank Name	EMI Start Date	EMI End Date
NA	NA	NA	NA	NA

Deviation	Level	Magnitude	Approved By

SPECIAL CONDITION			
1	Approval required for ICL, Fees & Credit Shield Insurance from relevant authority.		
2	Legal Clearance from our Empowered Lawyer.		
RECOMMENDATION			
Credit Manager	KSHITIJ DHAVALE		
Recommended By	KSHITIJ DHAVALE		
Final Approved By	MALEKH VIJAYVERGIA		


  
 Malekh  
 64263

**HOME LOAN APPLICATION FORM**

(Please fill the form in CAPITAL letters in blue or black ink)

Please affix recent  
photograph  
of 1st Applicant



Amount (in Rs.):

1100000/-

Tenure:

180 Months

*Q*  
Loan Rate:  
 Floating

HL : PURCHASE

**I. PERSONAL DETAILS OF 1ST APPLICANT**

Applicant's Name: (Please leave a blank box between two words)

FIRST NAME

MIDDLE NAME

LAST NAME

Date of Birth:

DD MM YYYY

Gender:

 M  F

Marital Status:

 Single  Married

No. of Dependents:

Father's/Spouse's Name:

FIRST NAME

MIDDLE NAME / INITIAL

LAST NAME

Mother's Maiden Name:

Current Residential Address:

City:

PIN Code:

Landmark:

No. Of Years at Current Residence:

Residence Phone:

Mobile:

Residential Details:

+ 9 1

 Own  Parental  Rented  Co-Provided  Others

STD CODE

Permanent Address:

City:

PIN Code:

Preferred Mailing Address:

 High-School  Graduate  Post-Graduate  Professional Current Residence  Permanent Address  Current Office Address Others \_\_\_\_\_ Doctor  Architect  CA  Lawyer  
 Lawyer  Others Two-wheeler  
 Car  None Have you applied to us before?  
 Yes  No

How many Credit Cards do you have? Frequently Used Credit Card Number:

Existing Loans:

 Mortgage  Personal Loans  Car  Two-wheeler  Others**II. EMPLOYMENT DETAILS**

Occupation:

 Salaried  Self Employed  Housewife  
 Student  Retired

PAN/GIR No:

Gross Annual Income:

Other Source of Income:

 Yes  No

Name of the Organisation:

Address:

PIN Code: Landmark: Office Phone:

STD CODE

EXTN.



**VII PROPERTY DETAILS (CONT...)**

Initial Payment Details

Initial Payment Bank A/c Name:

Branch:

Cheque No.

Amount:

Date:

D D M M Y Y Y Y

**VIII REFERENCES**

1. Name:

Address:

City:

PIN:

Mobile:

Phone:

Relation:

+ 9 1

STD CODE

2. Name:

Address:

City:

PIN:

Mobile:

Phone:

Relation:

+ 9 1

STD CODE

**DECLARATION**

I understand that the sanction of the loan is at the sole discretion of IIISL which reserves its right to reject this Application without assigning any reason. I represent that I am a citizen of India. I represent that I have not been declared insolvent nor has any insolvency/bankruptcy proceeding been initiated against me. I represent that the information furnished by me in this Application is true and correct. I represent that I have not defaulted on any loan repayments. I agree and accept that IIISL may share the information provided by me with its group company and/or with any of its subsidiaries/affiliates/assigns. I undertake to furnish any other documents as and when required by IIISL. I agree and accept that IIHFL may by itself or through authorised persons, lawyers, agencies, bureau, etc. Verify any information given, check credit references, employment details and obtain credit reports to determine my creditworthiness. 1% of loan amount will be charged as Initial Margin Deposit (IMD).

Borrower's Signature /  
Thumb Impression and  
Seal (If applicable):
Co-applicant's Signature/  
Thumb Impression and  
Seal (If applicable):

Date: D D M M Y Y Y Y

Date: 19 06 2010

Place: INDDRE

Place: INDDRE

**FOR OFFICE USE**

Source:

Fulfilment Channel:

DSA Code:

Exec. Code:

Team Leader Code:



India Infoline Housing Finance Ltd.

IIFL House, Sun Infotech Park, Road No. 16V, Plot No.B-23, Thane Industrial Area,  
Wagle Estate, Thane - 400 604 Tel: (91-22) 2580 6650 • Fax: (91-22) 2580 6654**CORPORATE APPLICATION ACKNOWLEDGEMENT**

We acknowledge the receipt of your Application for a loan from IIISL. In order to ascertain the status of your loan Application, please contact us within 60 working days. This is subject to you furnishing all the necessary documents as mentioned in application form.

Customer Name:

Date of Birth:

Mobile No. Of the Sales Executive:+

Date of Birth:

Note: This is a preprinted acknowledgement &amp; does not require signatures.

Website: [www.indiainfoline.com](http://www.indiainfoline.com)



**Name of Applicant** : **MR. CHANDRA SHEKHAR SHARMA**  
**Name of Co-Applicant** : **MR. MUKESH SHARMA**  
**Reference No.** : **IHF/LIP/10-11/150**    **Report Date** : **30<sup>th</sup> August 2010**  
**Name of the Concern** : **M/S TAPPU TRADERS**  
**House Address** : **161,  
Telephone Nagar,  
Kanadia Road,  
Indore (M.P)**  
**Shop Address (Visited)** : **1,  
Sukh shanti Nagar,  
Bicholi Road,  
Indore (M.P)**  
**Phone No.** : **94253-13335  
0731-2591794**  
**Appointment Fixed** : **4.00 P.M.**    **Date Visited** : **30<sup>th</sup> August 2010**  
**Structure of Loan** : **Applicant has applied for loan of Rs. 10.00 lacs.**  
**No. of Visit** : **This is the First visit to the Applicant.**  
**Person Met** : **MR. MUKESH SHARMA**

**The following date and explanation are based on the information provided to us during the course of visit. Visit was done at shop.**

**About the Co-Applicant** :

**MR. CHANDRA SHEKHAR SHARMA** is 48 years old businessman. Applicant has done BA, MA. Applicant is engaged in retail trading business of building material at above-mentioned address under the name and style of "**M/S TAPPU TRADERS**" from last 20 years. Applicant has joint family consisting of 10 members including self, wife, mother father, son, daughter, brother, brother's wife and their children. Applicant's brother is engaged in trading business of kota stones and marbles.

**About the Business** :



Applicant engaged in retail trading business of building material at above-mentioned address under the name and style of "M/S TAPPU TRADERS" from last 20 years. Applicant operates his business activity at above-mentioned address, which is his own property. Applicant and Co-Applicant carry their businesses from the same shop. There is no bifurcation seen of businesses of Applicant and Co-Applicant at the shop. It is concluded by observing Income Tax Returns that building material supply business is carried by Mr. Chandra Shekhar Sharma and stones trading business is carried by Mr. Mukesh Sharma. Applicant supplies all types of building material i.e. gitti, bricks, sand, etc. Applicant supplies building material to builders and other local customers on maximum cash or credit basis. Applicant all sales are made in local market. Applicant purchase required material from local market on cash or credit basis. Applicants all business is made on kacha basis. Applicant has about 10% margin on his business activity. The said shop is shared by Applicant and Co-Applicant for their businesses and therefore expenditure is also shared by both of them.

**About House** :

Applicant resides at 161, Telephone Nagar, Kanadia Road, Indore (M.P) having 2200 sq. ft. area. The said house is his owned property with PMV of Rs. 90.00 Lacs.

**About Shop** :

Applicant's operates his trading business activity from shop situated at 1, Sukh Shanti Nagar, Bicholi Road, Indore (M.P.) having 3650 sq. ft. plot area with PMV of Rs. 2.50 crores.

**Document Observed** :

- Income Tax Papers
- Bank Statements

**Automation Level** :

The above-mentioned shop is simple furnished with furniture and stock of bricks.

**Sales/Receipts** :

Applicant has gross turnover of Rs. 0.50 to 1.00 Lacs per month from his business. Applicant supplies said products to builders and local customers on cash or credit basis. Applicant all business is made on kacha basis.

**Purchase** :

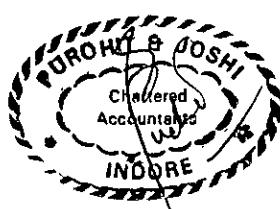
Applicant purchases required material from local market on cash or credit basis. As per Applicant his all purchases are made on kaccha Basis.

**Margins** :

Applicant has 10% margin on his business.

**Expenditure** :

As per the Applicant he has Rs. 10000/- per month total expenses including labour charges, telephone etc. in his business



**ASSETS**

- Applicant has house property situated at Telephone Nagar having 2200 sq. ft. area with PMV of Rs. 90.00 Lacs.
- Applicant has a plot at Sukh Shanti Nagar having 3650 sq. ft. area with PMV of Rs. 2.50 crores. Shop is situated at this plot.
- Applicant has 1 two wheeler.
- Applicant has 1 four wheeler.

**LOAN**

- Applicant has a home loan from HDFC having EMI of Rs. 2800/-.

**OTHER INCOME**

- Applicant's brother is engaged in the business of trading of stones and marbles.

**END USE**

As per the Applicant, use the loan facility for purchase of flat.

**SECURITY OFFERED**

The address of the above mentioned property is:-

304,  
Sanskriti Apartment,  
82, Swami Vivekanand Nagar,  
Kanadia Road,  
Indore (M.P)

The said property having 275 sq. ft. area with PMV of Rs. 14.00 Lacs.

**Observation noted / provided at the time of visit:**

At the time of visit Applicant was at his shop. Applicant and Co-Applicant carry their businesses from the same shop. There is no bifurcation seen of businesses of Applicant and Co-Applicant at the shop. It is concluded by observing Income Tax Returns that building material supply business is carried by Mr. Chandra Shekhar Sharma and stones trading business is carried by Mr. Mukesh Sharma.

**Summary Report**

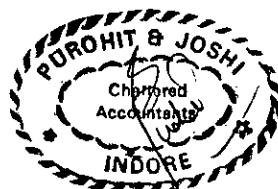
**MR. CHANDRA SHEKHAR SHARMA** is 48 years old businessman. Applicant has done BA, MA. Applicant is engaged in retail trading business of building material at above-mentioned address under the name and style of "M/S TAPPU TRADERS" from last 20 years. Applicant has joint family consisting of 10 members including self, wife, mother father, son, daughter, brother, brother's wife and their children. Applicant's brother is engaged in trading business of kota stones and marbles. Applicant supplies all types of building material i.e. gitti, bricks, sand, etc. Applicant supplies building material to builders and other local customers on maximum cash or credit basis. Applicant all sales are made in local market. Applicant purchase required material from local market on cash or credit basis. Applicants all business is made on kacha basis. Applicant has about 10% margin on his business activity. The said shop is shared by Applicant and Co-Applicant for their businesses and therefore expenditure is also shared by both of them. Applicant resides at 161, Telephone Nagar, Kanadia Road, Indore (M.P) having 2200 sq. ft. area. The said house is his owned property with PMV of Rs. 90.00 Lacs. Applicant's operates his trading business activity from shop situated at 1, Sukh Shanti Nagar, Bicholi Road, Indore (M.P.) having 3650 sq. ft. plot area with PMV of Rs. 2.50 crores. As per the Applicant, use the loan facility for purchase of flat.

**Applicant is ready to Pay Rs. 20,000/- as EMI of Loan.**

An attempt has been made to prepare a Balance Sheet as well as a Profit and Loss Account as per the information collected during the visit. Please find attached financial of the firm.

**Disclaimer Clause**

This report (including any attachments) has been prepared on the basis of verbal information provided by the person contacted. India Infoline Housing Finance Limited will be solely responsible for any actions taken on this report and any liabilities directly or indirectly accruing from such actions.



**BALANCE SHEET**  
**AS ON 31/03/2009**  
**M/S TAPPU TRADERS**  
**MR. MUKESH SHARMA**

<b>LIABILITIES</b>	<b>Amount</b>	<b>Estimated</b>	<b>ASSETS</b>	<b>Amount</b>	<b>Estimated</b>
Capital	386890	791982	Investment in Business	243125	243125
			Sundry Debtors	125000	125000
			Cash in hand & at Bank	18765	423857
<b>Total</b>	<b>386890</b>	<b>791982</b>	<b>Total</b>	<b>386890</b>	<b>791982</b>

**ASSUMPTION :-**

- 1 All assets taken at book value except cash .

**TRADING AND PROFIT & LOSS ACCOUNT**  
**FOR THE YEAR ENDING ON 31/03/2009**  
**M/S TAPPU TRADERS**  
**MR. MUKESH SHARMA**

<b>PARTICULARS</b>	<b>Amount</b>	<b>Estimated</b>	<b>PARTICULARS</b>	<b>Amount</b>	<b>Estimated</b>
To Opening Stock	84745	84745	By Sales	1348750	2899813
To Purchases	1154870	2464841	By Closing Stock	142919	142919
To Salary	18000	18000			
To Salary to Staff	36000	36000			
To Conveyance Exp.	6154	6154			
To Electricity Exp.	5452	5452			
To Shop Rent	12000	12000			
To Shop Exp.	3485	3485			
To Legal Exp.	1500	1500			
To Stationery & Printing	1512	1512			
To Postage & telegram	351	351			
To Chowkidary Exp.	3600	3600			
To Net Profit	164000	405092			
<b>Total</b>	<b>1491669</b>	<b>3042732</b>	<b>Total</b>	<b>1491669</b>	<b>3042732</b>

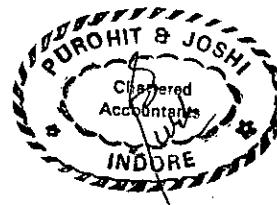
**ASSUMPTION :-**

- 1 Gross sales are estimated on the basis of information and documents provided by the Applicant.  
 2 Opening and closing stocks are taken as it is.  
 3 Purchase is taken @ 85% of sales.  
 4 Rest all exp. are taken as it is.

**MR. MUKESH SHARMA**

**Summary Report of LIP :-**

A. Profit before Tax as per Income Tax Report	164000
B. Profit before Tax as per LIP Report	405092
Difference between A & B	241092





Sanction Letter

Date: 18-08-2010

Name of Applicant :: Mr. Chandra Shekhar Sharma  
 Name of Co-Applicant 1 :: Mrs. Indira Sharma  
 Name of Co-Applicant 2 :: Mr. Mukesh Sharma  
 Address of Applicant :: House No. 161 - Telephone Nagar, Kanadiya Road,  
 Near Bengali Square, Indore  
 Phone No. :: 0731-2591794, & 09425313335

Re: Loan Application dated -05-07-2010

Dear Customer

We are pleased to inform you that your loan application has been sanctioned. The details of the sanctioned loan are as mentioned below:

Loan Account No.	87
Product	HL Purchase
Purpose of the Loan	Flat Purchase

Loan Amount Sanctioned	Rs. 9,65,000.00	Tenure (In months)	180 Months
Interest Rate	8.5%	Amount of each EMI's	Rs. 9503.00
Processing Fee + ST @ 1.0%	Rs. 10644.00	# of Advance EMIs (If any)	Nil
Pre-EMI	As applicable	1 <sup>st</sup> EMI Date	As applicable
Insurance + ST	NA	Other Charges (as applicable)	As applicable
Collateral Insurance + ST	3193/-	Net Payable Amount	As applicable
Due date of EMIs	1 <sup>st</sup> day of every month		
Validity of Sanction Letter	14 days from date of this letter		
Other conditions (Loan foreclosures, part-payments etc)	1. Property will be owned by both the brother.		
Address of Property being financed	Flat No. 304, Third Floor Sanskriti Appartment, 82 Swami Vivekanand Nagar, Kanadiya Road, Indoe		
DSA/DST Name--	Ajay Gautam (Code A86165) Mobile - 9755059786		

The following original documents have been submitted by you as part of processing this loan and would be returned on closing the loans with all dues paid-up:

1.	Original Regd. Sale Deed to be registered by Smt. Seema Choudhary Through Attorney Shri Mourya To Shri Chandra Shekhar Sharma & Mukesh Sharma
2.	Original Regd Power of attorney No. 4A/586/Dt. 26/10/2009

Page 1 of 3

India Infoline Ltd.

Corporate Office - IIFL Centre, Kamala City, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013 Tel: (91-22) 4249 9000 • Fax: (91-22) 4060 9049

Regd. Office - IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, MIDC, Thane Industrial Area, Wagle Estate, Thane - 400 604 Tel: (91-22) 2580 6650 • Fax: (91-22) 2580 6654

E-mail: mail@india infoline.com • Website: www.india infoline.com

<b>3.</b>	Original Sanshodhan Patra No. 1A/2802(9) dt. 20-10-2008
<b>4.</b>	Original Sale Deed No. 1A/295(9) Dt. 02-04-2008
<b>5.</b>	Original Sale Deed No. 1A/2794 Kh/Dt. 23-081999

**A. Sanction Subject to below mentioned Special Terms and Conditions:**

1. Deposit of the Original title deeds duly registered and any other documents which may be required by the company prior to the disbursal of loan and further submit with the company any documents from time to time as required by company
  
- B. The sanction of the Loan shall stand revoked and cancelled in any of the following circumstances:**

  1. If any statement in the application or in loan and any other document(s) given by you or otherwise is found to be misleading or incorrect and/or
  2. If there is any material change in the process on the basis of which the loan has, in principle, been offered and/or,
  3. If any material fact concerning your income, employment, or ability to repay or any other relevant aspect of your proposal for the loan is suppressed or concealed and/or
  4. If document(s) submitted by you and the information contained in the document(s) are not in confirmation with the information provided in the application form submitted by you and/or
  5. If you fail to submit the documents as required by the company within specified time.
  6. If the properties documents provided by you are found to be forged and there is any dispute in respect of the said property.
  7. Any other reason at the sole discretion of the Lender.
  
  8. I/ We hereby agree to provide details to the Lender, from time to time, to comply with the guidelines of Prevention of Money Laundering Act. I/ We hereby confirm that I/ We am/ are the beneficial owner of the property mortgaged/securities pledged in favour of the Lender as a security."

Please note that this sanction shall lapse unless and until definitive documents are executed and satisfactory security furnished within 14 days of the date of this letter.

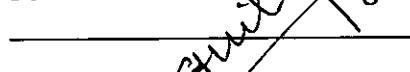
Kindly use your loan Account number as mentioned above in all your further communications with us.

Please put your signature as a token of your acceptance of the above stated terms and conditions and retain a copy with yourself.

For any assistance/clarification on this loan, please contact Mr. Pawan Sabu - Mobile 9893010243.

Phone no. \_\_

For India Infoline Housing Finance Ltd.



Name:

Date:

Signature

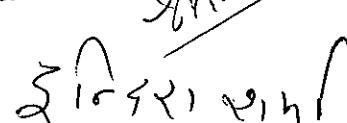
Applicant



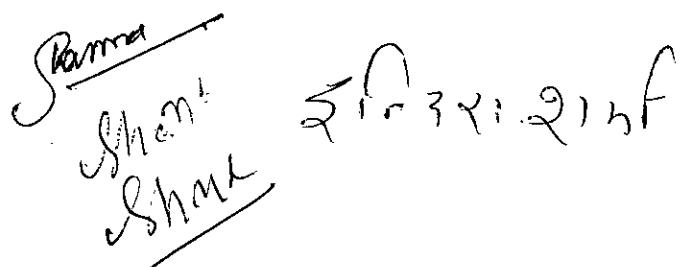
Signature

Name:

Date:

  
20/01/2017

<b>Applicable charges and Fees*</b>	
<b>Processing Charges</b>	<ul style="list-style-type: none"> <li>• Up to 1% of Loan Amount</li> </ul>
<b>Application and Admin fee</b>	0.5% of Loan Amount
<b>Pre-payment Charges *</b>	<p><b>Partial pre-payment</b> (Up to 25% of Principal Outstanding in any financial year)</p> <ul style="list-style-type: none"> <li>- 1% pre-payment fee in any year after the first year</li> <li>• 3% pre-payment fee within the 1st year</li> </ul> <p><b>Full pre-payment</b> (any prepayment which is not Partial Prepayment)</p> <ul style="list-style-type: none"> <li>• 3% pre-payment fee in any year after the first year</li> <li>- 5% pre-payment fee within the 1st year</li> </ul> <p>However, each scheme / sub-product may attract different prepayment rates as highlighted in product / scheme</p>
<b>Commitment Charges</b>	• Rs. 1000/-
<b>Charges for late payment</b>	3% p. m. on amount outstanding/EMI
<b>Cheque/ECS Swap Charges</b>	Rs. 500/-
<b>Document Retrieval Charges</b>	Rs. 500/-
<b>Cheque/ECS Bounce Charges</b>	Rs. 250/- for each bounce
<b>No Dues certificate</b>	Original would not attract any charges. Duplicate copy would attract a fee of Rs. 250/-
<b>Pre-EMI charges</b>	On actual
<b>Duplicate Statement/Repayment Schedule</b>	Rs. 250/-


  
 [Signature]


  
 [Signature]



# MAHESH AGRAWAL & ASSOCIATES

CHARTERED ENGINEER, ARCHITECTS, GOVT. APPROVED VALUER

117, President Tower, Madhu Milan Talkies Chouraha, INDORE-1

Ph.: 0731 - (O) 4044402, 4044404, 3926549 (R) 4090444, Mob. : 98275 - 31133

E-mail - valmaassociates@yahoo.com

## INDIA INFOLINE HOUSING FINANCE LTD - VALUATION REPORT

### KIND ATTENTION

Valuer Name : Mr. Mahesh Agrawal

Date of Report : 28<sup>th</sup> Aug 2010

Valuation Request Reference No. : IIFL-Aug-2010-17

### Report Summary

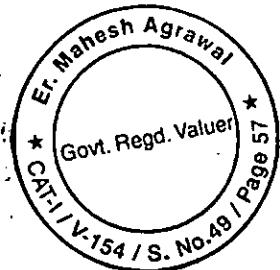
Photographs	Front View	Surrounding	Living Room	Kitchen
3	1	1	1	

### Application Details

Prospect No.	87
Loan Type	HL
Name of Applicant	Mr. Chandra Shekhar Sharma
Contact Persons Nos	Mr. Sharma-94253-13335
Name of Owner (As Given by GE)	Mrs. Seema Choudhary POA: Mr. Suresh Morya
Property Area	928 sq.ft. Super built up area
Holding Type	LEASEHOLD/FREEHOLD
Are sale deed and sanction plan provided	Sale agreement and sanctioned map is provided
Property Usage as per documents and as per site	Residential
Area Authorized	Yes

### Address of Property

As per documents	Flat no. 304 Third floor in Sanskriti Apartment on Plot No. 82 at Swami Vivekanand Nagar Kanadia Road Indore	
As per site	as above	
Landmark	Kanadia Road	
Locality	Residential	
Neighbourhood Type and Marketability	Residential/commercial area	
	Road Width	36.58mt
Accessibility	Site Access and independent Access	Independent Access
Proximity to Amenities	Specify how far is the property from	Post office/banks/police station/other amenities: Within 1.00 to 1.00Km.
Within Municipal Limits	Yes	



*JL*  
Mahesh Agrawal  
Chartered Engineer  
M-130001-0  
B. E (Civil) MIE, FIV  
IMCL No. Str./147/2010/11

Site Boundaries	As per documents	As per site
East	Flat no. 303	Flat no. 303
West	MOS	MOS
North	Common passage	Common passage & stair
South	Road	MOS then Road

Document Details				
Latest Sale deed	Yes provided			
If Sanction Plan provided-	Yes provided			
Sanctioning Authority, Sanction Plan No. and Date	IMC	Sanctioned no. 2/390	Dated 01.12.1997	
Sanctioned for Floors	Multi story	Constructed up to floors	G+3	
Sanctioned Area	S.B. 928 sq.ft for flat	Constructed Area at site	928 sq.ft	
FAR Deviation %		Permissible 1.50	utilized 1.50	
Setback deviation comments if any	N.A.			
No. of Units Sanctioned	G+3			
Can the deviation be regularized?		NA		
If yes, how?		NA		

Technical Details				
Type of Structure	Framed/Load Bearing/Mixed			R.C.C. Framed
	BF/St.F	N.A.	MF1	N.A.
	G.F.	N.A.	MF2	N.A.
	FF	N.A.	MF3	N.A.
Accommodation	Floor No. in case of flat			Third floor
Floor wise Occupancy	BF/St.F	N.A.	MF1	NA
	GF	N.A.	MF2	NA
	FF	N.A.	MF3	NA
	Any other floor, incase of flat			seller occupied
Area (As per the Documents)	BF/Sq.Ft	N.A.	MF1	N.A.
Area should be clearly mentioned as Built Up Area/Super Built Up Area/Carpet Area	GF	N.A.	MF2	N.A.
	FF	N.A.	MF3	N.A.
	Total Area			N.A.
Area (as measured at site)	BF/Sq.Ft	N.A.	MF1	N.A.
Area should be clearly mentioned as Built Up Area/Super Built Up Area/Carpet Area in case of Apartments	GF	N.A.	MF2	N.A.
	FF	N.A.	MF3	N.A.
	Total Area			N.A.

*MJ*  
**Mahesh Agrawal**

Chartered Engineer

M-130001-0

B. E (Civil) MIE, FIW

IMCL No. Str./147/2010/M1

Completion Status	Physical Progress		
	% Progress	100%	
	% Recommended	100%	
Age	Age of the property	12 Years	
	Residual Age	60-12=48 Years	

#### Market Valuation

Sl. No.	Particulars	Area (in sft/sq. yd)	Rate/unit area (sft/sq. yd)	Total Value
1	Land	N.A.	N.A.	N.A.
2	Carpet Area/BUA/Salable Area (Permissible)(Floor No. to be mentioned)	Super b/up 928 sqf	1500/-	13.92 Lacs
	Carpet Area/BUA/SBUA – BASEMENT(Permissible)	N.A.	N.A.	N.A.
	Carpet Area/BUA/SBUA – GF (Permissible)	N.A.	N.A.	N.A.
	Carpet Area/BUA/SBUA – FF (Permissible)	N.A.	N.A.	N.A.
	<b>TOTAL</b>			<b>13.92 Lacs</b>

3	Additional Amenities		Market rate considered
	Car Parking	N.A.	
	Interiors-pls specify	N.A.	
	Any other amenities - Pls specify	N.A.	
4	Depreciation	N.A.	
	<b>NET MORTGAGABLE VALUE</b>	Rs. 13.92 Lacs Rs. Thirteen Lacs Ninety Two Thousand	
		928sq.ft. @ 18000/10.76=Rs. 15.52 Lacs (-)15% = Rs. 13.19 Lacs	
5	Value as per Government Rates		
6	Forced Market Value	Rs. 11.80 Lacs	

Other Details	
Is this property earlier valued by you?	No
Is the property on any demolition list of the government?	No
Comments on salability	Marketable property
Any other comments/remarks	This area is fully developed

#### Declaration -

- 1) The property was inspected by me/our authorized representative.
- 2) We have no direct or indirect interest in the property valued.
- 3) The information furnished above is correct to the best of our knowledge and belief and as per factual position & information given to us and is based on the copy of documents/plans, submitted, to us by **INDIA INFOLINE HOUSING FINANCE LTD.** Or shown to us by the client.

Signature and Seal of the valuer

**Mahesh Agrawal**

*Chartered Engineer*

M-130001-0

B. E (Civil) MIE, FIV

IMCL No. Str./147/2010/11

3

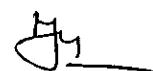


Date: 28.08.2010

Place: Indore

Property address: Flat no. 304 Third floor in Sanskriti Apartment on Plot No. 82 at Swami Vivekanand Nagar Kanadia Road Indore  
Applicant: - Mr. Chandra Shekhar Sharma





*Mahesh Agrawal*  
Chartered Engineer  
M-130001-0  
B. E (Civil N.I.E, F.I.V  
IMCL No. Str./147/2010/11

**INDIA INFOLINE HOUSING FINANCE LTD - VALUATION REPORT**

**Valuer Name:** SWISH CONSULTANTS

**Date of Report:** 16/08/2010

**Valuation Request Reference No.:** IIFL/AUG.2010/15

**Report Summary -**

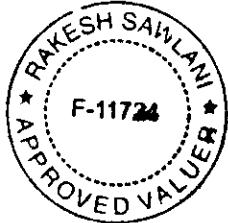
Photographs	Front View	Bedroom	Living Room	Shop
3	2	NA	1	NA

**Application Details**

<b>Prospect No.</b>	87
<b>Plan Type</b>	HL-PURCHASE
<b>Name of Applicant</b>	CHANDRA SHEKHAR SHARMA
<b>Contact Persons Nos</b>	94253 13335
<b>Name of Owner</b>	CHANDRA SHEKHAR SHARMA
<b>Property Area</b>	SUPER B.U.P. AREA : 928 SQ FT
<b>Holding Type</b>	FREEHOLD
<b>Are sale deed and sanction plan provided</b>	YES
<b>Property Usage as per documents and as per site</b>	RESIDENTIAL
<b>Area Authorized</b>	Yes

**Address of Property**

<b>As per documents</b>	FLAT NO. 304, SANSKRITI APPT., 82, SWAMI VIVEKANAND NAGAR, KANADIA ROAD, INDORE	
<b>As per site</b>	FLAT NO. 304, SANSKRITI APPT., 82, SWAMI VIVEKANAND NAGAR, KANADIA ROAD, INDORE	
<b>Landmark</b>	KANADIA ROAD	
<b>Locality</b>	Commercial / Residential	
<b>Neighbourhood Type and Marketability</b>	Residential	
	<b>Road Width</b>	--
<b>Accessibility</b>	<b>Site Access and independent Access</b>	
<b>Proximity to Amenities</b>	<b>Specify how far is the property from post office/banks/police station/other amenities – Within 1 Km</b>	
<b>Within Municipal Limits</b>	YES	
<b>Document Details</b>	Sale deed provided	



<b>Site Boundaries</b>	As per documents	As per site
East	Flat No. 303	Flat No. 303
West	Side passage	Side passage
North	Passage	Passage
South	Road	Road
<b>If Sanction Plan provided-</b>		
<b>Sanctioning Authority, Sanction Plan No. and Date</b>	IMC , INDORE	Not Legible
<b>Sanctioned for Floors</b>	BM+G+3	Constructed up to floors
<b>Sanctioned Area</b>		Constructed Area at site
<b>FAR Deviation %</b>		
<b>Setback deviation comments if any</b>		
<b>No. of Units Sanctioned</b>		No. Of Units Constructed 4
<b>Can the deviation be regularized?</b>		
<b>If yes, how?</b>		

<b>Technical Details</b>				
<b>Type of Structure</b>	Framed/Load Bearing/Mixed	R.C.C.		
<b>Accommodation</b>	BF/St.F	NA	MF1	NA
	FLAT NO. 304, THIRD FLOOR	Residential	MF2	NA
	FF	NA	MF3	NA
	SF	NA	MF4	NA
	TF	NA	MF5	NA
	Floor No. in case of flat	FLAT NO. 304, THIRD FLOOR		
<b>Floorwise Occupancy</b>	BF/St.F	NA	MF1	NA
	FLAT NO. 304, THIRD FLOOR	Occupied	MF2	NA
	FF	NA	MF3	NA
	SF	NA	MF4	NA
	TF	NA	MF5	NA
	Any other floor, incase of flat			
<b>Area (As per documents)</b>	BF/St.F	NA	MF1	
<b>Area should be clearly mentioned as Built Up Area/Super Built Up Area/Carpet Area</b>	Super BUP Area : FLAT NO. 304,	928 SQ FT	MF2	
	FF	NA	MF3	
	SF	NA	MF4	
	TF	NA	MF5	
	Total Area	NA		
<b>Area (as measured at site)</b>	BF/St.F	NA	MF1	
<b>Area should be clearly mentioned as Built Up Area/Super Built Up Area/Carpet Area in case of</b>	Super BUP Area : FLAT NO. 304,	928 SQ FT	MF2	
	FF	NA	MF3	
	SF	NA	MF4	



Apartments	TF	NA	MF5	
	TOTAL AREA	NA		
<b>Completion Status</b>	Physical Progress	100%		
	% Progress	100%		
	% Recommended	100%		
<b>Age</b>	Age of the property	10 Years		
	Residual Age	50 Years		
<b>Market Valuation</b>				
Sl. No.	Particulars	Area (in sft/sq. yd)	Rate/unit area (sft)	Total Value
1	Land			
2	Carpet Area/BUA/Salable Area (Floor No. to be mentioned)			
	Super BUP Area : FLAT NO. 304, THIRD FLOOR	928 SQ FT	1300	12.06 lacs
	Carpet Area/BUA/SBUA – FF Approx. permissible Built up area			
	Carpet Area/BUA/SBUA – SF Approx. permissible Built up area			
	Carpet Area/BUA/SBUA – TF	NA	NA	
3	Additional Amenities			
	Car Parking	NA	NA	
	Interiors-pls specify			
	Any other amenities - Pls specify			
4	Depreciation			
	NET MORTGAGABLE VALUE			12.06 Lacs
5	Value as per Government Rates			
6	Forced Market Value	Rs. 9.65 Lacs		
<b>Other Details</b>				
	this property earlier valued by you?	No		
	is the property on any demolition list of the government?	--		
	Comments on salability	Marketable property		
	Any other comments/remarks	1. VALUATION INCLUDES ALL AMENITIES.		

Declaration - 1) The property was inspected by me/our authorized representative.  
 2) We have no direct or indirect interest in the property valued.  
 3) The information furnished above is correct to the best of our knowledge and belief and as per factual position & information given to us and is based on the copy of documents/plans, submitted, to us by INDIA INFOLINE HOUSING FINANCE LTD. Or shown to us by the client.

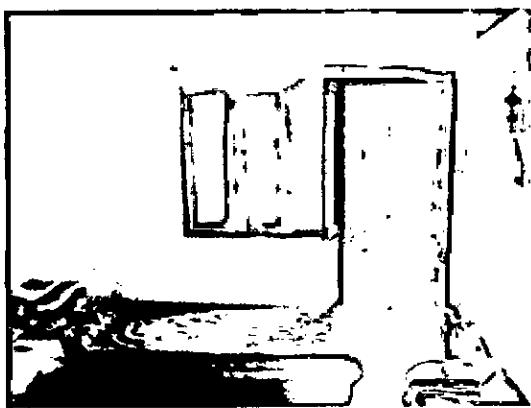
Signature and Seal of the valuer



Date: 16-08-2010

Place: Indore

FLAT NO. 304, SANSKRITI APPT., 82, SWAMI  
VIVEKANAND NAGAR, KANADIA ROAD, INDORE



**Collateral verification format \*Underwriter visit**

Prospect Number	87
Location	Indore
Name of applicant	Chandra Shekhar Sharma
Collateral address	Flat No. 304, Sanskriti Nagar, Kanadiya Road, Indore Chandra Shekhar Sharma -9425313335
Person met & phone number	
Relationship with applicant	Self
Landmark	NA
Nature of property offered as security	Residential
Locality	Residential
Usage of property	Residential
Name of occupant	Vacant
Owner of property as per TSR	Chandra Shekhar Sharma & Mukesh Sharma
Relationship of occupant with owner (if owner as per TSR is different)	Self & Brother
Sanction Plan Available	Yes
Age of property	12 Years
Tenure of occupancy	NA
Value of property as per person met	16 Lacs
Area of property (as per person met)	928 Sq. Ft.
Built up area (as per person met)	928 Sq. Ft.
Permissible area (as per person met)	928 Sq. Ft.
Furnishing levels - Interior	Good
Exterior of property	Good
Acitivity level	NA
Stocks/Machinery/Specific business related materials?	Yes
Name plate sighted	NA
Rent received (if property is rented out)	
Description of property	Residential East - Flat No. 303 West- MOS North- Common Pasaage South- Road
Bounded by	
Remarks	OK
Date	18/08/2010
Name of officer	Aniket Modi
Employee Code	Akhil Jain
Signature of officer	C64191
	C6421

M.P. NOTARY  
NOTARY PUBLIC, INDIA  
MORHAN PAL

WORN BEFORE THE

30 AUG 26/8

અનુભૂતિ એ ફોર્મ ક્રિયા ના લાગણી થિયેની જરૂર ના રીતે છે ।

એ અનુભૂતિ જે તોતા ચેતના પાત્ર ના વિસ્તાર ગાંધીજી એ કૃષ્ણ આનન્દ

અનુભૂતિ એ

30 AUG 2010

અનુભૂતિ

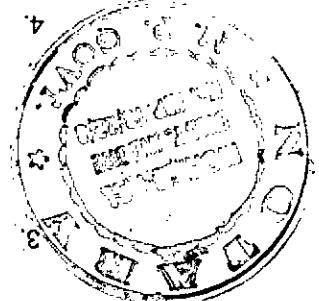
એ ફોર્મ એ ગ્રાહક એ એ શાખા ફાળે, હાની લગતની ના બાબતની એન્ટે

એ ફોર્મ, એ ગ્રાહક એ એ શાખા ફાળે, હાની લગતની ના બાબતની એન્ટે

અનુભૂતિ એ ।

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એ ફોર્મ, અનુભૂતિ એ એ શાખા વિવિધ વિવિધ લાભ ની ક્રમ એ અનુભૂતિ એ એ



અનુભૂતિ

30 AUG 2010

2 એ ફોર્મ, એ અનુભૂતિ એ એ શાખા વિવિધ વિવિધ લાભ ની ક્રમ એ

એ 16/01/1964 એ ।

એ ફોર્મ, એ અનુભૂતિ એ એ શાખા વિવિધ વિવિધ લાભ ની ક્રમ એ

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30 AUG 2010

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31 AUG 6/10

To,

India Infoline Housing Finance Ltd,  
Premises No 101, 1<sup>st</sup> Floor,  
Vipul Aghora,  
MG Road,  
Gurgaon – 122001

Dated 31. 8. 2010

Sub – Declaration from customer for Loan Prospect No 87

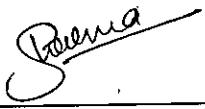
Sir,

I, Chandra Shekhar Sharma have been approved Loan against  
Property/Home Loan of Rs. 9,65,000/- from "India Infoline Housing Finance  
Ltd".

Now, I Chandra Shekhar Sharma hereby declare that -

- 1) I am aware that the said loan is being booked and authorized in "IIHFL" system.
- 2) I am aware that the disbursement of the said loan would be done post completing the due diligence and receiving all the documents of the case as per process of "India Infoline Housing Finance Ltd".
- 3) During the period of due diligence and completion of documents of the case from authorization till disbursement of the loan, the interest on the loan would be bore by me being borrower on the loan and I would not ask for any refund of interest during this period.
- 4) I hereby declare that the above statement is true & correct and I hereby abide by the above statement.

Yours Truly

  
Chandra Shekhar Sharma  
Borrower/Co – Borrower(s)

(Insert Date)

28/07/2010

To,  
India Infoline Housing Finance Ltd.

Subject: Sole Proprietorship Declaration

**TAPPY TRADERS**  
I, Mr. CHANDRA SHEKHAR SHARMA, running a proprietorship firm at INDORE ("the said firm") has approached INDIA INFOLINE HOUSING FINANCE LTD. for a financial assistance of sum of Rs 9,65,000... (Rupees NINE LACS SIXTY FIVE THOUSAND) (the said loan). The said loan has been sanctioned by INDIA INFOLINE HOUSING FINANCE LTD.

I hereby declare, assure and confirm that I am the sole proprietor of the said proprietorship firm and have been running the said firm since last 8 YEARS years. I am having the sole authority to issue and honour the cheques on behalf of the said firm.

I further state that the above information is true and best of my knowledge. Incase, there is false declaration and information, I undertake to indemnify INDIA INFOLINE HOUSING FINANCE LTD. for any losses, damages caused to INDIA INFOLINE HOUSING FINANCE LTD.

Thanking You,

Yours truly,

*Par Tappoo Sharma*  
*Par Tappoo Traders*  
*Proprietor*

Name, stamp and Signature of the Borrower



## PERSONAL DISCUSSION FORMAT

### Personal details

Loan account number	87		
	Borrower details	Co-borrower details	Co-borrower details
Name	Chandra Shekhar Sharma	Mukesh Sharma <small>(2) Indra Sharma</small>	
Age	47	42	- 42
Educational qualifications	graduate	graduate	NA
Relation	self	<small>(2) Brother of main applicant (3) Spouse of main app</small>	
Educational qualifications	—		
Reason for taking the loan	Purchase of Flat (Residential)		

### Residence/family details

Other earning members	Name:1	chandra shekhar / Mukesh
	Employment Details: company name	N/S Tappu Traders.
	designation	prop.
	Name:2	Mukesh Sharma individual.
	Employment Details: company name	individual.
	designation	prop.
Children	Institute/ School Name:	NA
No. of dependants (children/others)		2+3 dependents.

### Office details

Office details	Total work experience	20+ years in same line of business.
For salaried-	Designation	prop.
	Job role / profile	manager - engaged in trading of Building material

YCE of 20 years, handled by self and brother, building material

retail shop, material, stone, flooring material kota

	Brief profile of the company(No. of employees, business details, turnover, profit, etc.)	20 F / 5% year.
For self emp:-	No. of employees	
	Operational since	prop.
	Ownership structure(shareholding pattern)	Chandrap. Shekhar Sharma
	Key manager:(managing director, partner, employee, etc)	
	Business details:(Constitution, products offered, process, distribution, organizational hierarchy etc)	prop.
	Financials: Sales/Turnover/Receipts, Margins, Debtors, Creditors, Loans availed, etc)	turn over vary from 40L to 12 Lacs on book actually up to 30 Lacs

Vehicle owned, if any

Property owned, if any

#### Budget Analysis

##### INCOME

Monthly income		50K pm.
Additional monthly income (e.g. rent, agriculture, )	Mention the address of the rental or the agricultural property	None (Rental is there but family income)
Clubbed income	Spouse	None
	Parents	none
	Children	None
TOTAL INCOME		50K

##### EXPENSES

Living expenses (Food, clothing)	15 K - 20 K overall
Utility Bills (Electricity, Phone, Water)	- inclusive of all
Children education	-
Conveyance	
Rent	
TOTAL EXPENSES	80 K

##### LIABILITIES

###### Active loans

Loan I	Name of bank/finance company	Loan with ICICI bank closure enclosed
	Product/ Loan amount	matured
	No. of EMI paid/Tenure	SDFC Bank Coom has been closed
	No. of cheque bounces	currently no obligation
	EMI amount	
	To be closed	
Loan II	Name of bank/finance company	
	Product/ Loan amount	

	No. of EMI's paid/Tenure	
	No. of cheque bounces	NA
	EMI amount	
	To be closed	
TOTAL MONTHLY LIABILITIES (EMI AMOUNT)		0

#### AFFORDABLE EMI

Total income- expenses- liabilities		Ackual - 10 - 15 k pm
Maximum EMI as per Income		20k
Loan Amount Expected		13 Lac
Loan Term Expected		Max. - 15 - 20
DI Expected		Least - 8 - 9%
EMI Expected		actual - 12 - 15 k

Please use the following section to communicate your complete interaction with the customer to the reader of this document

Please select one or more of the options given below to describe the applicant:

Physical appearance:	Well dressed, neat, well groomed	well dressed
	Shabby, untidy	NA
	Improper, objectionable (explain why)	
	Reasonable/Passable	
	Ordinary	
Customer behaviour	Suitable/polite	suitable
	Rude/Difficult/Unacceptable	
	Authoritative/Obstinate	
	Suspicious/under confident/wary	
	Confident and assertive	

Additional comments, if any (e.g. body language)

applicant is aware of HC and basically it is his 2nd HC, currently residing in self owned residence

Date of discussion: 16 Aug 2010  
 Place of discussion: Business place  
 Name of the officer: Aniket Modi (Credit Underwriter) KSHITIJ  
 Signature /stamp (if not submitted in system)

L64263 Akhil Jain (Center head sales)

Kshitij Jain C64217

Notes:  
 Calculation for monthly income - Salaried customers: Net (take home) salary = Basic + DA + HRA + CCA + Medical Allowance + any other Standard allowance recd on a

Calculation for monthly income (verified) - Self employed customers: Declared in the income proof

Additional income - This must be verified through CPV/TVR; if not verified it should not exceed 50% of the verified income.

For Indiainfoline Housing Finance Ltd.

Authorised Signatory	
----------------------	--

## Moneyline Credit Ltd.

## Mortgage Loans

Name of borrower: Mr Chandrasekhar Sharma Location: Indore	Loan Amount: Rs 9,65,000/-	Version no/dated:ML/ 05/ 061109 Prospect No: 87	
Name of the Co-applicant: Indira Sharma, Mukesh Sharma.		Agreement Disbursement date: 28.07.2010. Processing Fee: 1%+ST	
Scheme: NI		ROI: 8.5%	
Product: HL		Tenor: 180	
Date of Audit:07.09.2010.		Pre/ Post audit:- Post audit	
Document Description	Critical / Non Critical	Yes/No	Remarks/ if deviation, then approved by whom
CAM & Eligibility calculations	Critical	Yes	Approved by Mr Gaurav Bhatia on 30.08.2010.
Copy of Sanction Letter		Yes	18.08.2010
Application Form (along with signed co-applicants application form)	Critical	Yes	19.06.2010.
Photograph	Non critical	Yes	
Address Proof	Critical	Yes	Telephone bill.
Office Proof	Non critical	Yes	Telephone bill.
Telephone Bill	Non critical	Yes	2591794
Identity Proof	Critical	Yes	PAN Card.
Signature Verification	Critical	Yes	PAN Card.
DOB Proof	Critical	Yes	PAN Card.
<b>PAN No./Form 60</b> (PAN number is a mandatory document for all loan applicants ,all products, from Application Date: 1st Apr 2008. )	Critical	Yes	
Notarised Affidavits as KYC document for Co Applicants ( If applicable/require). (Notarized affidavits can be taken as valid KYC document for Co Applicants whose income have not been considered. )	MG/ 25/0808	NA	
If any Applicant/ Co applicant on loan structure is other than Individual i.e. Partnership firm/Company etc than minimum 51% stake holder should be on loan structure and should be guarantors to loan.	MG/17/0608	NA	
Dedupe Check	Critical	Yes	No match found.
SDN (Specially designated nationals) List Check for applicants/co-applicants/guarantor	MG/33/1008	Yes	No match found.
<b>Vanishing Companies</b> Every month take the list of Vanishing Companies updated from the site - <a href="http://mca.gov.in/MinistryWebsite/dca/master_data/Master_data.html">http://mca.gov.in/MinistryWebsite/dca/master_data/Master_data.html</a> . No case to be done if match is found in this list.	MG/38/1208	NA	
Special profiles/negative profiles	Critical	NA	
<b>IMD Cheque</b> a.Rs. 3000 for cases upto Rs. 50 lacs b. Rs. 5000 for cases above Rs. 50 lacs	MG/04/0409	Yes	Punjab National Bank.
Residence CPV Report	Critical	Yes	Positive 30.08.2010.
Office CPV Report	Critical	Yes	Positive 30.08.2010.
TVR	Critical	Yes	Positive 30.08.2010.
Telephone Directory Check (on TVR)	Non critical	Yes	
PD Report	Critical	Yes	16.08.2010.
CIBIL Report (Min. CIBIL score cutoff = 680)	Critical	Yes	809

When one of the applicant or co-applicant/guarantor has score <680 and others have a score of 0 or -1 then the case can be processed with signoff from committee 1 & 2.	MG/32/0809	NA	
<b>Commercial CIBIL</b> ( If Firm/Company etc. on loan structure). CIBIL charges of Rs. 1000 should be recovered in case Loan amount > 20 lacs and matching report found in CIBIL. No match reports are not charged.		NA	
Partnership Deed for Partnerships, MOA/AOA & Certificate of Incorporation for Companies, Copy of HUF deed	Critical	NA	
Sole Proprietorship declaration		Yes	28.07.2010
Board Resolution /Authority Letter	Critical	NA	
List of Documents required under CC/ OD Buyovers(pre disbursal) 1) Letter from the client requesting Moneyline to pay on his behalf to the institution 2) Confirmation from the concerned institution regarding balance payable, property to be released post	MG/21/0608	NA	
<b>Document Verification Report</b> All photo copied document given by the customer including repayment schedules, disbursement letters, financials etc should be self attested and should be covered in document verification report(w.e.f application dated Septemb	Critical	Yes	Positive 14.08.2010.
<b>Fraud Check</b> Fraud Check report of profile and documents of applicant/co-applicants, and Fraud check report of original property papers is mandatory for all Mortgage Loans irrespective of the loan amount. It has to be done 100% for all cases in all locatio	Critical	Yes	Positive 14.08.2010.
Validity of Verification Reports TVR, CPV, Valuation, Title search, FCU, Doc check stands revised to 30 days. This needs to be calculated from the date of conducting the verification to the Sanction date ( Applicable for all ML cases w.e.f.	MG/30/0908	Yes	
Income Proof	Critical	Yes	ITRs for Asst Yr 2007-08, 2008-09 and 2009-10 enclosed.
Financials	Critical	Yes	Financials for Asst Yr 2007-08, 2008-09 and 2009-10 enclosed.
Bank Statements	Critical	Yes	Punjab National Bank, State Bank Of Indore, Indore Premier Co-op Bank.
Personal Bank Statements of the Partner/Managing Director	Non critical	NA	
OD/CC interest to be taken as obligation for the purpose of calculating DBR under the Gross Margin Program.	MG/35/1108	NA	
LIP Visit Report for loan amount is > 20 lacs	Critical	NA	
Minimum Loan Amount Min. loan amount for all locations Rs. 5 Lacs. For Del/Mum/Bangalore/Hyderabad/Chandigarh - Rs.10 Lacs	MG/05/0509	Yes	

Max. ticket size for all MG loans done under the SIP program is Rs. 3 crs. Min. repayment track to be of 12 months under SIP	MG/23/0708 MG/34/1108	NA	
For other loans - Maximum Loan - 10 Crores		Yes	
All loans above 1 cr will require committee approval (NJ/RV/AN), loans upto 1cr can be approved as per the approval matrix	MG/July 09	Yes	Approved by Mr Gaurav Bhatia on 30.08.2010.
LTV : Max. (As per policy) ... 80%.....		Yes	Actual ... 80%.....
DBR :Max.(As per policy) ... 70%.....		Yes	Actual ... 29.52%.....
Tenor :Max.(As per policy) ... 240.....		Yes	Actual ... 180.....
Pricing Deviation (If any)		NA	
Policy Deviation (If Any)		NA	
<b>Credit Shield</b>			
The loan amount can be increased by 5% to accommodate the insurance amount if it is being financed. This is over & above the loan amount eligible as per policy		NA	
Minimum Income Minimum PAT should be 1 lac p.a.		Yes	
Debt Equity Ratio <5		NA	
Property Title Search & Valuation	Critical	Yes	PC Rathore
Original property papers	Critical	NA	HL, ATS enclosed.
<b>Collateral Valuation</b>			
All Mortgage loan cases will require two valuation reports. Lower of the two valuations needs to be considered for LTV calculation.	MG/03/0409	Yes	Swiss consultants and Mahesh Agrawal.
Collateral should be visited by the local underwriter and a report to be filed in the file (Collateral Verification Report)	Critical (MG/04/0409)	Yes	18.08.2010
Rented properties as collateral - Fully rented properties can be taken as a collateral subject to the following conditions: A) The tenancy should not be more than 3 years continuously by one tenant. B) There is a satisfactory rent agreement (or proof of		NA	
<b>Clubbing of collateral</b>			
When collaterals are clubbed residential norms can be applied provided the residential property represents atleast 75% of total loan amount. Only DBR & Tenor norms will be as per residential properties. LTV should be applied sepa		NA	
ROC search mandatory for all cases where "Pvt. Ltd." or "Limited" company is a applicant/co-app	MG/04/0409	NA	
<b>ExistingRepayment</b>			
Mortgage loans need to have mandatory repayment of atleast 12 MOB - running or closed across any product which has an EMI based repayment. Atleast one of the applicants on the loan structure needs to fulfill this condition.	MG/31/0908 & MG/34/1108	Yes	

1) Loan Sanction Letter from the other Institution to establish Loan Amount Sanctioned, Tenor, Tenor Serviced & Property Address 2) Loan Outstanding Statement/Repayment Schedule/POS (if MCL giving fresh loan) from the other Institution not more than 45 days	Critical prior to loan sanction for buyout cases	NA	
Declaration from other Institution validating the Property Papers in their custody	Critical prior to loan disbursal for buyout cases; non critical if affidavit obtained from customer	NA	
1) Undertaking from the applicant to other Institution authorizing MONEYLINE to collect Property Documents directly from them. 2) Letter from MONEYLINE to other Institution giving details of the borrower's loan outstanding which is being request for	Critical prior to loan disbursal for buyout cases	NA	
Confirmation of authenticity of CA who has certified the financial documents	Critical	Yes	Mr. Jain Vinod Kumar, FCA
<b>Technical Documents</b> Technical documents are mandatory for new constructions (within 5 years). For older properties we should take an affidavit from the customer where he agrees to indemnify us against all claims in respect of the property on account of no	Critical	Yes	Copy of sanction plan enclosed.
<b>Registered Mortgage</b> Registered Mortgage is mandatory : a) For loan amounts > 3 cr b) For Loan against Plots and Commercial properties	MG/36/1108/Relaunc of mortgage loan	NA	
6 UDCs + 1 cancelled cheque + 1 principal amount cheque should be collected for all loans. Of the 6 PDCs, 3 should be for EMI amount & 3 should be of EMI * 3.	Critical/MG/35/1108	Yes	Punjab National Bank(scan copy)
Loan Pre Closure Letter , if applicable to the case		NA	
Letter from MCL Credit Team that Credit has checked & verified all the documents which are CA attested.		Yes	OSV done.
Enduse undertaking on stamp paper.	MG/37/1208	Yes	
Affidavit for signing in vernacular language		Yes	By Indira Sharma.
Loan Agreement witnessed as required by format		Yes	
Signature & Stamp of authorised signatory of Money line is made		Yes	

Signature of auditor

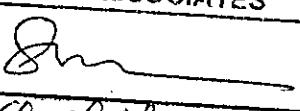
Signature of MLCL employee

Name of auditor

Name of the MLCL employee

Employee code

Employee code

AUDITED - CHENNAI	
FOR ANEJA ASSOCIATES	
Signature	
Name	Shashikiran Kon
Date	07-09-10

(Amount Rs 9,65,000/- Only Lacs CRP 215  
And Sixty five thousands) only.

ICAM - MORTGAGE				
Prospect No.	87			
Location	Indore			
Applicant Name	Chandra Shekhar Sharma			
Loan Category/ Product Program	HL- Purchase ( Flat)			
Income Method- Gross Margin / SIP / Banking Surrogate / CPA Income /	CPA Income Program			
Type of Customer Segment (Self employed / Salaried/Corporate)	Self Employed			
End Use	Purchase of Flat			
APPLICANT / CO-APPLICANT DETAILS				
	NAME	AGE AT THE TIME OF LOAN INITIATION	AGE AT THE TIME OF LOAN MATURITY	RELATION WITH MAIN APPLICANT
Main Applicant	Chandra Shekhar	47	62	Self
Co-Applicant 1	Mukesh Sharma	42	57	Brother
Co-Applicant 2	Indira Sharma	46	61	Spouse of Chandra Shekhar
Property Owner	Both the Brothers are purchasing property -Chandra Shekhar Sharma & Mukesh Sharma			
FAMILY DETAILS				
Residence Address	161 Telephone Nagar Kanadiva Road Near Bangali Square Indore			
Residence Status (Rented/Owned)	Owned			
No of years at Current Residence	02 Years			
Previous Residence Address	NA			
No. of working family members	2			
No. of dependents	3			
Other Details	Applicant is engaged in the business of sales of building materials in the form of boulders, bricks and sheets, also have waivered orders of marble and floorings			
BUSINESS DETAILS				
Applicant Office Name	Tappu Traders			
Office Address	1 Shukh Shanti Nagar Bicholi Road Indore			
Office Status (Ownned/rented)	Owned			
Constitution (Sole Prop./Partnership/Pvt Ltd Co)	Proprietorship			
Name of all Partners / Directors	Chandra Shekhar Sharma			
Ownership/Shareholding Details	100%			
Date of Incorporation	NA			
No. of Employees	2 employees			
Nature and description of Business	Applicant is engaged in the business of sales of building materials in the form of boulders, bricks and sheets, also have waivered orders of marble and floorings			
Associate Business Entities/ Sister	NA			
Other Business / Employment details	NA			
Residence CPV Comments				
Positive-Applicant mother and over fm are 13 and area of residence is 2000 sq All the basic amenities along with TV , Fridge and other observed.Neighbour check has been made and no adverse comment				
Office CPV Comments				
Positive				
VERIFICATION DETAILS				
VERIFICATION	Main Applicant	Co-applicant	Co-applicant	Co-applicant
	Chandra Shekhar Sharma	Mukesh Sharma	Indira Sharma	
Bureau	809	-1	-1	NA
Dedupe	No match Found	No match Found	No match Found	NA
SDN Negative List	No match Found	No match Found	No match Found	NA
SEBI Negative List	No match Found	No match Found	No match Found	NA
Residence TVR	Positive	Positive	Positive	NA
Office TVR	Positive	Positive	Positive	NA
Reference TVR	Positive	Positive	Positive	NA

16560

BSNL Check(Office)	Positive	Positive	NA	NA
BSNL Check(Residence)	NA	NA	NA	NA
Residence CPV	Positive	Positive	Positive	NA
Office CPV	Positive	Positive	NA	NA
Rental CPV	NA	NA	NA	NA
ITR	Positive	Positive	NA	NA
Bank Stmt	Positive	Positive	NA	NA
PD (At Office/Resi)	PD done by Kshitij, Akhil and Aniket find the business in decent state and case of HL Purchase ( flat at the Kanadia Road)			
FCU	Positive			
Profile Check	Positive			
Neighborhood check of Co done with	Positive- No adverse commets			
Neighborhood check (Positive/ Negative) & years in existence at current address	Positive- No adverse commets			

**PROPERTY DETAILS**

Property Address	304 Sanskruti Apartment, 82 Swami Vivekanand Nagar Indore			
Type of Property	Residential			
Name of the Owner (s)	Both the Brothers are purchasing property -Chandra Shekhar Sharma & Mukesh			
Title (Clear /Unclear)	Clear			
<b>Valuation Report</b>				
Valuation at Market Price	Valuer 1:	Percentage	Valuer 2:	Percentage
Particulars	Swish Consultant	100.00%	Mahesh Agrawal	100.00%
Self Occupied Residential Portion	1206400	0.00%	0	0.00%
Rented Portion	0	0.00%	0	0.00%
Vacant	0	0.00%	0	0.00%
Self Occupied Commercial Property	1206400	100.00%	1392000	100.00%
Total	1206400	28-Aug-10	1392000	28-Aug-10
Date of Valuation	16-Aug-10	1206400		
Lower of Both Technical Valuation				

**FINANCIAL DETAILS - For Self Employed -**

F.Y.	2009-10	2009-10
ITR Filed Date	Tuesday, March 23, 2010	Wednesday, February 25, 2009
Balance Sheet Size	483780	386890
Annual Turnover/ Receipts	1244587	1348750
Gross Profit p.a.	291898	252054
Net Profit P.A.	224500	178216
Profit from other Business / Profession	0	0
Depreciation	0	0
Interest Expense	0	0
Net Working Capital	0	0
Capital Employed/ Invested (including Prop./ Partner's Capital)	483780	386890
Reserves and Surplus	0	0
A= Capital+Profit/-Reserve & Surplus + Unsecured loans from family	483780	386890
B = Debtors Exceeding 6 months	0	0
Business Net Worth (last 2 years) =	483780	386890
Total outside liability = Loans+ Bank borrowings (Secured, Unsecured loans, OD/ CC any other Bank borrowings)+ Unsecured loans	0	0
Leverage = Total outside liability/ Networth	0.00	0.00
OD/ CC/ Other Facilities	NA	NA
Bank Name		

certified

Approved Limit	NA		NA
INCOME COMPUTATION			
	MAIN APPLICANT	CO-APPLICANT 1	TOTAL
Salaried/Self Employed/Corporates	Self Employed	Self Employed	
Net Profit A.Y.(2009-2010)	224500 ✓	164000	388500
Less : Taxes	2180 ✓	0	2180
PAT	222320 ✓	164000	386320
75% depreciation	0	0	0
Other Income	0	0	0
Rental Income	0	0	0
Total	222320	164000	386320
CPA Income Certification/ SIP	401007	405092	806099

LTP	Income
PAT (as per financials)	386320
PAT*4 or PAT*3---(A)	1545280
LTP INCOME ---(B)	806099
Lower of A & B	806099

LIABILITIES											Remark
Borrower Name	Bank/FI	Loan Type	Loan Amt	EMI	Tenor (Mnth)	MOB	No of bounces	EMI Considered as Obligation	FOIR (Y/N)	Status(Running /Closed/Closed more than 6 Mnth ago)	
Chandra Shekhar Sharma	ICICI Bank	PL	136900	4949	36	36	0	N	N	Closed	Closed
Chandra Shekhar Sharma	HDFC Bank	HL	1275000	2878	NA	NA	1	N	N	Closed	Closed
<b>TOTAL</b>											

APPROVAL DETAILS				
Particulars	Eligibility as Per	Soft Approval	Final Approval	Booking Values
Loan Amount	965000	965000	965000	965000
Property Value	1206400	1206400	1206400	1206400
LTV	79.99%	79.99%	79.99%	79.99%
Tenor	180	180	180	180
Rate	8.50%	8.50%	8.50%	8.50%
Income	32193	32193	32193	32193
DBR	29.52%	29.52%	29.52%	29.52%
Other Obligations	0	0	0	0
FOIR	29.52%	29.52%	29.52%	29.52%
EMI	9503	9503	9503	9503

FORECLOSURE DETAILS			
S No	Foreclosure	Bank Name	EMI
1	None		
DEVIATION			
Deviation	Level	Mitigants	Approve
	None		
SPECIAL CONDITION			
1	o Property will be owned by both the brother.		
RECOMMENDATION			
Credit Manager	Kshitij Dhavale		
Recommended By	Aalekh Vijayvergia		
Final Approved By	GAURAV BHATIA		

Kshitij

**RE: Chandra Shekhar Sharma, Prospect No - 87 , HL Purchase - INDORE, Amount -9,65,000/-**

Aalekh Vijayvergiya, Moneyline

**Sent:** Monday, August 30, 2010 8:10 PM

**To:** kshitij Dhavale, Moneyline

**Cc:** Rilesh Mathur, Moneyline; Aniket Modi, Moneyline; Akhil Jain, Moneyline

ok

**From:** kshitij Dhavale, Moneyline

**Sent:** Monday, August 30, 2010 5:54 PM

**To:** Aalekh Vijayvergiya, Moneyline

**Cc:** Rilesh Mathur, Moneyline; Aniket Modi, Moneyline; Akhil Jain, Moneyline

**Subject:** RE: Chandra Shekhar Sharma, Prospect No - 87 , HL Purchase - INDORE, Amount -9,65,000/-

Aalekh Sir,

Please find enclosed a loan proposal for your perusal–Calculations are based on Normal income Basis.

**Loans Structure & About Family Details –**

	Name	Age	Age at Maturity	
Main Applicant	Chandra Shekhar Sharma	47	62	
Co-Applicant - 1	Mukesh Sharma	42	57	
Co-Applicant - 2	Indira Sharma	42	57	Spous

**Credit Reports –**

- o CPV – Residence and Office CPV for the case received status Positive
- o Valuations – Done for both penal valuers
- o Legal –Clear
- o FCU Documents – Positive
- o profile – Positive
- o CIBIL – Cibil reports for both the applicant and co-applicant are positive and scores are above credit parameters laid by policy-

	Name	CIBIL
Main Applicant	Chandra Shekhar Sharma	809
Co-Applicant - 1	Mukesh Sharma	-1
Co-Applicant -	Indira Sharma	-1

- o SDN Check -No catch found
- o PD Done by Kshitij Dhavale (Center head Credit) & Mr. Akhil Jain (Center head Sales) & Aniket Modi ( Under Writer)

**Business Details –**

Applicant is having two separate businesses under the name and style mentioned as below – Year of employment in the same line of business is for 20 years +, where customer started established set up of shop at Kanadia Road which is recognized as one of the best developing area for new residential units , multistoried buildings under construction.

**M/s Tappu Traders**

- YCE of 20 years
- Handled by brother and self.
- Business is of trading building material.
- It is retail shop where applicant 80% sale is done to retailers and small contractors on cash basis only.
- Material covers Kota stone, flooring materials, marbles.
- Most of the transactions are on the kaccha basis i.e. 100% cash and unbilled business.
- Applicant is having rental income from one residential property.
- Net Margin with 7-8% of turnover.
- Above all the applicant is very much active in the investments of real estates which is basically for the rental income.

**Financials –**

- We have financials till 31/03/2009
- ITRs for AY 09-10 filled and no provisional ITRs for the latest financials till prepared.

Turn Over and other details for both the applicant and co applicants under the same firm-

F.Y.	2009-10	2009-10
Balance Sheet Size	483780	386890
Annual Turnover/ Receipts	1244587	1348750
Gross Profit p.a.	291898	252054
Net Profit P. A.	224500	178216
Capital Employed/ Invested (including Prop./ Partner's Capital account Balance)	483780	386890
Reserves and Surplus	0	0
A = Capital+ Profit/ Reserve & Surplus + Unsecured loans from family	483780	386890
B = Debtors Exceeding 6 months	0	0
Business Net Worth (last 2 years) = A-B	483780	386890

Applicant is not maintaining any proper P&L and have very unorganized a/c s maintained.

Status of Firm is proprietary but in practical both the brothers have common business place and same line of business. Both the brothers are residing at the same residence. Same has been verified through CPV.

**Banking Details**

Summary of Banking				
S No	A/c Holder Name	Bank Name	Account No.	Actual Cr the Sam
1	Chandra Shekhar Sharma	State Bank of Indore	53001317505	
2	Chandra Shekhar Sharma	Punjab National Bank	0699000100016560	
3	Mukesh Sharma	Indore Premier Co-Op Bank	38/2341/426	
Total				35

**Collateral-**

Case is House loan – purchase of property.-

Details of Properties are as follows

Valuation details - Prospect No. 87

Residential Property - Flat Purchase

304 Sanskruti Apartment, 82 Swami Vivekanand Nagar Indore

Valuer	Date of Valuation	Land area	Rate @	Const. Area	Rate @
Swish Consultant	10-Jul-10			928	130
Mahesh Agrawal	14-Jul-10			928	150

- o Said property is collateral under purchase case.
- o Same will be utilized for rental income purpose as applicant is already have self owned property and additional property.

**Loan Details -**

LOAN DETAILS - Chandra Shekhar Sharma		
S. NO.	1	2
Name	Chandra Shekhar Sharma	Chandra Shekhar Sharma
Financial Institute	ICICI Bank	HDFC Bank
Loan A/c No.	LPIND00010156872	530224059
Due Date	5th of every Months	25th of every Months
Bank	State Bank of Indore A/C	State Bank of Indore A/C
Bank A/ No.	No.53001317505	No.53001317505
Loan In Cibil	YES	YES
Status	CLOSED	LIVE
Loan in Banking	YES	YES
Loan Amount	136900	275000
EMI	4949	2878
MOB / Tenor	36/36	NA

- o Loan with ICICI & HDFC Bank Ltd are closed we have loan statement with zero balance.

**Loan Eligibility -**

	ELIGIBLE INCOME
Appraised Monthly Income	32,193
Appraised Obligations	-
Maximum Possible DBR	65.00%
Max EMI	20,926
Tenor (Months)	180
Rate Of Interest	8.50%
EMI Factor	984.74
Eligibility(Rs. In lacs)	21.24
Recommendation	
Loan Amt Applied	965,000
Credit Shield	-
Collateral Insurance	-
Total Loan Amount (including CS)	965000
Property Value	1,206,400
LTV	79.99%
Tenor (Months)	180
Rate	8.50%
Income	32,193
DBR	29.52%
Other obligation	-

FOIR	29.52%
EMI	9,502.74

**Strengths -**

- ✓ Business Set up at the time of verifications are standard and fair activity.
- ✓ Decent tracks with loans in the form of HL and auto loans. Good Banking transactions.
- ✓ Decent Stock observed.
- ✓ Case of HL purchase.
- ✓ Decent Banking habits.

**Deviations -**

None

**Concern -**

- Applicant Cibil reflecting settled card in the year of 2006 for the same applicant is not having any documentation.

**PSD Condition -**

- Property will be owned by both the brother.

Thanks & Regards

Kshitij Dhavale



IIFL

New Offer

## (HOME LOAN APPLICATION FORM)

(Please fill the form in CAPITAL letters in bold or black ink)

Please affix recent  
photograph  
of 1st Applicant

Please affix recent  
photograph  
of Co-applicant

Amount (in Rs.): **1100000/-** Tenure: **180 Months**

Loan Rate:  
 Floating

## I PERSONAL DETAILS OF 1ST APPLICANT

Applicant's Name: (Please leave a blank box between two words)

**CHANDRA****SHRIKHAR****SHARMA**

Date of Birth:

**09011963**

Gender:

Marital Status:

 Single  Married

No. of Dependents:

**01**

Father's/Spouse's Name:

**KAILASH**

FIRST NAME

**NEELE KAVIYATI****SHARMA**

LAST NAME

Mother's Maiden Name:

Current Residential Address:

**161 - TELEPHONE NAGAR KANADIVYA ROAD INDORE**

City:

**INDORE**

PIN Code:

**452016**

Landmark:

**BENGALI SOK**

No. Of Years at Current Residence:

**02**

Residence Phone:

Mobile:

**919425313335**

Residential Details:

 Own  Parental  Rented  Co-Provided  Others

Work:

Permanent Address:

*Same As Above*

Off:

PIN Code:

Preferred Mailing Address:

 Current Residenc  Permanent Address  Current Office Address

Qualification:

 High School  Graduate  Post Graduate  Professional

Type of Profession:

 Doctor  Architect  CA  Lawyer

Vehicle Owned:

 Two-wheeler

Have you applied in us before?

 Yes  No Others \_\_\_\_\_ Lawyer  Others \_\_\_\_\_ Car  None

How many Credit Cards do you have? Frequently Used Credit Card Number:

Existing Loans:

 Mortgage  Personal Loans  Car  Two-wheeler  Others

## II EMPLOYMENT DETAILS

Occupation:

 Salaried  Self Employed  Housewife

PAN/GIN No.:

**AYHPS19289E**

Gross Annual Income:

**200000/-**

Other Source of Income:

 Yes  No Student  Retired

Address:

**TAPP.U TRADERS****I SHUKH-I SHANTI****NAGAR BICHLI ROAD****INDORE**

PIN Code:

Landmark:

Office Phone:

**452016 BICHLI 07312591796 0000**

FAX:

**III. EMPLOYMENT DETAILS (CONT.)**

Type Of Industry  
 Manufacturing/Engineering/Construction    Banking/Financial Services    Media / Entertainment / Hospitality    Central/State Govt    FMCG    Education    Retail  
 IT/ITES/Telecom    Others

Type of Organisation  
 Proprietary    Partnership    Public Limited    Private Limited    Govt    PSU    MNC

Designation: **PROPRIETOR** Work Experience in the current job (In Years): **OS** Total Work Experience (In Years): **OS**

Department: \_\_\_\_\_ Employee ID: \_\_\_\_\_

E-Mail ID: \_\_\_\_\_

Previous Organisation (If current employment is less than a year): \_\_\_\_\_ City: \_\_\_\_\_

**IV. BANK DETAILS**

Name of the Bank: **SIBARATI BANK LTD INDORE**  
Branch Address: **GOLDEN NAGAR INDORE**

Type of Account: **ACCOUNT NO.**  
 Savings    Current   **130013191504**

**IV. CO-APPLICANT'S PERSONAL DETAILS**

Co-Applicant's Name (Please leave a blank bar between two words):  
**MUKESH SHARMA**

Date of Birth:	<b>18/11/1967</b>	Gender:	<input checked="" type="checkbox"/> Male <input type="checkbox"/> Female
Marital Status:	<input type="checkbox"/> Single <input checked="" type="checkbox"/> Married	No. Of Dependents:	<b>01</b>

Father's/Spoouse's Name: **KAILASH SHARMA**

FIRST NAME	MIDDLE NAME/MINITIAL	LAST NAME
------------	----------------------	-----------

Mother's Maiden Name: \_\_\_\_\_

Current Residential Address: **161 TELEPHONE**City: **INDORE** PIN Code: **452016** Landmark: **BENGALI SBI** No. Of years at Current Residence: **02**Residence Phone: \_\_\_\_\_ Mobile: **01** Residential Details:  Own    Parental    Rented    Co-Provided    Others

Permanent Address: \_\_\_\_\_

City: **Same As Above** PIN Code: \_\_\_\_\_ Preferred Mailing Address: \_\_\_\_\_Qualification:  High-School    Graduate    Post-Graduate    Professional   Type Of Profession:  Doctor    Architect    CA    Lawyer   Vehicle Owned:  Two-wheeler    Car    None   Have you applied to us before?  Yes    NoHow many Credit Cards do you have? Frequency Used Credit Card Number: \_\_\_\_\_ Existing Loans:  Mortgage    Personal Loans    Car    Two-wheeler    Others**V. CO-APPLICANT'S EMPLOYMENT DETAILS**

Occupation:  Salaried    Self-Employed    Housewife   PANGRAB **A Y H P S 9 2 8 8 F** Gross Annual Income: **150000/-** Other Source of Income:  Yes    No

Name of the Organisation: **M/S TAIPIPUHAN DAVIS** Address: **1 SUKHISHANTI**

CITY: **INDORE**

PIN Code: **452016** Landmark: **BICHLOLI ROAD** Office Phone: **07312591794**

**V CO-APPLICANT'S EMPLOYMENT DETAILS (CONT.)**

Type of Industry:	<input type="checkbox"/> Manufacturing/Engineering/Construction	<input type="checkbox"/> Banking/Financial Services	<input type="checkbox"/> Media/Entertainment/Hospitality	<input type="checkbox"/> Central/State Govt.	<input type="checkbox"/> FMCG	<input type="checkbox"/> Education	<input type="checkbox"/> Retail
	<input type="checkbox"/> IT/ITeS/Telecom	<input type="checkbox"/> Others					
Type of Organisation:	<input type="checkbox"/> Proprietary	<input type="checkbox"/> Partnership	<input type="checkbox"/> Public Limited	<input type="checkbox"/> Private Limited	<input type="checkbox"/> Govt.	<input type="checkbox"/> PSU	<input type="checkbox"/> MNC
Designation:				Work Experience in the current job (in Years):	Total Work Experience (in Years):		
Department:				Employee ID:			
E-Mail ID:				City:			
Previous Organization (if current employment is less than a year):				Country:			

**VI CO-APPLICANT'S BANK DETAILS**

Name of the Bank: \_\_\_\_\_

Branch Address: \_\_\_\_\_

Type of Account: \_\_\_\_\_ Account No.: \_\_\_\_\_

**VII PROPERTY DETAILS**

Funds required:	Sources of funds:
Construction Estimate	Amount already spent (Personal Savings)
Sale Agreement	Amount already spent (Business)
Registration / Stamp duty charges	Other borrowings / loans
Incidental expenses	Loan applied for
Total	Others _____ TAN: _____

Total Purchase Price: ₹ 150,000/-

Name of the Current Owner: SIEGMUND CECILIA D HARRY

Property Address: 304, SAINI NRI FLAT, APARTMENT no 22, SAINI NRI, VIVEKANANDA NAGAR, INDORE

City: PINCode: Landmark: 452001 BENGAJLI, S.G.

**DOCUMENT CHECKLIST**

For quick approvals and disbursements, Please make sure you remember to submit your documents

- Identity Proof - Aadhar Card, Driving License, Voter's ID Card, PAN Card, Photo Credit Card (RBI), Employee ID Card (M/s), Aadhar duly stamped by M/s/govt in case of co-applicants or M/s/govt stamp in case of co-applicant's wife/husband.
- Residence Address proof - Driving License (Voting Card, Birth Certificate), Aadhar Card, Voter's ID Card, PAN Card, Aadhar duly stamped by M/s/govt in case of co-applicants or M/s/govt stamp in case of co-applicant's wife/husband.
- Income Proof - Bank Statement Form 1477PS, Salary Slip for M/s, PSL, Insurance Policy, Income Tax (Govt. Employees only), Self Employed (If Pms, Balance sheet & PSL accounts).
- Bank Statements - Last 3 months statement.
- Asset Documents - Proof of original Site Rent / Lease Deed, Affidavit/Possession Letter, NOC from Owner & other Document as per Legal Requirement.
- Photographs - Passport size photographs for all applicants & co-applicants.

For any other options, our sales executive will be happy to help you.

**VII PROPERTY DETAILS (CONT.)**

Initial Payment Details:

Initial Payment Bank A/c Name:

Branch:

Cheque No.:

Amount:

Date:

**VIII REFERENCES**

1. Name:

Address:

City:

PIN:

Mobile:

Phone:

Relation:

2. Name:

Address:

City:

PIN:

Mobile:

Phone:

Relation:

**DECLARATION**

I understand that the sanction of the loan will be at the sole discretion of IIISL which reserves the right to reject the Application without assigning any reason. I consent that I am a citizen of India. I represent that I have not been declared insolvent nor has any insolvency proceeding been initiated against me. I represent that the information furnished by me in this Application is true and correct. I represent that I have not deducted or any loan repayment. I agree and accept that IIISL may share the information provided by me with its group company and/or with any of its associate entities/agents. I undertake to furnish any other documents and/or when required by IIISL I agree and accept that IIISL may by law or through a third party (banks, agencies, business etc. Verify any information given, check credit references, employment details and obtain credit reports in deference to my creditworthiness 1% of loan amount will be charged as legal charges for post (LAD).

Borrower's Signature /  
Thumb Impression and  
Seal (if applicable):

Date: [REDACTED]

Place: [REDACTED]

Co-applicant's Signature/  
Thumb Impression and  
Seal (if applicable):

Date: 19/06/2010

Place: INDORE

**FOR OFFICE USE**

Source:

[REDACTED]

Fulfillment Channel:

NITYA GOVT AM

DS4 Code:

A-PBT65

Exet. Code:

[REDACTED]

Team Leader Code:

[REDACTED]



India Infoline Housing Finance Ltd.

IIIFL House, Sun Infotech Park, Road No. 16V, Plot No B-23, Thane Industrial Area,  
Vagle Estate, Thane - 400 604 Tel: (91-22) 2580 6650 • Fax: (91-22) 2580 6654**CORPORATE APPLICATION ACKNOWLEDGEMENT**

We acknowledge the receipt of your Application for a loan from IIISL. In order to ascertain the status of your loan Application, please contact us within 60 working days. This is subject to you furnishing all the necessary documents as mentioned in application form.

Customer Name:

Date of Birth:

Mobile No. Of the Sales Executive:

Date of Birth:

Note: This is a corporate acknowledgement &amp; does not imply signature.

Website: [www.indiainfoline.com](http://www.indiainfoline.com)



IIFL

(HOME LOAN APPLICATION FORM)

(Subject to the terms & conditions of IIFL Home Loan Policy)

New

Please affix recent  
photograph  
of 1st Applicant



Amount (in Rupees)  Term (in Months)  Months

Dear Bank  
I am writing

HL PURCHASE

I PERSONAL DETAILS OF 1ST APPLICANT

Applicant's Name: (Please leave a blank box between two words)

Date of Birth:

Gender:

No. of Dependents:

Father's/Spouse's Name:

MIDDLE NAME/MINITIAL

LAST NAME

Mother's Maiden Name:

Current Residential Address:

City:

PIN Code:

Landmark:

No. of Years of Current Residence:

Residence Phone:

Mobile:

Residential Order's:

Own  Principal  Tenant  Co-Principal  Other

Permanent Address:

City:

PIN Code:

Preferred Mailing Address:

Current Residence  Permanent Address  Current Office Address

Qualification:

High School  Graduate  Post Graduate  Professional

Doctor  Architect  CA  Lawyer

Have you applied to us before?

Others \_\_\_\_\_

Lawyer  Other \_\_\_\_\_

Yes  No

How many Credit Cards do you have?

Frequently Used Credit Card Number:

Existing Loans:

Mortgage  Personal Loans  Car  Two-wheeler  Other

II EMPLOYMENT DETAILS

Occupation:

Salaried  Self Employed  Housewife

Employer:

Class Attended/Leave:

Other Source of Income:

Yes  No

Student  Retired

Address:

Name of the Organisation:

City:

PIN Code:

Landmark:

Office Phone:

extn:



**V CO-APPLICANT'S EMPLOYMENT DETAILS (CONT.)**

Type of Industry:	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Engineering	<input type="checkbox"/> Construction	<input type="checkbox"/> Banking	<input type="checkbox"/> Financial Services	<input type="checkbox"/> Media	<input type="checkbox"/> Entertainment	<input type="checkbox"/> Hospitality	<input type="checkbox"/> Government	<input type="checkbox"/> FMCG	<input type="checkbox"/> Education	<input type="checkbox"/> Retail	
<input type="checkbox"/> IT/ <input type="checkbox"/> Telecom	<input type="checkbox"/> Others												
Type of Organisation:	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> Public Limited	<input type="checkbox"/> Private Limited	<input type="checkbox"/> G.M.	<input type="checkbox"/> P.S.U.	<input type="checkbox"/> M.N.C.						
Designation:						Work Experience in the current job (In Years):	Total Work Experience (In Years):						
Department:						<input type="checkbox"/>	<input type="checkbox"/>						
E-Mail ID:	<input type="checkbox"/>												
Previous Organization (If current employment is less than a year)						City:							

**VI CO-APPLICANT'S BANK DETAILS**

Name of the Bank:	<input type="checkbox"/>													
Branch Address:	<input type="checkbox"/>													
Type of Account:	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	Account No.:	<input type="checkbox"/>										
Sources of funds:														
Bonds required:														
Construction Estimate:	<input type="checkbox"/>													
Site Agreement:	<input type="checkbox"/>													
Registration / Stamp duty charges:	<input type="checkbox"/>													
Incidental expenses:	<input type="checkbox"/>													
Total:	<input type="checkbox"/>													
Amount already spent (Personal Savings):													<input type="checkbox"/>	
Amount already spent (Business):													<input type="checkbox"/>	
Other borrowings: <input type="checkbox"/>													<input type="checkbox"/>	
Ten arrears for:													<input type="checkbox"/>	
Others:													<input type="checkbox"/>	
Total:													<input type="checkbox"/>	
Total Purchase Price:													<input type="checkbox"/>	

Name of the Current Owner:

Property Address:

Ch:

PIN Code:

Landmark:

**DOCUMENT-CHECKLIST**

For quick approvals and clear assessments. Please make sure you remember to submit your documents

- |                                                  |                                                                                                                                                                      |
|--------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Identity Proof          | - Passport, Driving License, Voter ID Card, PAN Card, Photo Credit Card (WEC), Employee ID Card (WEC), Aadhar Card (WEC), Biometric Details of co-applicant (if any) |
| <input type="checkbox"/> Residence Address proof | - Driving License (WEC), Utility Bill (Bills, Telephone (WEC), Water Bills, D. C. Card, Photo Credit Card) issued by Migrant or Non-migrant Co-applicant (if any)    |
| <input type="checkbox"/> Income Proof            | - Salaried Letter from Migrant (any Dept. by WEC, PSC, Regional PSC, Corporation & Govt. Employees card) Sent Graduate (12 yrs) ITA, Balance sheet & PSL (if any)    |
| <input type="checkbox"/> Bank Statements         | - Last 6 months statement                                                                                                                                            |
| <input type="checkbox"/> Asset Documents         | - Proof of original Sale Deed, Lease Deed, Unregistered Deed, NOC from Society & other Documents as per Legal Report                                                 |
| <input type="checkbox"/> Photographs             | - Properly Idographed (10x15 cm) & no explicit                                                                                                                       |

For any other offices, our sales executive will be happy to help you.

**VII PROPERTY DETAILS (CONT...)**

Initial Payment Details

Initial Payment Bank A/c Name:

Branch
--------

Chq No.	Amount	Date
---------	--------	------

**VIII REFERENCES**

1. Name:

Address:	City:	PIN:
----------	-------	------

Mobile:

Phone:	Reason:
--------	---------

2. Name:

Address:	City:	PIN:
----------	-------	------

Mobile:

Phone:	Reason:
--------	---------

**DECLARATION**

I understand that the creation of the loan at the sole discretion of IIISL which requires M. Agent to represent my application without retaining any fees. I request that I am a citizen of India. I represent that I have not been declared bankrupt or lost my creditworthiness by providing false statement(s) and no, I represent that the information furnished to me by IIISL application is true and correct. I acknowledge that there are no documents issued and held by IIISL (Agent) and under the IIISL application no information provided by me will be given to any third party under any circumstances. I undertake to inform my other debts and obtain credit reports & determine my creditworthiness. 1% of non-accrued to be charged as late Margin fee (see page 1).

Borrower's Signature  
Thumb Impression and  
Sectl (if applicable)Date: Place: Co-applicant's Signature  
Thumb Impression and  
Sectl (if applicable)Date:  19/06/2010

Place: INDORE

**FOR OFFICE USE**Source: Fulf. Chkdby: OSA Code: Exe. Date: Resin Leader Chkd: 

India Infoline Housing Finance Ltd.

KFL House, Sun Infotech Park, Road No. 16V, Plot No. 5-23, Thane Industrial Area,  
Wagle Estate, Phone - 400 604 Tel (91-22) 2560 6650 • Fax (91-22) 2560 6654**CORPORATE APPLICATION ACKNOWLEDGEMENT**

We acknowledge the receipt of your Application for a loan from IIISL. In order to ascertain the status of your loan Application, please contact us within 60 working days. This is subject to you furnishing all the necessary documents as mentioned in application form.

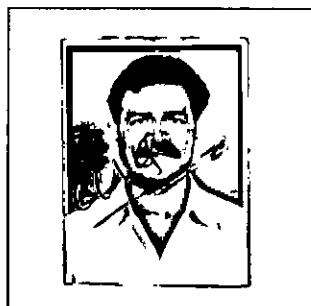
Customer Name: Date of Birth: Middle Name of the Sales Executive: Date of Birth: 

Note: D.O.B is a presented address/zip code. Address does not require signature.

Website: [www.indiainfoline.com](http://www.indiainfoline.com)

## HOME LOAN APPLICATION FORM

*(Please fill the form in CAPITAL letters in blue or black ink)*



Loan Amount (in Rs.):

**110000/-**

Loan Tenure:

**180 Months**

Loan Rate:

Fixed  Floating

Loan Type:

Home Loan  Balance Transfer

Name of the Buyout Bank:

**[REDACTED]**

**F. C. I.  
SAMPLE  
10/7/10**

### I PERSONAL DETAILS OF 1ST APPLICANT

Applicant's Name: (Please leave a blank box between two words)

**CHANDRA  
SHEKHAR  
SHARMA**

Date of Birth:

**04/01/1963**

Gender:

M

Marital Status:

Single  Married

No. of Dependents:

**01**

Other's/Spouse's Name:

**KAILASH**

FIRST NAME

**[REDACTED]**

MIDDLE NAME / INITIAL

**[REDACTED]**

LAST NAME

Mother's Maiden Name:

**[REDACTED]**

Current Residential Address:

**JGI - TELEPHONE NAGAR KANADJIYA ROAD INDORE**

**[REDACTED]**

City: PIN Code: Landmark: No. Of Years at Current Residence:

**INDORE 452001 BENGALI, Sq. 02**

Residence Phone: Mobile: Residential Details:  Own  Parental  Rented  Co-Provided  Others

STD CODE: **+ 91 942125343335**

Permanent Address: **[REDACTED]**

**[REDACTED]**

Other Address: **[REDACTED]**

**[REDACTED]**

Qualification: PIN Code: Preferred Mailing Address:

High-School  Graduate  Post-Graduate  Professional  Current Residence  Permanent Address  Current Office Address

Others  Doctor  Architect  CA  Lawyer  Vehicle Owned:  Two-wheeler  Car  None  Have you applied to us before?

Others  Lawyer  Others  Yes  No

How many Credit Cards do you have? Frequently Used Credit Card Number: Existing Loans:

**[REDACTED]**  Mortgage  Personal Loans  Car  Two-wheeler  Others

### II EMPLOYMENT DETAILS

Occupation: PAN/GIR No.: Gross Annual Income: Other Source of Income:

Salaried  Self Employed  Housewife **A Y H P S P 2 8 9 G 200000/-**  Yes  No

Student  Retired

Name of the Organisation: Address:

**TAPPU TRADERS.** **[REDACTED]**

**[REDACTED]**

Address: **[REDACTED]**

**[REDACTED]**

City: **[REDACTED]**

**[REDACTED]**

Office Phone: **[REDACTED]**

STD CODE: **452001 BICHOLI ROAD**

EXTN. **[REDACTED]**





**VII PROPERTY DETAILS (CONT...)**

Initial Payment Details

Initial Payment Bank A/c Name:

Branch:

Cheque No.

Amount:

Date:

DD/MM/YY

**VIII REFERENCES**

1. Name:

ASHOK SAXENA

Address:

68 NEEL NAGAR

City:

PIN:

INDORE

452001

Mobile:

+ 91 9827010335

Phone:

STD CODE

Relation:

FRIEND

2. Name:

SATISH RAJHUVANSHI

Address:

10 SCM 94 MAYU HOSPITAL

City:

PIN:

452001

Mobile:

+ 91 9893601738

Phone:

09312593615

STD CODE

Relation:

FRIEND

**KEY FEATURES OF IIHFL HOME LOAN**

- Tenure up to 20 years
- Rate of interest based on credit evaluation process

Repayment through Equated Monthly Instalments (EMIs)

Applicable Charges as per the schedule of charges valid at the time of loan approval

**DECLARATION**

I understand that the sanction of the loan is at the sole discretion of IIHFL which reserves its right to reject this Application without assigning any reason. I represent that I am a citizen of India. I represent that I have not been declared insolvent nor has any insolvency/bankruptcy proceeding been initiated against me. I represent that the information furnished by me in this Application is true and correct. I represent that I have not defaulted on any loan repayments. I agree and accept that IIHFL may share the information provided by me with its group company and/or with any of its subsidiaries/affiliates/assignees. I undertake to furnish any other documents as and when required by IIHFL. I agree and accept that IIHFL may by itself or through authorised persons, lawyers, agencies, bureau, etc. Verify any information given, check credit references, employment details and obtain credit reports to determine my creditworthiness. 0.5% of loan amount will be charged as Initial Margin Deposit (IMD).

Borrower's Signature /  
Thumb Impression and  
Seal (If applicable):Co-applicant's Signature/  
Thumb Impression and  
Seal (If applicable):

Date: 19062010

Date: 19062010

Place: INDORE

Place: INDORE

**FOR OFFICE USE**

Source:

Fulfilment Channel:

DSA Code:

Exec. Code:

Team Leader Code:



India Infoline Housing Finance Ltd.

75, Nilon Complex, Off. Western Express Highway, Goregaon (East), Mumbai 400 063

**manavalan**

---

**From:** Sachin Grover, Blackberry [sachin.grover@mobileemail.vodafone.in]  
**Sent:** Tuesday, August 31, 2010 9:33 PM  
**To:** Akhil Jain, Moneyline  
**Cc:** Rilesh Mathur, Moneyline; Aniket Modi, Moneyline; kshitij Dhavale, Moneyline; pawan sabu, Moneyline  
**Subject:** Re: Case of Chandrashekhar Sharma - 87 - Indore

Ok

Sent on my BlackBerry® from Vodafone Essar

-----Original Message-----

**From:** "Akhil Jain, Moneyline" <Akhilj@Moneylineindia.com>  
**Date:** Tue, 31 Aug 2010 21:26:28  
**To:** Sachin Grover, Moneyline<Sachin@Moneylineindia.com>; Sachin Grover.Blackberry<sachin.grover@mobileemail.vodafone.in>  
**Cc:** Rilesh Mathur, Moneyline<Rilesh@Moneylineindia.com>; Aniket Modi, Moneyline<Aniket@Moneylineindia.com>; kshitij Dhavale, Moneyline<kshitij@Moneylineindia.com>; pawan sabu, Moneyline<pawan.sabu@Moneylineindia.com>  
**Subject:** Case of Chandrashekhar Sharma - 87 - Indore

Dear Sir,

Captioned case was logged in the month of July 2010. At that time we had taken IMD of Rs. 1000 being a HL case sourced by DST. It was in the favour of Moneyline Credit Limited.

Request your approval to deduct the IMD from the system.

Thanks & Regards  
Akhil Jain  
Location Head- Mortgages  
Indore  
Hand Phone : 09826679993

---

This message (including any attachments) is confidential and may be privileged. If you have received it in error, please notify the sender by return e-mail and delete this message from your system. Any unauthorised use or dissemination of this message in whole or in part is strictly prohibited. Please note that this mail does not constitute an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction. The information contained herein is not warranted as to completeness or accuracy and is subject to change without notice. Any comments or statements made herein do not necessarily reflect those of IIFL (a division of India Infoline Limited) or any of its group companies. Please note that e-mails are susceptible to change. Neither IIFL nor its group companies guarantee that the

integrity of this communication has been maintained or that this communication is free of viruses, interceptions or interference. Neither IIFL nor any of its group companies shall be liable for any improper or incomplete transmission of the information contained herein or for any delay in its receipt or damage to your system.



Sanction Letter

Date: 18-08-2010

Name of Applicant : Mr. Chandra Shekhar Sharma  
 Name of Co-Applicant 1 : Mrs. Indira Sharma  
 Name of Co-Applicant 2 : Mr. Mukesh Sharma  
 Address of Applicant : House No. 161 - Telephone Nagar, Kanadiya Road,  
 Near Bengali Square, Indore  
 Phone No. : 0731-2591794, & 09425313335

Re: Loan Application dated -05-07-2010

Dear Customer

We are pleased to inform you that your loan application has been sanctioned. The details of the sanctioned loan are as mentioned below:

Loan Account No.	87
Product	HL Purchase
Purpose of the Loan	Flat Purchase

Loan Amount Sanctioned	Rs. 9,65,000.00	Tenure (In months)	180 Months
Interest Rate	8.5%	Amount of each EMI's	Rs. 9503.00
Processing Fee + ST @ 1.0%	Rs. 10644.00	# of Advance EMIs (If any)	Nil
Pre-EMI	As applicable	1 <sup>st</sup> EMI Date	As applicable
Insurance + ST	NA	Other Charges (as applicable)	As applicable
Collateral Insurance + ST	3193/-	Net Payable Amount	As applicable
Due date of EMIs	1 <sup>st</sup> day of every month		
Validity of Sanction Letter	14 days from date of this letter		
Other conditions (Loan foreclosures, part-payments etc.)	1. Property will be owned by both the brother.		
Address of Property being financed	Flat No. 304, Third Floor Sanskriti Appartment, 82 Swami Vivekanand Nagar, Kanadiya Road, Indore		
DSA/DST Name—	Ajay Gautam (Code A86165) Mobile - 9755059786		

The following original documents have been submitted by you as part of processing this loan and would be returned on closing the loans with all dues paid-up:

- 1. Original Regd. Sale Deed to be registered by Smt. Seema Choudhary Through Attorney Shri Mourya To Shri Chandra Shekhar Sharma & Mukesh Sharma
- 2. Original Power of attorney No. 4A/586/Dt. 26/10/2009

Page 1 of 3

India Infoline Ltd.

3.	Original Sanshodhan Patra No. 1A/2802(9) dt. 20-10-2008
4.	Original Sale Deed No. 1A/295(9) Dt. 02-04-2008
5.	Original Sale Deed No. 1A/2794 Kh/Dt. 23-08-1999

**A. Sanction Subject to below mentioned Special Terms and Conditions:**

1. Deposit of the Original title deeds duly registered and any other documents which may be required by the company prior to the disbursal of loan and further submit with the company any documents from time to time as required by company
  
- B. The sanction of the Loan shall stand revoked and cancelled in any of the following circumstances:
  1. If any statement in the application or in loan and any other document(s) given by you or otherwise is found to be misleading or incorrect and/or
  2. If there is any material change in the process on the basis of which the loan has, in principle, been offered and/or,
  3. If any material fact concerning your income, employment, or ability to repay or any other relevant aspect of your proposal for the loan is suppressed or concealed and/or
  4. If document(s) submitted by you and the information contained in the document(s) are not in confirmation with the information provided in the application form submitted by you and/or
  5. If you fail to submit the documents as required by the company within specified time.
  6. If the properties documents provided by you are found to be forged and there is any dispute in respect of the said property.
  7. Any other reason at the sole discretion of the Lender.
  
8. I/ We hereby agree to provide details to the Lender, from time to time, to comply with the guidelines of Prevention of Money Laundering Act. I/ We hereby confirm that I/ We am/ are the beneficial owner of the property mortgaged/securities pledged in favour of the Lender as a security."

Please note that this sanction shall lapse unless and until definitive documents are executed and satisfactory security furnished within 14 days of the date of this letter.

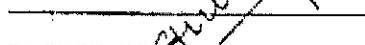
Kindly use your loan Account number as mentioned above in all your further communications with us.

Please put your signature as a token of your acceptance of the above stated terms and conditions and retain a copy with yourself.

For any assistance/clarification on this loan, please contact Mr. Pawan Sabu - Mobile 9893010243.

Phone no. ....

For India Infoline Housing Finance Ltd.



Name:

Date:

Signature

Applicant



Signature

Name:

Date:

Applicable charges and Fees*	
<b>Processing Charges</b>	• Up to 1% of Loan Amount
<b>Application and Admin fee</b>	0.5% of Loan Amount
<b>Pre-payment Charges *</b>	<p><b>Partial pre-payment</b> (Up to 25% of Principal Outstanding in any financial year)</p> <ul style="list-style-type: none"> <li>• 1% pre-payment fee in any year after the first year</li> <li>• 3% pre-payment fee within the 1st year</li> </ul> <p><b>Full pre-payment</b> (any prepayment which is not Partial Prepayment)</p> <ul style="list-style-type: none"> <li>• 3% pre-payment fee in any year after the first year</li> <li>• 5% pre-payment fee within the 1st year</li> </ul> <p>However, each scheme / sub-product may attract different prepayment rates as highlighted in product / scheme</p>
<b>Commitment Charges</b>	• Rs. 1000/-
<b>Charges for late payment</b>	3% p. m. on amount outstanding/EMI
<b>Cheque/ECS Swap Charges</b>	Rs. 500/-
<b>Document Retrieval Charges</b>	Rs. 500/-
<b>Cheque/ECS Bounce Charges</b>	Rs. 250/- for each bounce
<b>No Dues certificate</b>	Original would not attract any charges. Duplicate copy would attract a fee of Rs. 250/-
<b>Pre-EMI charges</b>	On actual
<b>Duplicate Statement/Repayment Schedule</b>	Rs. 250/-

#87

## MORTGAGE CHECKLIST

CUSTOMER NAME CHANDRA SEKAR LOAN AMT 965000 RATE 8.5 TENURE 180 EMI 7503

## CREDIT DOCUMENTS

RCI & PRO FEE				
CAM				
PD SHEET				
TVR				
CPV	OFFICE	RESI	RENTED	COLL.
FCU(PROFILE & DOCUMENTS)				
LIP REPORT(ABOVE 20 LACS) CASES				
CIBIL	per			

## **PERSONAL DOCUMENTS**

	APPLICANT	CO-APP	CO-APP	CO-APP
APPL FORM	✓	✓		
PHOTO WITH CROSS SIGN	✓	✓		
ID PROOF	✓	✓		
DOB PROOF	✓			
RESI ADDRESS PROOF	✓	✓		
OFFICE ADDRESS PROOF	✓	✓		
TELEPHONE BILL IN THE NAME OF APPLICANT	✓			
DEDUPE REPORT	✓			
SIGNATURE PROOF	✓	✓		
BSV	✓			

## LEGAL DOCUMENTS

LEGAL DOCUMENTS	
LAWYER REPORT 1	S
LAWYER REPORT 2	-
APPRAISAL REPORT 1 WITH PHOTO OF PROPERTY	S
APPRAISAL REPORT 2 WITH PHOTO OF PROPERTY	S
SANCTION PLAN/AFFIDAVIT CUM INDEMNITY	

## **INCOME DOCUMENTS**

ITR(as per scheme)	<input checked="" type="checkbox"/>		
FORM 16(salaried)	<input checked="" type="checkbox"/>		
B/L SHEET(as per scheme)	<input checked="" type="checkbox"/>		
BANK STATEMENTS	<input checked="" type="checkbox"/>		
REPAYMENT TRACK(as per scheme)	<input checked="" type="checkbox"/>		

CORPORATE CASES

MOA/AOA	
BOARD RESOLUTION	
LATEST LIST OF DIRECTOR AND SHARE PATTERN ON COMPANY LETTER	
HEAD ATTESTED BY CA/CS	
PARTNERSHIP DEED	
ROC SEARCH	
FORM 8 & 32	
COMPANY CIBIL	
PARTNERSHIP RESOLUTION	

**AGREEMENT AND REPAYMENT MODE**

AGREEMENT AND REPAYMENT MODE	
LOAN AGREEMENT	/
POST DATED CHQS	/
PV CHQ	/
ECS FORM	/
CANCELLED CHQ	/
LS CHQS(EMI * 3 = 4 & 3 EMI)	/

**MISCELLANEOUS DOCUMENTS**

CHQ BENEFICIARY DETAIL	<input checked="" type="checkbox"/>			
MBO DOCS/BUYOUT DOCS	<input checked="" type="checkbox"/>			
LIST OF DOCS FROM BT BANK	<input checked="" type="checkbox"/>			
SANCTION LETTER FROM BT BANK	<input checked="" type="checkbox"/>			
POS/CLOSURE LETTER FROM BUYOUT BANK	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
SANCTION LETTER WITH DSA/DST NAME	<input checked="" type="checkbox"/>			
CREDIT SHIELD/COLLINS	<input checked="" type="checkbox"/>			
PHOTO COPY OF PROPERTY PAPERS	<input checked="" type="checkbox"/>			
VERNACULAR DECL	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
SPD LETTER WITH DATE	<input checked="" type="checkbox"/>			
PRE-AUDIT CHECKLIST	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
FCU/RCU SCREEN ON ALL DOCS	<input checked="" type="checkbox"/>			
COPY OF IMD CHQ	<input checked="" type="checkbox"/>			
WILL & NOC FROM	<input type="checkbox"/>			
AGREEMENT TO SELL (HL cases)	<input checked="" type="checkbox"/>			
END USE LETTER ON RS. 100/- STAMP PAPER	<input checked="" type="checkbox"/>			
CA AUTHENTICATION LETTER	<input checked="" type="checkbox"/>			
COLLATERAL VERIFICATION REPORT	<input checked="" type="checkbox"/>			

---

CHECKER

MAKER

- IMD Grid ↗
- ① IMD less than IMD Grid ↗
  - ② PC Fathers ~~no~~ to TSR ~~date expires~~ - EIDEL
  - ③ CVR not clear
  - ④ Disha Sharma Cibil Report
  - ⑤ BSNL bill date expires (Office proof)
  - ⑥ APP are (or APP) Recipienthe mismatch.
  - ⑦ APP are (or APP) Recipienthe Regs 17 affidavit by Disha Sharma  
(Need from Notary)
  - ⑧ Counter sign Regs 17 affidavit by Disha Sharma
  - ⑨ doc & photo, For date expires
  - VO report Regs for Disha Sharma
  - Legal setting
  - Valuation report
  - Two Emrs Park Regs
  - SPO create

## POB

- ① ~~Post Box~~
- ② PO Sheet
- ③ TVK
- ④ LIP Report

⑤ Inter Sharma APP (with photo)

## CBD

loan account  
Letter of warranty on customer  
Office and PGI CVR for both

## MONEYLINE-HOME SAFE PLUS & STANDALONE HOME CALCULATOR

PRODUCT

---->

STANDALONE HOME

SUM INSURED

---->

965,000

DOB

---->

06-May-1963

SANCTION DATE

---->

26-Aug-2010

LOAN TENURE

---->

12

YRS

OCCUPATION

---->

SELF EMPLOYED

PROPERTY TYPE

---->

RESIDENTIAL

AGE

---->

47

POLICY TENURE

---->

10

YRS

PREMIUM %

---->

0.33

TOTAL PREMIUM

3193



# भारत संचार निगम लिमिटेड

इन्दौर

BHARAT SANCHAR NIGAM LIMITED

Connecting India

आप अपने टेलिफोन बिल हमारी वेबसाइट [www.mp.bnsl.co.in](http://www.mp.bnsl.co.in) से भी प्रिंट करके बिल का भुगतान कर सकते हैं।

दरमापात्र संख्या Telephone No.	उपभोक्ता संख्या Consumer No.	बिल संख्या Bill No.	पृष्ठ Page
KROAD 2591794	1017850	63017192	01

बिल सारिक  
Bill Date:

02/08/2010

दिनांक रूप भुगतान करें  
Pay By Date:

13 - AUG - 2010

NAME	SHRI MUKESH SHARMA
ADDRESS	1, SUKH-SHANTI NAGAR C/O TAPPOO TRADERS BICHOLI ROAD INDORE 45201602
	2591794

Rental From: 01/07/2010 To:  
To From: 31/07/2010

PCSPV PMT  
NYT GEN

Amount Payable if Paid on or before pay by date	late fees	Discounts	Amount Payable if Paid after pay by date
300.00	10.00		310.00

प्रारम्भ मीटर रीडिंग Opening Meter Reading	अंतिम मीटर रीडिंग Closing Meter Reading	मीटर कॉल्स Gross Metered Calls	क्रेडिट कॉल्स Credit Calls	डेबिट कॉल्स Debit Calls	फ्री कॉल्स Free Calls	नेट चार्जेबल कॉल्स Net Chargeable Calls
96062	96286	224	0	0	0	224

PLEASE MAKE PAYMENT AT ONLINE COUNTERS  
TO AVOID INCONVENIENCE

LOCAL CALLS :-

Billed @ Rs. 0.635 X 224 = 143.24  
PTD @ Rs. 0.300 X 224 = 67.12  
Bal of min guarantee due = 126.75

नि.मासिक / दि.मा.शुल्क Fixed Monthly / Bi-Monthly Charges	
कॉल शुल्क Metered Call Charges	272.00
ट्रंक कॉल Trunk Call Charges	0.00
ओवरसीज कॉल Overseas Call Charges	0.00
फोनोग्राम Photogram Charges	0.00
डेबिट Debits	0.00
कर Taxes (Service Tax, Education Cess)	28.02
कुल राशि Gross Amount	300.00
क्रेडिट Credits दिस्काउन्ट Discount	0.00
इस भुगतान से प्राप्त की रूपमा Amount to be paid on or before pay by date	13 - AUG - 2010 300.00

Value Added Services  
on your b-fone

Call waiting

Abbreviated dialing

Hot-line

Call forwarding

Automatic reminder / Alarm service

Number/call hunting service

Calling line identification

Electronic locking for STD/ISD

SMS from fixed line telephone

For itemised bill & further  
enquiries please contact our  
Customer Service Centre at

1662

Other services by BSNL

Mobile Services: CellOne Postpaid  
and Prepaid  
Internet Services: PSTN Dial up,  
ISDN Dial up, Leased Line  
Access, Broadband Services  
Accountless Internet Service  
To access dial 172222  
Login : STD code without 0 followed  
by your telephone number.  
Password: Any 6 to 12 digits Password

(एम.आर.खान)  
यरिंग लेखा अधिकारी (काम्पूटर्स)  
दूरभाष : 2433549

NEW TIMINGS OF CASH COUNTERS FOR PAYMENT OF TELEPHONE & MOBILE BILLS		
COUNTERS	DAYS	TIMINGS

CAME MORTGAGE				
Prospect No.	87			
Location	Indore			
Applicant Name	Chandra Shekhar Sharma			
Loan Category/ Product Program	HL- Purchase ( Flat)			
Income Method- Gross Margin / SIP / Banking Surrogate / CPA Income /	CPA Income Program			
Type of Customer Segment (Self employed / Salaried/Corporate)	Normal			
End Use	Purchase of Flat			
APPLICANT / CO-APPLICANT DETAILS				
	NAME	AGE AT THE TIME OF LOAN INITIATION	AGE AT THE TIME OF LOAN MATURITY	RELATION WITH MAIN APPLICANT
Main Applicant	Chandra Shekhar	47	62	Self
Co-Applicant 1	Mukesh Sharma	42	57	Brother
Co-Applicant 2	Indira Sharma	46	61	Spouse of Chandra Shekhar
Property Owner	Both the Brothers are purchasing property -Chandra Shekhar Sharma & Mukesh Sharma			
FAMILY DETAILS				
Residence Address	161 Telephone Nager Kanadiya Road Near Bangali Square Indore			
Residence Status (Rented/Owned)	Owned			
No of years at Current Residence	02 Years			
Previous Residence Address	NA			
No. of working family members	2			
No of dependents	3			
Other Details	Applicant is engaged in the business of sales of building materials in the form of boulders, bricks and sheets, also have waivered orders of marble and floorings			
BUSINESS DETAILS				
Applicant Office Name	Tappy Traders			
Office Address	1 Shukh Shanu Nagar Bicholi Road Indore			
Office Status (owned/rented)	Owned			
Constitution (Sole Prop./Partnership/Pvt Ltd Co)	Proprietorship			
Name of all Partners / Directors	Chandra Shekhar Sharma			
Ownership/Shareholding Details	100%			
Date of Incorporation	NA			
No. of Employees	2 employees			
Nature and description of Business	Applicant is engaged in the business of sales of building materials in the form of boulders, bricks and sheets, also have waivered orders of marble and floorings			
Associate Business Entities/ Sister	NA			
Other Business / Employment details	NA			
Residence CPV Comments				
Positive-Applicant mother and over fm are 13 and area of residence is 2000 sq All the basic amenities along with TV , Fridge and other observed.Neighbour check has been made and no adverse comment				
Office CPV Comments				
Positive				
VERIFICATION DETAILS				
VERIFICATION	Main Applicant	Co-applicant	Co-applicant	Co-applicant
	Chandra Shekhar Sharma	Mukesh Sharma	Indira Sharma	
Bureau	809	-1	-1	NA
Dedupe	No match Found	No match Found	No match Found	NA
SDN Negative List	No match Found	No match Found	No match Found	NA
SEBI Negative List	No match Found	No match Found	No match Found	NA
Residence TVR	Positive	Positive	Positive	NA
Office TVR	Positive	Positive	Positive	NA
Reference TVR	Positive	Positive	Positive	NA

income  
Xtremely

KM/1

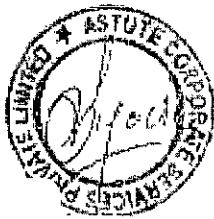
# Astute Corporate Services Private Limited



## PROFILE REPORT

Personal Details				
Name of the CM	Chandra Shekhar Sharma/Mukesh Sharma			
Family Background	Total 4 members & out of them 1 is earning			
Name of the Company	Tappu Traders			
Total Yrs in business	32 years			
Type of Entity	Proprietorship Concern			
Nature of Business Activity	Building Material Supplier			
St strength	1 employee			
Major customers				
Major Suppliers				
Customers visiting daily	Yes			
Office / Shop / Business Premises	Business Premises			
Any Other Business	No			
Asset Owned				
Durables	Vehicles	Financial Asset	Property	Others
Yes	Yes 1 Bike & four wheeler Swift		Yes (at Telephone Nagar)	NA
Case referred by				

<b>Remarks</b>	<p>Residence Profile check- We have visited at address, D.P Sharma mother met, applicant is residing since 30 years. House is puccka, parental owned, independent, located in middle class locality, area is approx 1500 sq ft. Total 4 members &amp; out of them 1 is earning. Living condition is good. Basic &amp; luxurious amenities seen. Interior &amp; exterior are good. He is having 1 Bike &amp; 1 Swift. Neighbour checked Mr. Arvind Shah he has confirmed existence of applicant.</p> <p>Business Profile check – Business visit done, applicant self met, he is building material supplier since 32 years. Shop is owned, located in commercial locality, area is approx 300 sq ft. Business set up is average. Stock level seen, Bricks, Bags of sand etc. Business activity is average. 1 employee seen. Applicant is purchasing stock from Rajasthan &amp; he is supplying goods to all over MP. Applicant is owner of the given business. Name board seen in the name of Tappu Traders. Neighbour checked Virendra Kumar &amp; no adverse feedback received. No more information received.</p>
<b>Status</b>	Positive
<b>Date Of Visit</b>	14.08.10
<b>Report Submitted by</b>	Sonam Khandelwal



LOCATION	INDORE
REF .NO	588687
STATE	M.P
APPLICANT NAME	CHANDRA SHEKHAR SHARMA/MUKESH SHARMA
DSE NAME	NA
DSA NAME	AAGARIKA ASSOCIATES
PICKUP CRITERIA	SAMPLED
SAMPLED DATE	8/12/2010
COMPLETED DATE	8/14/2010
DEDUP RESULT	POSITIVE
STATUS	POSITIVE
EXECUTIVE NAME	SHAKIL, ROHIT KADAM
REMARKS	BSNL Bill checked & found to be ok. Nagar Nigam Licence checked & found to be ok. ITRS of Chandra Shekhar Sharma & Mukesh Sharma for the Asst year 2009-10, 2008-09, 2007-08 checked & found to be ok. Establishment letter couldn't be checked due to refused by Dept. State Bank of Indore has confirmed A/c number 53001317505 & entries dated from 20.05.10 to 09.06.10. RTS of ICICI Bank has confirmed .Punjab National bank has confirmed A/c no 0699000100016560 & few entries. Indore Premiere Cooperative bank has confirmed A/c number 38/2349/423 & few entries.



ITR	BANK STATEMENT	SALARY SLIP	Salary Certificate	F-16	ID PROOF	Business / Office Proof	Resi proof	Profile	OTHERS
6	3	2	2	0	0	0	0	1	0

S.No.	DOCUMENT DESCRIPTION	Critical / Non Critical
1	Financials	Critical ✓
2	Income proof	Critical ✓
3	Address proof	Critical ✓
4	Office proof	Non Critical ✓
5	Identity Proof	Critical ✓
6	Signature verification	Critical for main applicant only ✓
7	DOB proof	Non Critical ✓
8	PAN No./Form 60	Critical ✓
9	Bank statements	Non Critical ✓
10	Personal bank statements of the partner/managing director	Non Critical ✓ <i>NB</i>
11	Board resolution /Authority letter	Non Critical ✓ <i>NB</i>
12	Partnership deed for partnerships, MOA/AOA & Certificate of incorporation for companies, copy of HUF deed/ Shareholding pattern	Critical ✓
13	PDCs/ECS	Critical ✓
14	Loan agreement/Promissory Note	Critical ✓
15	Application form	Critical ✓
16	Telephone bill	Non Critical ✓
17	Photograph	Critical ✓
18	CPV resi report	Non Critical ✓
19	CPV office report	Non Critical ✓
20	TVR report	Critical ✓
21	PD report	Critical ✓
22	CIBIL report	Critical ✓
23	LIP visit	Non Critical ✓
24	Property Title Search & Valuation	Critical ✓
25	Property Valuation	Critical ✓
26	CAM & Eligibility calculations	Critical ✓
27	Fraud check	Critical ✓
28	Degree copy for self employed professionals	Non Critical ✓
29	Loan sanction letter from the other institution to establish loan amount sanctioned, tenor, tenor serviced & property address.	Critical ✓ <i>NB</i>
30	Declaration from other institution validating the property papers in their custody	Non Critical ✓ <i>NB</i>
31	Undertaking from the applicant to other institution authorizing MONEYLINE to collect property documents directly from them.	Critical ✓ <i>NB</i>
32	2) Loan outstanding statement from the other institution not more than 45 days prior to the date of the application.	Non Critical ✓ <i>NB</i>
33	Letter from MONEYLINE to other institution giving details of the borrower's loan outstanding which is being request for foreclosure & release of property papers to MONEYLINE's authorized representative.	Non Critical ✓ <i>NB</i>
S.No.	CHECKER	SIGNED
1	<i>Mamta/Alka</i>	<i>Chapman coastal</i>
S.No.	MAKER	SIGNED
1		

**PUNJAB NATIONAL BANK**

Punjab National Bank  
80, MAHARAJA GHUJ, PHALSA, HARYANA - 162001 (Phone: 033-249846, 2490753)

ACCOUNT PARTICULARS  
Call our toll free number 1800 180 2777 from anywhere in India

Mode of Operation : SELF

Customer No. : 400184310

ACCOUNT NO. 0600000100006560  
NAME OF THE HOLDER : S. C. SHARMA

101 TELEPHONE NAGAR

INDORE

MADHYA PRADESH INDIA  
Pin : 452001

Date of Issue : 27-02-2007

\*\* Computer generated entries shown in the statement of account do not require any authentication/initial from bank official. Please do not accept any manual entry in your computer generated statement of account.

\*\*\* OUR ATM/DEBIT CARDS CAN ALSO BE USED AT ATMs OF NMTR, SBI & HFS WITH NOMINAL CHARGES

कृपया अपनी पास छुक पहुंच में कम से कम एक बार अवश्य दूरी करें।  
PLEASE USE YOUR PIN CODE AT LEAST ONCE A MONTH  
TO AVOID FEE OF CHARGES.

तिथि / DATE

प्रबंधक / MANAGER

E.O. Agritko, PSV  
Associates  
Proprietor

Suresh  
Kumar  
Jain

0699000100016560

पास-बुक में प्रयुक्त शब्द-संक्षेप  
ABBREVIATIONS USED IN THE PASS BOOK

प्रयोगिक	"/-"
Closing	Cls.
उत्तरात	Dr.
Transfer	Tr.
Cheque	Cheq.
कमीजन	Cn.
Commission	Comm.
स्वाम	Cust.
Interest	Int.
एटा	Inv.
Discount	Disc.
बाहरी चेक/छाड़े गए चिक्के	D.O.
Outstanding Cheques/Bills Purchased	D.O.P.
क्रेडिट ब्र	D.W.
Dividend Warrant	Div.
लापता	Dis.
Returning	Rtg.
प्रारंभिक ब्रापात	St. P.
Incorporal Changes	I.C.
आपो से जाया गया	St./Re.
Carried Over	CO
दिने से जाया गया	St./Ta.
Brought Forward	B/F
स्थानीय चेक/संस्कृत चुप्पट	L.D.D.
Local Cheque/Demand Draft	LD.
चुप्पट	D.D.
Bill	Bill
क्रेडिट	Credit
Cash	Cash
बाहरी चेक/ब्र	O.B.C.
Outstanding Bill/Cheque	A.D.S.R.
आवाज़ द्वारा आनलाई	A.M.T.
Inward Mail Transfer	F.O.B.P.
विदेशी बाहर भित्ति चुप्पट	F.O.A.B.P.
Foreign Outward Bills Collected	F.O.B.C.

दिनांक Date	चेक संख्या एवं विवरण Cheque No. and Particulars	प्राप्ति गई रकम DR Amount		जमा की गई रकम CR Amount	शेष रकम Balance	वृद्धि- छूट Off. Int.
		प्राप्ति गई रकम DR Amount	जमा की गई रकम CR Amount			
27-02-2007	315976 To SELF	3,000.00			29,271.50 Cr	
28-02-2007	By CLEARING - 813283		33,000.00		62,271.50 Cr	
01-03-2007	315978 To SELF	5,000.00			57,271.50 Cr	
01-03-2007	315975 To KARNATAKA VIDYA NIKETAN (288600)	2,550.00			54,721.50 Cr	11
01-03-2007	315977 To UMA SHANKAR	15,000.00			39,721.50 Cr	
02-03-2007	By Interest		103.00		39,824.50 Cr	
03-03-2007	315974 To MAX NEW YORK LIC (288600)	3,750.00			36,074.50 Cr	11
05-03-2007	315979 To SATISH SACHDEV	3,000.00			33,074.50 Cr	
15-03-2007	315980 To HSBC CARD (288600)	15,000.00			18,074.50 Cr	11
23-03-2007	666641 To SELF	16,000.00			2,074.50 Cr	
03-04-2007	By CASH		2,500.00		4,574.50 Cr	
16-04-2007	666642 To L I C (288600)	1,514.00			3,060.50 Cr	11
19-04-2007	To SATISH	1,000.00			2,060.50 Cr	
02-09-2007	By CASH (446300)		5,860.00		2,086.50 Cr	11
25-09-2007	By Interest		36.00		2,096.50 Cr	
25-09-2007	By CASH (446300)		5,000.00		7,096.50 Cr	11
01-10-2007	By CASH		17,000.00		24,096.50 Cr	
04-10-2007	315981 To MELKA INSTITUTE (288600)	22,660.00			2,096.50 Cr	11
13-12-2007	By CASH (072600)		10,000.00		12,096.50 Cr	11
22-12-2007	By CASH (271700)		5,700.00		17,796.50 Cr	11
24-12-2007	666649 To MARYAM VERMA (475100)	5,700.00			12,096.50 Cr	11
24-12-2007	To SBI CARD (288600)	9,326.00			2,770.50 Cr	11
29-02-2008	By CLEARING - 714830 (288600)		1,54,600.00		1,57,370.50 Cr	11
	आगे से जाह में रकम Carried Over			Carried Over to next page		

For Agrika Associates  
Proprietor  
S. Rama  
S. Rama  
Signature  
Signature

दिनांक Date	चेक संख्या एवं विवरण Cheque No. and Particulars	नकली रुपये Rs. Amount	आमदानी रुपये CR Amount	शेष जमा राशि Balance	श. र. Off. Int'l.
				Balance b/f	1,57,370.50 Cr
01-03-2008	By Interest		41.00	1,57,370.50 Cr	
03-03-2008	to SELF (475100)	80,000.00		1,49,411.50 Cr	##
04-03-2008	666653 To SELF (475100)	20,000.00		97,411.50 Cr	##
10-03-2008	666654 To SELF (475100)	20,000.00		77,411.50 Cr	##
				Balance b/f	1,57,411.50 Cr
10-03-2008	666655 To RISHAB JAIN (475100)	10,000.00		67,411.50 Cr	##
11-03-2008	666656 To RISHAB JAIN (475100)	7,000.00		60,411.50 Cr	##
13-03-2008	666657 To SELF (475100)	30,000.00		30,411.50 Cr	##
14-03-2008	666658 To GATTANI (288600)	1,980.00		22,431.50 Cr	##
				Balance b/f	22,431.50 Cr
26-03-2008	By CLEARING - 727666 (288600)		16,000.00	38,431.50 Cr	##
27-03-2008	666659 To SELF	5,000.00		33,431.50 Cr	##
29-03-2008	666660 To AJAY (475100)	10,000.00		23,431.50 Cr	##
07-04-2008	666661 To VIPIN SHARMA (475100)	20,000.00		3,431.50 Cr	##
				Balance b/f	3,431.50 Cr
29-05-2008	666643 By CASH (466500)		25,000.00	28,431.50 Cr	##
09-06-2008	To LIC OF INDIA (288600)	1,415.00		27,016.50 Cr	##
02-09-2008	By Interest		322.00	27,338.50 Cr	
22-10-2008	By CASH		3,000.00	30,338.50 Cr	
24-10-2008	By CLEARING - 184403 (288600)		4,270.00	34,608.50 Cr	##
25-10-2008	283801 To SELF (475100)	10,000.00		24,608.50 Cr	##
20-11-2008	283802 To SELF	20,000.00		4,608.50 Cr	
				Balance b/f	4,608.50 Cr
03-12-2008	283803 To RAJENDRA CHOURSY	3,000.00		1,608.50 Cr	
05-02-2009	By CASH		6,000.00	1,608.50 Cr	
06-02-2009	283804 To MALKA INST. (288600) <small>ग्राही दृष्टि राशि रेत्री</small>	6,000.00		1,608.50 Cr	##
				Carried over to next page	
				Carried Over	

For Agrika Associates  
S. S. S.  
Signature  
Pune 18



आगे तो याहू नहीं रखा  
Carried Over

A handwritten business card for "East Afrrika Associates". The name is written in a cursive script at the top left. Below it, the word "Proprietor" is written above two large, stylized letters, "S" and "R". To the right of these letters, the words "Norman" and "Saville" are written vertically. A small checkmark is placed above the "S" in "Saville".

प्रकार Date	चेक संख्या एवं विवरण Cheque No. and Particulars	विवरणीय संख्या Page no.	DR Amount	CR Amount	शेष जमा राशि Balance	अ.स. Off. Init.
	<i>F. J. SAMPLED</i>					
18-01-2010	By CASH (475100)			4,500.00	5,990.50 Cr	##
25-01-2010	To SELF (475100)		4,200.00		1,790.50 Cr	##
25-02-2010	By CLEARING - 415133 (288600)			25,000.00	26,790.50 Cr	##
25-02-2010	By CLEARING - 415132 (288600)			25,000.00	51,790.50 Cr	##
02-03-2010	By Interest			48.00	51,838.50 Cr	
04-03-2010	283817 To SELF (475100)		10,000.00		41,838.50 Cr	##
04-03-2010	283918 To SHIVAJI GUPTA		25,000.00		16,838.50 Cr	
05-03-2010	283816 To. GAITANI ENT (288600)		5,000.00		11,838.50 Cr	##
10-03-2010	283819 To HSAC (288600)		7,089.00		4,758.50 Cr	##
10-03-2010	283820 To SELF (475100)		1,010.00		3,758.50 Cr	##
30-03-2010	By CLEARING - 210079 (288600)			20,000.00	23,758.50 Cr	##
06-04-2010	185922 To SELF		1,200.00		22,558.50 Cr	
06-04-2010	185924 To LIC (288600)		9,920.00		12,638.50 Cr	##
07-04-2010	By CASH			15,000.00	27,638.50 Cr	
07-04-2010	185926 To SELF		13,000.00		14,638.50 Cr	
13-04-2010	185927 To RAO MPPRIVCL (288600)		2,490.00		12,148.50 Cr	##
17-04-2010	185923 To LIC (288600)		6,321.00		5,827.50 Cr	##
19-04-2010	185928 To RAJESH JAIN (475100)		5,000.00		827.50 Cr	##
20-04-2010	By TR			2,740.00	3,567.50 Cr	
	आगे ले जाई गई रकम Carried Over					

*Ched*

*S. Rani*  
*OSV*  
*Ranika Associates*  
*Proprietor*

✓ DDA name already updated.

② Current RO<sup>P</sup> office year already updated in add details

③ ~~Indera Sharma rec record deleted to correct~~  
Bank details not updated.

④ ✓ Bank verification Sathish ~~not necessary~~

⑤ ~~Sathish releases Sathish update~~

+ In bank verification pasted details

for file update

⑥ Indera Sharma rec verified ~~be~~ per

⑦ VTR verified & not updated

⑧ TSR verified not updated.

⑨ ~~Indera Sharma rec-verification to be updated~~

⑩ Spouse Name is blank

⑪ Post office min in current Post in add details

⑫ Indrad details not capture a common detail

⑬ As per CCA income part but

details mention a Normal Self employed

⑭ Income CCA verified detail not captured

⑮ Post office details not updated

✓ Indera DT

Customer Name		MORTGAGE CHECKLIST			
		CREDIT DOCUMENTS			
ROI & PRO FEE		✓			
CAM		✓			
PD SHEET		✓			
TVR		✓			
CPV	OFFICE ✓	RESI ✓	RENTED	COLL.	
FCU PROFILE & DOCUMENTS)					
LIP REPORT(ABOVE 20 LACS) CASES	✓				
CIBIL	✓				
PERSONAL DOCUMENTS					
APPL FORM	APPLICANT	CO-APP	CO-APP	CO-APP	
PHOTO WITH CROSS SIGN	✓				
ID PROOF	✓				
DOB PROOF	✓				
RESI ADDRESS PROOF	.				
OFFICE ADDRESS PROOF	✓				
TELEPHONE BILL IN THE NAME OF APPLICANT	✓				
DEDUPE REPORT	✓				
SIGNATURE PROOF	✓				
BSV	X				
LEGAL DOCUMENTS					
YER REPORT 1					
YER REPORT 2	X				
VALUATION REPORT 1 WITH PHOTO OF PROPERTY	✓				
VALUATION REPORT 2 WITH PHOTO OF PROPERTY	✓				
SANCTION PLAN/AFFIDAVIT CUM INDEMNITY	✓				
INCOME DOCUMENTS					
ITR(as per scheme)	✓				
M 16(salaried)	X				
B/L SHEET(as per scheme)	✓				
BANK STATEMENTS	Regd				
REPAYMENT TRACK(as per scheme)	NA				
CORPORATE CASES					
MOA/AOA					
BOARD RESOLUTION					
LATEST LIST OF DIRECTOR AND SHARE PATTERN ON COMPANY LETTER					
HEAD ATTESTED BY CA/CS					
PARTNERSHIP DEED					
ROC SEARCH					
FORM 8 & 32					
COMPANY CIBIL					
PARTNERSHIP RESOLUTION					
AGREEMENT AND REPAYMENT MODE					
LOAN AGREEMENT					
DATED CHQS	X				
F. CHQ	✓				
ECS FORM	✓				
CANCELLED CHQ	✓				
ECS CHQS(EMI * 3 = 4 & 3 EMI )					
MISCELLANEOUS DOCUMENTS					
BENEFICIARY DETAIL	✓				
DOCS/BOUYOUT DOCS					
LIST OF DOCS FROM BT BANK					
SANCTION LETTER FROM BT BANK					
POS/CLOSURE LETTER FROM BOUYOUT BANK					
SANCTION LETTER WITH DSA/DST NAME	✓				
CREDIT SHIELD/COLLINS	✓				
PHOTO COPY OF PROPERTY PAPERS	✓				
VERNACULAR DECL	✓				
SPD LETTER WITH DATE	✓				
PRE-AUDIT CHECKLIST					
FCU/RCU SCREEN ON ALL DOCS	✓				
COPY OF IMD CHQ	✓				
WILL & NOC FROM	X				
AGREEMENT TO SELL (HL cases)	✓				
END USE LETTER ON RS. 100/- STAMP PAPER	✓				
CA AUTHENTICATION LETTER	✓				
COLLATERAL VERIFICATION REPORT	✓				
ORIGINAL PROPERTY PAPERS WITH FCU REPORT(LAP CASES)	X				
ALL LEGAL REPORTS TO BE VETTED BY GAURAV SIR	Regd				
LEGAL CLEARANCE ON TITLE PAPERS,TSR & AGMT. - ABOVE 3 CR CASES	NA				

  
 Steve 3/18/10

- ① Main Applicant Name not mentioned ~~in CAM~~
- ② Form incomplete
- ③ Latest Recd Proof
- ④ Legal Report in the name of IIFL
- ⑤ Name of Owner misspelt Lct. Co. & Regnual Val.
- ⑥ ~~Section 11(1)(k)~~
- ⑦ Sanction letter last 2 pages pending
- ⑧ Date not mentioned in SPO
- ⑨ Latest Profile / doc FCL report required
- ⑩ Graman's legal vetting
- ⑪ PNB Banking required 6 months

S.No.	DOCUMENT DESCRIPTION	Critical / Non Critical
1	Financials	<input checked="" type="checkbox"/> Critical
2	Income proof	<input checked="" type="checkbox"/> Critical
3	Address proof	<input checked="" type="checkbox"/> Critical
4	Office proof	<input checked="" type="checkbox"/> Non Critical
5	Identity Proof	<input checked="" type="checkbox"/> Critical
6	Signature verification	<input checked="" type="checkbox"/> Critical for main applicant only
7	DOB proof	<input checked="" type="checkbox"/> Non Critical
8	PAN No./Form 60	<input checked="" type="checkbox"/> Critical
9	Bank statements	<input checked="" type="checkbox"/> Non Critical
10	Personal bank statements of the partner/managing director	<input checked="" type="checkbox"/> Non Critical
11	Board resolution /Authority letter	<input checked="" type="checkbox"/> Critical
12	Partnership deed for partnerships, MOA/AOA & Certificate of incorporation for companies, copy of HUF deed/ Shareholding pattern	<input checked="" type="checkbox"/> Critical
13	PDCs/ECS	<input checked="" type="checkbox"/> Critical
14	Loan agreement/Promissory Note	<input checked="" type="checkbox"/> Critical
15	Application form	<input checked="" type="checkbox"/> Critical
16	Telephone bill	<input checked="" type="checkbox"/> Non Critical
17	Photograph	<input checked="" type="checkbox"/> Critical
18	CPV resi report	<input checked="" type="checkbox"/> Non Critical
19	CPV office report	<input checked="" type="checkbox"/> Non Critical
20	TVR report	<input checked="" type="checkbox"/> Critical
21	PD report	<input checked="" type="checkbox"/> Critical
22	CIBIL report	<input checked="" type="checkbox"/> Critical
23	LIP visit	<input checked="" type="checkbox"/> Critical for loans based on CPA Income + High ticket loans
24	Property Title Search & Valuation	<input checked="" type="checkbox"/> Critical
25	Property Valuation	<input checked="" type="checkbox"/> Critical
26	CAM & Eligibility calculations	<input checked="" type="checkbox"/> Critical
27	Fraud check	<input checked="" type="checkbox"/> Critical
28	Degree copy for self employed professionals	<input checked="" type="checkbox"/> Non Critical
29	Loan sanction letter from the other institution to establish loan amount sanctioned, tenor, tenor serviced & property address.	<input checked="" type="checkbox"/> Critical
30	Declaration from other institution validating the property papers in their custody	<input checked="" type="checkbox"/> Critical for BT
31	Undertaking from the applicant to other institution authorizing MONEYLINE to collect property documents directly from them.	<input checked="" type="checkbox"/> Critical
32	2) Loan outstanding statement from the other institution not more than 45 days prior to the date of the application.	<input checked="" type="checkbox"/> Non Critical
33	Letter from MONEYLINE to other institution giving details of the borrower's loan outstanding which is being request for foreclosure & release of property papers to MONEYLINE's authorized representative.	<input checked="" type="checkbox"/> Non Critical

87

ref/s Rajwadi Hatch P.L. L.H.

Sanctioned Area	---
FAR Deviation in %	---
No. of units sanctioned	---
Can deviation be regularised?	---
If yes, how?	---

Technical Details	
Type of Structure	
Accommodation	Corporate office (Self)
Floorwise Occupancy	Corporate office (Self)
Built-up area as permitted	---
Built-up area as existing	Cellar + GF + 1 floors : 3788 sft. In each floor - Totaling to 11364 sft.
Completion status	Completed
Age of the property	7 years
Residual Age	58 years

Market Valuation			
Particulars	Area	Rate	Total Value
Land	762 sq. yd. (Net plot area)	Rs. 12000/- per sq.yd.	Rs. 9,14,40,000/-
Building	7576 sft. (GF+1 floors)	Rs. 1,000/- per sft.	Rs. 75,76,000/-
Amenities			
Car parking (Cellar)	3788 sft.	Rs. 500/- per sft.	Rs. 18,94,000/-
Interiors			
Others			
Depreciation			
Net Mortgage Value			Rs. 10,09,10,000/-
Value as per Govt. Rates			---
Forced Market Value (@ 75%)			Rs. 7,56,82,500/-

Other Details	
Is this property earlier valued by you?	No
Is this property in demolition list of Govt.?	No
Comments on stability	Stable rates
Any other Remarks	<p>1 The subject property is a Cellar+GF+1 floors Commercial Office building, self occupied.      2 Building sanction plan copy is not furnished.      3 Hence, the property as existing is valued.</p>

Declaration:

The property was inspected by me / our authorised representative  
 We have no direct or indirect interest in the property valued  
 The information furnished above is correct to the best of our knowledge and belief and as per factual position & information given  
 to us and is based on the copy of documents/plans submitted to us by Moneyline Credit Ltd., or shown to us by the Client

Signature and Seal of the Valuer

Date: 12/8/2010  
 Place: Hyderabad




To,  
India Infoline Housing Finance Ltd.  
Request For disbursal  
Loan A/C No. 87

Dear Sir/Madam

Re: My loan sanctioned by your office vide sanction letter bearing no. \_\_\_\_\_ dated 28/07/2010.

With regard to the above I the undersigned request you to issue my loan disbursal cheque as follows.

Favoring 1:  
Favoring

SURAJ MORYA

BANK OF BARODA A/c NO 12010100013074  
953000/-

Loan Account No:

Amount

Favoring 2:  
Favoring

MAX NEWYORK LIFE INSURANCE COMPANY LTD.

Bank Name & A/c No:

Amount

12000/-

Favoring 3:  
Favoring

Bank Name & A/c No:

Amount

Favoring 4:  
Favoring

Bank Name & A/c No:

Amount

1. Name: CHANDRA SHEKHAR SHARMA Signature (1)  
(Signature of Borrower)

2. Name: INDIRA SHARMA Signature (2)  
(Signature of Co-Borrower)

3. Name: MUKESH SHARMA Signature (3)  
(Signature of Co-Borrower)

4. Name: \_\_\_\_\_  
(Signature of Co-Borrower)

Note: Every cutting need counter sign by borrower & co-borrower. Company will not be responsible for any change in favoring other than filled in this form.

# P. C. Rathore

M.A., LL.B.

ADVOCATE

20/ 4 Sikh Mohalla, 1<sup>st</sup> Floor, (Above Vini Jeans), INDORE - 452 007  
■ 0731-2435639, • 98230-33396, E-Mail : pcrathore@gmail.com

To,

30-07-10

India Infoline Housing Finance Ltd.,  
INDORE

Re: *Title Search Report with regards to Portion No.304, 3<sup>rd</sup> floor of  
Sanskriti Plot / House No.82, Swami Vivekanand Nagar, INDORE*

Dear Sir,

In this connection, I searched the Index II Registers in the Office of Dy. Registrar, Indore for the last 13 years from 1997 to 2010 as is maintained and made available and I have also examined the Platoyer copies of Title Deeds pertaining to the property and I hereby submit as under :-

1. Name of the Borrower / Applicant :

Mr. CHANDRASHEKHAR SHARMA & Mr. MUKESH SHARMA

2. Name of Owner if any :

Mrs. SIEEMA CHOUDHARY

3. Details of the Property :

Portion No.304, 3<sup>rd</sup> floor of Sanskriti, Plot / House No.82, Swami Vivekanand Nagar,  
INDORE

Super built up area 928 Sq.ft.

Frontage :

East - Portion No.303

West - Side Passage

North - Passage

South - Road

4. Nature of the Property :

Freehold property



Details of Documents examined

- 1) Xerox Copy of Sale Agreement No. Smt. Seema Choudhary attorney Shri Surej Mehta & Shri Chandrashekhar Sharma and Shri M. K. Sharma.
- 2) Xerox Copy of Power of attorney No. 4A / SPG / dt. 05.10.08, by Smt. Seema Choudhary & Shri Sanjay Jain.
- 3) Xerox Copy of Sale Deed No. A / 262 Kh / dt. 20.03.01 by Shri Sanjay Jain & Shri Nitin Richard Jain to Smt. Seema Choudhary.
- 4) Xerox Copy of Sale Deed No. A / 295 Kh / dt. 02-04-2008 by Mr. Sanjay Jain & Shri Nitin Richard Jain to Smt. Seema Choudhary.
- 5) Xerox Copy of Sale Deed No. A / 274 Kh / dt. 23-03-09 by Smt. Kavita Trivedi, Mr. Miraj Patel & Smt. Renuka Patel to Shri Sanjay Jain & Shri Udit Tongya and Smt. Nitin Richard Jain to Shri Sanjay Jain & Shri Nitin Richard Jain.
- 6) Xerox Copy of Power of attorney No. 4A / 735 / dt. 31.07.99, to Shri Udit Tongya.
- 7) Xerox Copy of Sanctioned map No. 100 from Indore M.L.C. Corporation;

Documents to be submitted to the Regd.

- 1) Original Sale Deed to be registered by Smt. Seema Choudhary attorney Shri Surej Mehta & Shri Chandrashekhar Sharma and Shri M. K. Sharma.
- 2) Original Copy of Attorney No. 4A / SPG / dt. 05.10.08, by Smt. Seema Choudhary & Shri Sanjay Jain.
- 3) Original Sale Deed No. A / 262 Kh / dt. 20.03.01 by Shri Sanjay Jain and Shri Nitin Richard Jain to Smt. Seema Choudhary.
- 4) Original Sale Deed No. A / 274 Kh / dt. 23-03-09 by Smt. Kavita Trivedi, Mr. Miraj Patel & Smt. Renuka Patel to Shri Sanjay Jain & Shri Udit Tongya and Smt. Nitin Richard Jain to Shri Sanjay Jain & Shri Nitin Richard Jain.
- 5) Copy of Previous Sale Deed No. A / 479 / dt. 04.03.06 by Sanjayprasad Patel.
- 6) Copy of Power of attorney No. 4A / 735 / dt. 31.07.99, to Shri Udit Tongya & Shri Nitin Richard Jain.
- 7) Copy of Registration Deed No. 100 / dt. 05.08.1999.
- 8) Copy of Power of attorney No. 4A / 735 / dt. 31.07.99, to Shri Udit Tongya.
- 9) Copy of Sanctioned map with all documents by M.L.C. Corporation.



Conclusion / Observations / etc.

Lakshmi Vilas Kamboch Patel Narmada Sambhu Patel Indore developed a Society on the land bearing Survey No. 331/54 area 6.89 acres of Village Khurana, Indore. The above named Society after obtaining permission from Government have developed a Colony known as Jiwaji Vivekanand Nagar, Indore and Plots were allotted on lease to its members.

After perusal of documents it is found that the above named Society sold one Plot No. 72 Jiwaji Vivekanand Nagar Indore (Bajracharya Pura, T. S. C., Indore vide registered Sale Deed No IA/4104 dt. 6-12-1996.

It is stated that Shri Narayenpappa Devre died and after him his wife Smt. Savitri, and two sons Shri Narayan and Laxman Devre being legal heirs and successors hold the said property.

It is stated that the above aforesaid owners granted authority to Mr. C. Tongia S/o Govind and Teenu, and Sumati J. Devre to build Plot No. 72 registered Building No 4A/755 dt. 11-07-1997.

The above named owners after getting permission from Indore Municipal Corporation vide memo No. 2/390 dt. 01-12-99 constructed a building on the said Plot.

A Deed Deed No. 2 of M. P. Prakash (W. L. & A. Adhikary) dt. 01-01-1998 registered No. 5129 / dt. 13-02-1998 in respect of said building carried a stamp of Department

M. P. Prakash (W. L. & A. Adhikary) dt. 01-01-1998 stamp attorney Mr. C. Tongia and B. Madan Jain and Mr. C. Tongia 304 1<sup>st</sup> Flr. of the Plot/House at Jiwaji Vivekanand Nagar, Indore in favour of Smt. Savitri Devre and Shri. Laxman S/o Shri Durgaprasad Jain, dt. 01-03-2003, Survey No. 72, South Block, Indore vide registered Sale Deed No. IA/2744 dt. 01-02-1998.

Mr. Sanjay Jain and Smt. Meena Devre and Mr. Laxman S/o Shri. Durgaprasad Jain, Survey No. 72, dt. 01-03-2003 vide registered Sale Deed No. IA/2744 dt. 01-02-1998

A Smoothed Plots was also registered in No. A/1282 (9 dt. 01-01-2008 to correct the mistake of name of the Building. Due to mistake "Varkya Apartment" was written instead



of Sankirt Apartments, hence an Amendment Deed was executed and it became the part of above sale deed d/02-04-2008.

(b) Smt. Seema Choudhary appointed attorney to Shri Suraj S/o Shri Omprakash Mourya, P/o IS TDR, Ganeshkhelan Colony, Indore vide registered Power of attorney No.AA / 586 / 4036-HS-1302.

(i) Smt. Seema Choudhary through attorney Shri Suraj Mourya further agreed to sell the above Portion No.304, 1<sup>st</sup> floor of Sankirti, Plot / House No.32, Swami Vivekanand Nagar, Indore to Shri Chandrashoktesh Sharma and Shri Mukesh Sharma both S/o Shri Kailash Chandra Sharma R/o 151, Telephone Nagar, Indore.

The seller has right to sell the said property to the intending purchaser and after registration of Sale Deed, the above named purchaser will acquire legal and marketable title over the aforesaid property as per terms of the Sale Deed.

(ii) I searched the available records and during the period of Search no adverse entry has been found by way of Sale, Gift, Mortgage, etc. in respect of property in question therefore, I am of the opinion that the same is free from any encumbrances.

But due to improper maintenance of registration record an affidavit of owner may be obtained stating that the property is not transferred / mortgaged to any trustee, and free from all encumbrances and the documents are original and genuine.

(iii) Subject to the aforesaid, the title to the above property appears clear and marketable and that Company can create a mortgage in a lawful manner on the said property in its favor.

As desired, the documents as received are enclosed herewith:

Incl : Search Receipt.



To,

India Infoline Housing Finance Ltd,  
Premises No 101, 1<sup>st</sup> Floor,  
Vipul Aghora,  
MG Road.  
Gurgaon - 122001

Dated 31. 8. 2010

Sub - Declaration from customer for Loan Prospect No 87

Sir.

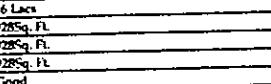
I, Chandrashekhar Sharma have been approved Loan against  
Property/Home Loan of Rs. 9,65,000/- from "India Infoline Housing Finance  
Ltd".

Now, I Chandrashekhar Sharma hereby declare that -

- 1) I am aware that the said loan is being booked and authorized in "IIHFL" system.
- 2) I am aware that the disbursement of the said loan would be done post completing  
the due diligence and receiving all the documents of the case as per process of  
"India Infoline Housing Finance Ltd".
- 3) During the period of due diligence and completion of documents of the case from  
authorization till disbursement of the loan, the interest on the loan would be bore  
by me being borrower on the loan and I would not ask for any refund of interest  
during this period.
- 4) I hereby declare that the above statement is true & correct and I hereby abide by  
the above statement.

Yours Truly

  
Chandrashekhar Sharma  
Borrower/Co - Borrower(s)

Collateral verification format_Underwriter visit:	
Prospect Number	57
Location	Indore
Name of applicant	Chandra Shekhar Sharma
Collateral address	Flat No. 304, Sanskriti Nagar, Kanadiya Road, Indore
Person met & phone number	Chandra Shekhar Sharma -9425313335
Relationship with applicant	Son
Landmark	NA
Nature of property offered as security	Residential
Locality	Residential
Usage of property	Residential
Name of occupant	Vacant
Owner of property as per ISR	Chandra Shekhar Sharma & Makesh Sharma
Relationship of occupant with owner (if owner as per ISR is different)	Son & Brother
Sanction Plan Available	Yes
Age of property	12 Years
Tenure of occupancy	NA
Value of property as per person met	16 Lacs
Area of property (as per person met)	928 Sq. Ft.
Built up area (as per person met)	928 Sq. Ft.
Furnished/Unfurnished area (as per person met)	Good
Purfishing levels - Interior	Good
Exterior of property	Good
Activity level	Good
Stocks/Machinery/Specific business relatrd materials?	NA
Name plate signed	Yes
Rent received (if property is rented out)	NA
Description of property	Residential East - Flat No. 303 West- MOS North- Common Passage South- Road
Bounded by	
Remarks	OK
Date	18/06/2010
Name of officer	Anil Modi
Employee Code	C64191
Signature of officer	

(Insert Date)

28/07/2010

To,  
India Infoline Housing Finance Ltd.

Subject: Sole Proprietorship Declaration

**TAPPY TRADERS** I, Mr. CHANDRA SHEKHAR SHARMA running a proprietorship firm situate at INDORE ("the said firm") has approached INDIA INFOLINE HOUSING FINANCE LTD. for a financial assistance of sum of Rs 9,65,000... (Rupees NINE LAKH SIXTY FIVE THOUSAND) (the said loan). The said loan has been sanctioned by INDIA INFOLINE HOUSING FINANCE LTD.

I hereby declare, assure and confirm that I am the sole proprietor of the said proprietorship firm and have been running the said firm since last 8 YEARS years. I am having the sole authority to issue and honour the cheques on behalf of the said firm.

I further state that the above information is true and best of my knowledge. Incase, there is false declaration and information, I undertake to indemnify INDIA INFOLINE HOUSING FINANCE LTD. for any losses, damages caused to INDIA INFOLINE HOUSING FINANCE LTD.

Thanking You,

Yours truly,

*Mr. Tappoo Sharma  
Tappo Traders  
Proprietor*

Name, stamp and Signature of the Borrower



**CREDIT INFORMATION BUREAU (INDIA) LIMITED**  
 IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION  
**CIBIL CONSUMER CREDIT INFORMATION REPORT**

CONSUMER: INDRA SHARMA  
 MEMBER ID: NB66421024  
 MEMBER REFERENCE NUMBER: 27

DATE: 31-03-2010  
 TIME: 20:56:37  
 CONTROL NUMBER: 445683500

**CONSUMER INFORMATION:**

NAME: Smt. INDRA CHANDRA SHEKHAR SHARMA

PERSONAL DETAILS

TELEPHONE(S)

IDENTIFICATION

DATE OF BIRTH: 18-01-1964

2591786, 9425913335

INCOME TAX ID:

GENDER: FEMALE

VOTER ID:

PASSPORT NO:

**ADDRESS(ES):**

ADDRESS	DATE REPORTED
161 - TELEPHONE NAGAR KANADIYA ROAD NEAR BENGALI SQUARE INDORE MADHYA PRADESH 452016	30-08-2010
161, TELEPHONE NAGAR, INDORE MADHYA PRADESH 452001	07-04-2010

**CIBIL TRANSUNION SCORE(\$):**

SCORE NAME	SCORE	SCORING FACTORS
CIBIL TRANSUNION SCORE	-1	: INSUFFICIENT HISTORY TO SCORE.

**SUMMARY:**

**ACCOUNT(S)**

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 0 OVERDUE: 0 ZERO-BALANCE: 0	HIGH CRISANG, MAT	CURRENT OVERDUE	RECENT, OLDEST,

**ENQUIRIES**

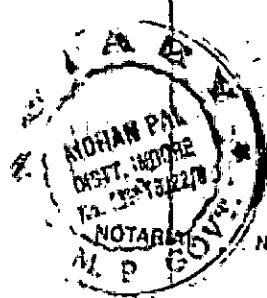
ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	2	1	1	0	30-08-2010

**ENQUIRIES:**

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
MONEYLINE	30-08-2010	HOUSING LOAN	11,00,000
NOT DISCLOSED	07-04-2010	HOUSING LOAN	10,00,000

**END OF REPORT ON INDRA SHARMA**

All information contained in this credit information report (CIR) has been collected by Credit Information Bureau (India) Limited ("CIBIL") based on information provided by its various members ("Members"). Consequently CIBIL disclaims any and all responsibility on the accuracy, completeness, and veracity of any and all such information as provided. The information is current and up to date to such extent as provided by its Members. Credit Scores are not part of CIR. Any information contained herein does not reflect the views of CIBIL or its directors or employees. The use of this report is governed by the terms and conditions of the Operating Rules for CIBIL and its Members.



अमीराम रा. रा. नोटरी महोदय के सम्बन्ध

Date 3.1.96/10

शपथ - पत्र

30 AUG 2011

मैं शपथगृहिता स्त्यपूर्वक घरता हूँ कि :-

मेरा नाम IINDIRA SHARMA मिति का नाम CHANDRA SHEKHAR SHARMA  
जन्म दिनांक 16/01/1964 व्यवसाय HOUSEWIFE निवासी 161-Telephone Nagar, Canadia  
Road Indore.

1. यह कि मैं शपथगृहिता उपरोक्त ज्ञे पर निवास करता होकर मेरी जन्म  
दिनांक 16/01/1964 है।

2. यह कि, मैं शपथगृहिता निम्न प्रकार से हस्ताक्षर करता हूँ कि :-

नाम हस्ताक्षर

इंदिरा शर्मा

यह कि, उपरोक्त जो नाम हस्ताक्षर किये दुः है यह मुझ शपथगृहिता के ही है।  
एव यसकाम में मेरे छाता जो भी दरतावजा पर हस्ताक्षर किये जाते है वह  
उपरोक्तानुसार हो इ।

4. यह कि, यह शपथ पत्र मेरे अपने निवास, जन्म दिनांक एवं हस्ताक्षर के समर्थन  
में नियारित किया जा रहा है।

इंदिरा शर्मा

30 AUG 2011 स्त्यापन लेख

शपथगृहिता 30/08/2011

मैं शपथगृहिता पुन् सत्य घरता हूँ कि उपरोक्त शपथपत्र में दी गयी रामस्त  
प्राप्तियां मेरे निजी ज्ञान एव विज्ञान के अनुभव गत एव सही है।

इंदिरा शर्मा 30 AUG 2011

शपथगृहिता 30/08/2011

SWORN BEFORE ME

MOHAN PAL  
NOTARY PUBLIC, INDORE  
U.P. GOVT

**manavalan**

---

**From:** Gaurav Bhatia, Blackberry [gaurav4@mobileemail.vodafone.in]  
**Sent:** Tuesday, August 31, 2010 9:40 PM  
**To:** Aniket Modi, Moneyline; Gaurav Bhatia, Moneyline  
**Cc:** Aalekh Vijayvergiya, Moneyline; kshitij Dhavale, Moneyline; Akhil Jain, Moneyline  
**Subject:** Re: Legal Vetting of Mr. Chandra Shekhar Sharma - 87 - Indore

Ok

Sent on my BlackBerry® from Vodafone Essar

---

**From:** "Aniket Modi, Moneyline" <Aniket@Moneylineindia.com>  
**Date:** Tue, 31 Aug 2010 21:10:06 +0530  
**To:** Gaurav Bhatia, Moneyline<Gaurav@Moneylineindia.com>  
**Cc:** Aalekh Vijayvergiya, Moneyline<Aalekh@Moneylineindia.com>; kshitijDhavale, Moneyline<kshitij@Moneylineindia.com>; Akhil Jain, Moneyline<Akhilj@Moneylineindia.com>  
**Subject:** Legal Vetting of Mr. Chandra Shekhar Sharma - 87 - Indore

Sir,

Request legal vetting for the captioned case.

This is a flat purchase case of Rs.09.65 Lacs. We are having original sale agreement.

TSR report enclosed.

Thanks & Regards,  
Aniket Modi  
Credit Underwriter - Indore  
Hand Phone - 09826043484

---

This message (including any attachments) is confidential and may be privileged. If you have received it in error, please notify the sender by return e-mail and delete this message from your system. Any unauthorised use or dissemination of this message in whole or in part is strictly prohibited. Please note that this mail does not constitute an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction. The information contained herein is not warranted as to completeness or accuracy and is subject to change without notice. Any comments or statements made herein do not necessarily reflect those of IIFL (a division of India Infoline Limited) or any of its group companies. Please note that e-mails are susceptible to change. Neither IIFL nor its group companies guarantee that the integrity of this communication has been maintained or that this communication is free of viruses, interceptions or interference. Neither IIFL nor any of its group companies shall be liable for any improper or incomplete transmission of the information contained herein or for any delay in its receipt or damage to your system.

Slip No. 31227/10

Date: 30 AUG 2020

DECLARATION FOR SIGNING IN VERNACULAR LANGUAGE / AFFIXING OF THUMB IMPRESSION

I, Ashal Vishwakarma, son/daughter of Narendra Vishwakarma adult  
inhabitant of INDORE residing at INDORE, do  
hereby state and declare on solemn affirmation as under:

I have read out and explained the contents of the Agreement and all other documents incidental to availing the Loan from INDIA INFOLENE HOUSING FINANCE LIMITED, a company incorporated under the Companies Act 1956, having its Registered Office at IIFL House, Sun Infotech Park, Road No. 16V, Plot no.B-23/NIDC, Thane Industrial Area, Wagle Estate, Thane 400 604 (hereinafter referred to as "the Lender" which expression unless otherwise context or meaning thereof, shall mean and include its successors and assigns) to the Borrower/s i.e. Mr./Ms. INDIRA SHIRMAH and hereby they have understood the same and do hereby agree to abide by all the terms and conditions of the Loan and clauses of the same.

I declare that whatever I have stated hereinabove is true and correct to the best of my knowledge and belief. Solemnly affirmed at INDORE on this 28 day of AUG, 2010

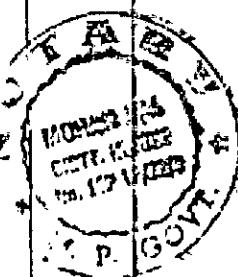
Signed [Signature]

Name: Ashal Vishwakarma

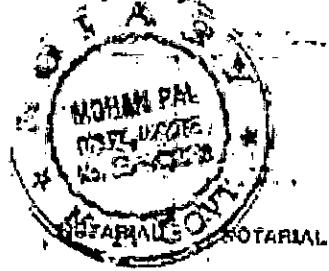
Relation to Applicant: Father

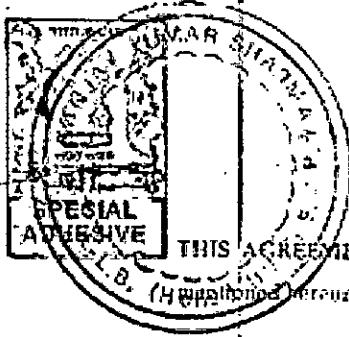
Signature of Applicant/Co-applicant  
signing in Vernacular Language /  
Affixing of thumb impression

Date: 28 AUG 2010  
(Not to be attested)

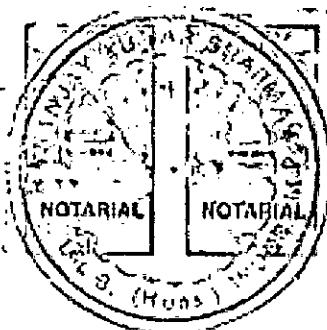


WORK BEFORE ME  
MOHAN PAL  
NOTARY PUBLIC, INDORE  
M.P. GOVT





S. No. 678740  
Date 28 JUL 2010



### LOAN AGREEMENT

THIS AGREEMENT ("Agreement") made at the place mentioned hereunder written  
hereinafter written between:

The Borrower/s, more particularly described in clause 27 set out hereinafter(hereinafter referred to as  
"the Borrower"), of the one part

AND

INDIA INFOLINE HOUSING FINANCE LIMITED., a company incorporated under the Companies  
Act 1956, having its Registered Office at 75, Nitin Complex, Off Western Express Highway,  
Goregaon (East) Mumbai 400 063, (hereinafter referred to as "the Principal" or "the Lender") which  
expression unless it be repugnant to the context or meaning thereof, shall mean and include its  
successors and assigns of the other part.

WHEREAS at the request of the Borrower/s, the Lender has agreed to grant a loan the details of  
which are stated herein below (hereinafter referred to as "the said loan") to the Borrower on the terms  
and conditions herein mentioned.

#### NOW THIS AGREEMENT WITNESSETH THAT:

##### 1. Definitions and Interpretation

- 1.1 "Agreement" means and includes this Agreement and the attachment/s annexed hereto.  
Agreement shall also include applications, supplementary agreement/s, modifications,  
alterations, addendum, attachment/s and schedules subsequently executed during the tenure  
of this Agreement.
- 1.2 "Application Form" means, the Loan Application Form submitted by the Borrower to the  
Lender for applying and availing this loan for the purpose specified in this agreement.
- 1.3 "Delayed Payment Charges" means fees assessed for the payment delayed beyond the due  
date of the EMI.
- 1.4 "Due Date" means the date on which an instalment/ Equated Monthly Installment (EMI) of  
the principal amount of the Loan or/and interest and/or any other amount payable under  
this Agreement, as the case may be, is due for payment.
- 1.5 "Effective Date" means unless specified otherwise, the date on which the cheque for the loan  
said amount is issued by the Lender to the Borrower, as mentioned in this Agreement.
- 1.6 "Electronic Clearance Service (Debit Clearing)", hereinafter referred to as "ECS" means Debit  
Clearing notified by the Reserve Bank of India, participation in which has been consented  
to in writing by the Borrower for facilitating payment of EMIs.

S. No. 678740  
Date 28 JUL 2010

28 JUL 2010  
Notary  
Dated, Indore (M. P.)

- 1.7 "Equated Monthly Instalments (EMIs)" means and includes the amount of the monthly payment required to repay the principal amount of loan, interest and any other monies due and payable by the Borrower to the Lender in accordance with this Agreement.
- 1.8 "Events of Default" means and includes happening of any one or more of the events of defaults as stipulated in this Agreement.
- 1.9 "Interest" means and includes rate of interest chargeable by the Lender from the Borrower on the Loan in accordance with this Agreement.
- 1.10 "Loan" means the loan of an amount as set out in this Agreement including any additional top-up Loan availed in future by the Borrower and includes all interests, costs, charges or any other expenses related to the loan.
- 1.11 "Loan Amount" the principal amount of the Loan disbursed to the Borrower, mentioned below and any additional amount given as top-up loan.
- 1.12 "Outstanding Balance" means the balance of the loan outstanding and unpaid interests, costs, charges and expenses.
- 1.13 "Post-Dated Cheques (PDCs)" means the cheque drawn by the Borrower in favor of the Lender, for making payments as described in Clause 27.
- 1.14 "Prepayment" means pre-mature repayment as per the terms and conditions laid down by the Lender in that behalf and enforced at the time of repayment.
- 1.15 "Pre-Equated Monthly Instalments (PEMIs)" means amount payable by the Borrower before the commencement of EMI as stated below.
- 1.16 "Repayment" means and includes repayment of all dues in respect of the Loan, which shall be construed to include the principal amount of loan, interest, all other charges, legal fees, expenses and costs, etc. provided for in this Agreement read with Clause 27.
- 1.17 "Sanction Letter" shall mean the letter issued by the Lender sanctioning the loan with the relevant particulars as mentioned in the letter.
- 1.18 "Security" means a mortgage, charge, hypothecation or any other encumbrance or third party interest created as and by way of security for repayment and payment of the Loan Amounts along with interest and other charges payable under this agreement on the property including all TDR's, development rights, present or future, on the said property, more particularly described in Clause 27 set out hereinafter.
- 1.19 "Standing Instruction, herein after referred to as SI", means written instructions issued by the Borrower to its Lender for an amount equal to the EMIs for payment to the Lender for repayment of the Loan Facility.
- 1.20 "Top Up" means, an additional Loan amount offered by the Lender to the Borrower consequent upon the regular and consistent repayment pattern of the Borrower of the Loan Facility availed under this Agreement.
- 1.21 "UDCs" means Undated Cheques.

*S. S. G. M.*

*15/12/2011*  
*Notary*  
*Office, Iodore (SL. II)*

In the interpretation of this Agreement, unless the context otherwise requires:

- a. the singular includes the plural and vice versa and in particular (but without limiting the generality of the foregoing) any word or expression defined in the singular has the corresponding meaning used in the plural and vice versa;
- b. reference to persons includes natural persons, corporations, limited liability companies, partnerships and other legal entities;
- c. reference to any gender includes the other genders;
- d. reference to an Article, Schedule or Recital is a reference to an Article, Schedule or Recital of this Agreement;
- e. reference to any agreement is a reference to that agreement and all exhibits, schedules, appendices incorporated therein, as the same is amended, modified, supplemented, varied, substituted, replaced, renewed or extended from time to time;
- f. reference to statutes shall be construed as including all statutory provisions consolidating, amending, modifying, supplementing or replacing the statute referred to;
- g. the terms "Include" and "Including" shall be deemed to include the words "without limitation";

*R. J. M.*  
*J. M. A.*

*4/25/06, 210147*

*Motor*

Dist. Indus. Co. Inc.

2. BORROWER COVENANTS

- 2.1 The Borrower expressly agrees and declares that the said loan shall be utilized for any purpose mentioned in the Application for Loan.
- 2.2 The Borrower covenants to secure the said Loan by way of pledge/hypothecate/mortgage as security for repayment of the said Loan Amount along with interest and other charges payable hereunder and on the terms and conditions herein stated. And in case the Lender apprehends or has reason to believe that the Borrower has violated or is violating any of the terms and conditions, stipulations, liabilities and obligations arising out of all and/or any security documents executed by the Borrower in favour of the Lender, the Lender, shall have the right to demand repayment of the entire Loan Amount or any part thereof at once notwithstanding anything to the contrary contained in these presents or any other security documents executed by the Borrower in favour of the Lender.
- 2.3 The Borrower confirms and accepts the terms and conditions mentioned in the Lender's Sanction Letter and agrees with the Lender to abide by the said terms and conditions and all/any other terms and conditions that may be stipulated by the Lender from time to time and notified to the Borrower.
- 2.4 The Borrower hereby warrants the correctness of each and every statement and particulars contained in his Application for Loan referred to above.
- 2.5 The Borrower agrees that the said Loan shall be governed by the terms and conditions set forth in the Lender's aforesaid Sanction Letter and also which are contained herein as well as those embodied in the security documents executed/to be executed by the Borrower from time to time in favour of the Lender in connection with the said Loan, except in so far as the said documents may expressly or by necessary implications be modified by the Lender.
- 2.6 In the event, the Security is created whether by way of pledge/hypothecation/mortgage, the Borrower hereby authorizes the Lender to create, execute and get registered in favour of the Lender itself at the cost of the Borrower as to stamp duty, registration and solicitors charges etc., if it is so required by the Lender upon a written notice to the Borrower. The Lender shall do the same on behalf and for which the Borrower has executed a separate Power of Attorney in favour of the Lender for more effectively carrying out the purposes hereunder. Provided further that all the expenses so incurred by the Lender towards stamp duty, registration charges, solicitors charges, in getting the document executed and registered in favour of itself, together with interest thereon at the such specified rate until repayment by the Borrower, the charge on the said Security.
- 2.7 The Borrower shall furnish and verify all statements, accounts, reports, return documents, certificates and information and shall also execute all documents and do all acts and things which the Lender may require to give effect thereto.

S. M.  
G. M. X

X. S. S. S. S. Notary  
M/s. Indiatrust Ltd.

- 2.8 The Borrower shall maintain proper and adequate books and records to correctly and completely reflect the Borrower's financial position and scope of operations and should not radically change its accounting system without notice to the Lender and allow the representatives and/or qualified auditors and / or technical experts and / or management consultants of the Lender to inspect the Borrower's books of accounts and to have the Borrower's offices inspected.
- 2.9 The amount of Loan will be repaid by way of EMIs (Equal Monthly Installments) and at such rate of interest, processing fees, other costs, charges and expenses in the manner provided herein or in any other manner as may be communicated by the Lender to the Borrower from time to time.

### 3. AMOUNT OF THE LOAN:

The Borrower agrees to avail from the Lender and the Lender agrees to lend to the Borrower a Loan facility as more particularly mentioned hereunder written (hereinafter referred to as "the Loan") in the manner and on the terms and conditions contained in this Agreement.

### 4. CONDITIONS PRECEDENT TO DISBURSEMENT:

The Loan Amount will be disbursed by the Lender to the Borrower, in one or more tranches, or in any other mode as decided by the Lender on fulfillment of the following conditions precedent ("Conditions Precedent"), which conditions must be complied with by the date mentioned hereunder written, or within such date as may be extended by the Lender. Failure to fulfill the Conditions Precedent by such date could result in the Lender refusing to disburse the Loan.

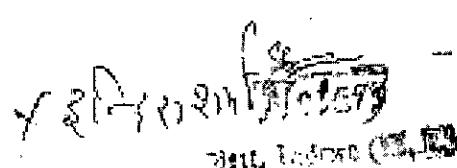
The Conditions Precedent required to be fulfilled by the Borrower are:

- 4.1 If so required by the Lender, deliver/ create guarantee(s)/ Security, necessary documents, writings acceptable to the Lender shall have been executed in favour of the Lender;
- 4.2 The Borrower shall have executed and delivered to the Lender post dated cheques in a manner required by the Lender;
- 4.3 No event of default as defined in the Agreement shall have happened and the representations and warranties shall continue to be true and correct.

### 5. DISBURSEMENT:

The Loan shall be disbursed in one or more installments at the discretion of the Lender. The Borrower shall provide a receipt indicating disbursement of the Loan in such mode and manner as may be required by the Lender. The Date of Disbursement shall be the date of delivery of the cheque by the Lender to the Borrower or the date on which the funds are transferred to the account of the Borrower, whichever is earlier and interest on the Loan shall



  
Y S (12111915)  
2011, India (1211)

begin to accrue from the date of disbursement. Any charges relating to the disbursement of the Loan in the aforesaid manner shall be borne by the Borrower.

## 6. INTEREST FEES AND OTHER CHARGES

6.1 The Borrower agrees that so long as the Loan shall continue the Borrower shall:

- a. Pay Interest at the rate as determined in this Agreement that can be varied from time to time at the sole discretion of the Lender and the same will be communicated to the Borrower. For the purpose of this Agreement the interest shall be charged by the Lender and is compoundable on monthly basis, starting from the 1<sup>st</sup> date of every month (including the month of disbursement of Loan by Lender) irrespective of the Effective Date of this Agreement or date of issue of cheque by the Lender;
- b. Pay all such sum that shall become payable by the Borrower to the Lender by virtue of revision in the current interest rates;

6.2 It is agreed by the Borrower that the Loan Amount disbursed by the Lender shall be subject to deduction of the documentation charges and other charges payable for this Agreement, as per mentioned in this Agreement.

6.3 The Borrower agrees to pay all taxes and charges that may be levied in connection with the Loan. The Borrower also agrees that the EMI will be increased by any incremental taxes, whether by way of sales tax, excise duty or any other taxes, hereafter levied on this transaction with retrospective or prospective effect.

6.4 Delay in the payment of EMI or PEMI shall render the Borrower liable to delayed payment charges as may be mentioned in this Agreement without prejudice to the other rights of the Lender. The aforementioned charges would not effect the Borrower's obligation of strict compliance with the repayment as mentioned in this Agreement that the Borrower hereby acknowledges and agrees to be an essential condition for the grant of the Loan.

6.5 In case of dishonour of any cheque/SI/ECS or any other instrument issued by the Borrower, the Borrower agrees and undertakes to pay the same to the Lender on demand along with an additional charge as mentioned in this Agreement in respect of each of such cheque/SI/ECS or any other instrument dishonored. This amount is in addition to the delayed payment charges specified herein. No notice, reminder or intimation will be given regarding the presentation of these cheques/SI/instructions or ECS or other instrument. This would be without prejudice to the right of the Lender under the Negotiable Instruments Act, 1881, and its other rights under this Agreement. The Borrower shall not be entitled to and agrees not to

*S. Murali*  
*Chennai*  
*20-5-2011* *2011*

- set off, with or deduct any amount from the payment due to the Lender under this Agreement.
- 6.6 Should the Borrower wish swap/interchange the post dated cheques from one bank to another, the Borrower can do so by paying swap charges as mentioned in this Agreement.
- 6.7 The Borrower also agrees to pay such amount as non-refundable processing fee, that may be determined by the Lender from time to time and the same shall be due from the Borrower once the Lender a request for Loan. It is clarified that in the event the Borrower chooses not to avail the Loan thus the Borrowers shall remain liable to pay to the Company the processing fee.
- 6.8 The Borrower agrees to pay all types of taxes, charges, duties, processing fees, stamp duties, registration charges, etc. as are payable in connection with the immovable property in question including the duties payable with respect to creation of mortgage to secure the loan hereby availed of by the Borrower from the Lender.
- 6.9 The Borrower agrees to pay to the Lender all such other and further charges that may become payable by the Borrower to the Lender as a consequence of the loan facility availed by the Borrower under this Agreement.
- 6.10 It is agreed by the Borrower that the Lender has a paramount charge, lien, right of set off on all moneys, securities, deposits and other assets and properties belonging to the Borrower or standing to the Borrowers' credit (if any) with the Lender.
- 6.11 Any dispute being raised about the computation of periodical installment will not entitle the Borrower to withhold payment of any installment or any portion thereof. It is agreed and understood by the Borrower that the obligation of the Borrower to pay the installment is absolute and unconditional pursuant to his having executed this Agreement.
- 6.12 The Borrower agrees that if any amounts are outstanding for payment by the Borrower (not being the periodical installment as set out herein) including on account of the indebtedness of the Borrower in respect of any dues repayable by them under this Agreement or any other contract/agreement which they have entered in to with the Lender (including under guarantees, indemnities or other by whatever name called), the Lender shall be entitled to encash the PDC's for the satisfaction of such outstanding amounts notwithstanding that such PDC's have been deposited /furnished to the Lender for the payment of periodical installment under such other agreement, and the Borrower shall continue to be indebted to the Lender of the periodical installment.

*[Handwritten signatures and initials follow, including "S. H. M.V.", "S. P. S. T. D.", and "R. T. D."]*

7. SECURITY:

- 7.1 The Borrower and/or the Guarantor(s) of the Loan shall secure the Loan together with all interest, additional interest, costs, charges and expenses and all other monies whatsoever due and payable or which may hereafter be payable by the Borrower to the Lender whether under the Agreement or otherwise ("the Dues") by creating such Security in favour of the Lender, as may be acceptable and considered appropriate by the Lender.
- 7.2 The Borrower and/ Guarantor(s) of the Loan shall create such Security by way of depositing the documents of title, evidences, deeds and writings with the Lender in respect of property(ies) were particularly described in Clause 27 set out hereinafter.
- 7.3 The Borrower and/ Guarantor(s) undertakes that the securities so created, if any will not be assigned, transferred, further pledged, charged or any rights or in any way encumbered against the interest of the Lender during the continuation of the liability of the aforesaid Loan. The Borrower and/ Guarantor(s) further undertakes that documents of title, evidences, deeds and writings so deposited were the only documents of title relating to property(ies) described in Clause 27 and that the Borrower has a clear and marketable title to the said property(ies).
- 7.4 As a condition to a Disbursement and/or at any time during the subsistence of the facility, the Borrower shall transfer security/ies created in the favour of the Lender from time to time in its sole discretion and/ or in consideration and as security for repayment of the facility together with interest, charges, dues, fees thereon or otherwise due to the Lender under this Agreement, the Borrower agrees to create an exclusive charge in favour of the Lender of securities is free from any third party charge, lien or other encumbrances.
- 7.5 The Borrower shall remain in touch with the Lender to keep a regular check on his account and security requirements, for maintaining sufficient margin and security with the Lender to avail finance from the Lender. The Borrower further agrees that in case the value of the Security goes down, and the same is not sufficient security as is required by the Lender in its discretion, then in such an event notwithstanding anything to the contrary contained herein, the Lender can sell any or all of the Security without making a demand on or giving notice to the Borrower.
- 7.6 In addition, the Borrower acknowledges and agrees that the Lender may exercise any or all of the above rights, prior to or without any demand, for additional securities, or notice of sale or other notice or intimation. Any such sale may be made at any time at the sole discretion of the Lender on any market / exchanges where such business is usually transacted or at public

*Borrower  
Signature*

*Signature*

auction or private sale. The making / giving of any prior demand or call or notice of the time and place of such sale or purchase shall not be considered as a waiver of any rights of the Lender to sell without any such demand, call or notice, at that time or at any time subsequently.

7.7 The Borrower confirms and fully agrees to abide by the procedures and policies of the Lender which are listed below and/or which MLC may, in its discretion from time to time determine. Apart from that, in the event of the default mentioned in this agreement:

- a. the Lender can sell the Security or other securities without contacting him/ her. It The Borrower is not entitled to choose which Security/ which of the securities of the Borrower are liquidated or sold by the Lender to reduce the outstanding of the Borrower to the Lender. The Lender has the absolute discretion and right to decide which of the Security/ securities should be sold in order to protect its interests. The Borrower will continue to be liable for the balance outstanding, if any, of the Borrower to the Lender even after such a sale.
  - b. During the currency of this Agreement, the Lender shall have the right to modify the margin / security requirements and the Lender will not be required to provide to the Borrower notice of any such modification.
  - c. the Lender and / or the RBI will have an unqualified right to disclose or publish the Borrower's name or the name of the Borrower's company / unit and its directors/ partners / proprietors as defaulter in such manner and through such medium as the Lender or RBI in their absolute discretion may think fit. Further the Borrower agrees not induct on its Board a person whose name appears in the willful defaulters list of RBI/ CIBIL (other than as a Nominee/ Professional/ Honorary director). In case such a person is already on the Board of the Borrower, it would take expeditious and effective steps for removal of that person from its Board.
    - (ii) The Lender will have the option of appointing its nominee on the Board of directors of the Borrower to look after its interest. The director's normal fees and expenses will be defrayed by the Borrower. Such Director shall not be required to hold qualification shares and shall not be liable to retirement so long as the credit facilities granted by the Lender to the Borrower are outstanding. When the option is exercised by the Lender, the Borrower shall submit sufficiently in advance agenda papers relating in meetings of the Board of directors or any committees thereon and forward duly certified copies of the proceedings of such meetings.

The Lender will have the right to appoint a nominee to attend any meeting of shareholders, where the right is exercised, the agenda papers and proceedings should be sent to the Lender sufficiently in advance.

*Samia*  
*G. M.*  
25 April 2011  
*Notary*  
Batt. Indoors (M)

**8. REPAYMENT:**

8.1 The Borrower agrees and undertakes to repay the Loan in any of the following manner:

- a. By way of EMI's (comprising of principal and interest amount) as agreed and mentioned under this Loan Agreement, or;
- b. Interest to be paid on monthly basis and principal amount to be paid as per the terms specified in this Agreement.
- c. In any other manner as determined by the Lender, as the same shall be communicated to the Borrower in writing or otherwise.

Provided also that the Lender shall be entitled to recompute and/or modify the amounts constituting the EMI and the dates for payment thereof by the Borrower on the occurrence of any event which in the opinion of the Lender necessitates a recompilation/modification of the same. In the event of any such modification, the Borrower agrees and undertakes to issue fresh post-dated cheques to the Lender as may be required by the Lender.

8.2 The Borrower hereby agrees and confirms that in order to work out suitable EMI(s) to be paid by the Borrower towards Repayment of the Loan and Payment of Interest, the Lender has adopted a reasonable and proper basis and the Borrower agrees to pay EMI(s) calculated as aforesaid.

**9. MODE OF PAYMENT, TIME, PLACE ETC.**

9.1 The Borrower shall pay promptly, in full, the PMLI (if applicable), EMI and all other amounts payable under this Agreement without any demand, protest or default and without claiming any set-off or counterclaim, on the respective dates on which the same are due.

9.2 Payments can be made through Cheque(s), Lender Draft(s), Payorder(s), Standing Instruction(s), ECS or in such other manner as may be approved by the Lender and the payment shall be made in such manner so as to be realized by the Lender on or before due dates applicable. It shall be the responsibility of the Borrower to ensure adequacy of funds in the Lender account from which the repayment is being made.

9.3 At the discretion of the Lender, the Borrower may issue standing instructions in the format prescribed by the Lender in which the Borrower has an account, to debit the account of the Borrower every month and credit such account as directed by the Lender, for the value of the EMI payment due.

9.4 Only on realization of the amounts due by any mode as above, the Lender shall credit the account of the Borrower.

9.5 In case any amount is paid by the Borrower or any amount is received/ realized/ recovered from the Borrower, then the same shall be adjusted/ appropriated in following order without any prior intimation to the Borrower:

*[Signature]*  
Gyan Mitra

*S. P. G. (S. P. G.)* Notary  
Gyan Mitra (R. D.)

- a. Costs, charges, expenses, incidental charges and other monies that may have been expended by the Lender in connection with this Agreement;
- b. Other indebtedness of the Borrower to the Lender which has become overdue;
- c. Additional interest on defaulted amounts under this Agreement;
- d. Prepayment charges, commitment charge and fees under this Agreement;
- e. PBMI (If applicable);
- f. EMI
- g. Interest payable under this Agreement;
- h. Principal amount of the Loan under this Agreement; and
- i. Other indebtedness of the Borrower to the Lender

#### **10. PREPAYMENT AND PRECLOSURE:**

- 10.1 The Borrower may after the payment of such number of EMIs (excluding the advance EMIs, if any) as required by the Lender, request in writing to the Lender to accept a prepayment and preclose the Loan, and the Lender at its discretion may agree to such prepayment upon such terms and conditions and upon payment of such charges inclusive of but not limited to preclosure and prepayment charges at the rate stipulated in Clause 27 upon execution of such other and further document as the Lender may deem necessary and to its satisfaction. Prepayment amount will be the principal amount along with all outstanding amount(s) due and payable at the end of the month in which the prepayment is made, in addition to the prepayment charges. The prepayment shall take effect when the Borrower has paid cash or cheques/SI/ECOS issued by the Borrower, have been cleared. The interest and any other charges, etc. would be leviable till the end of the month in which the prepayment notice expires.
- 10.2 The Borrower further agrees that in the event of preclosure/enhancement of Loan, or on expiry of the Agreement, the Lender may destroy or cancel the PDC's provided as security by the Borrower. Unless specifically requested by the Borrower in writing, the Lender will not be under an obligation to return the said PDCs to the Borrower.

#### **11. REPRESENTATIONS AND WARRANTIES OF THE BORROWER:**

- The Borrower hereby represents and warrants as on the date hereof, which representation and warranty shall be deemed to have repeated by the Borrower (i) as on the date of the intended disbursement (as if made on such date)/ availability of the Loan, and (ii) on every day from the date of this Agreement until the Dues are paid to the Lender in full:
- 11.1 That the Borrower (i) is a major and is of sound mind (where a /the Borrower is an individual); (ii) is a body corporate duly constituted and incorporated under the laws of India (where a / the Borrower is a company incorporated under the Companies Act, 1956 et

*Singh  
Jain*

*20/01/2017*

*Notes  
estate, Indore (R.D.)*

- any other body corporate); (iii) is a partnership firm within the meaning of the [Madras] Partnership Act, 1932 comprising of the persons mentioned in this agreement as partners (where a/ the Borrower is a partnership firm); and is competent to contract and enter into and perform his/her/its obligations under this Agreement.
- 11.2 The person(s) executing this Agreement and all documents on behalf of the Borrower is/are entitled to do so and has/have been duly authorised to sign this Agreement and all documents and writings. All consents required by the Borrower for the execution and performance of this Agreement have been duly obtained.
- 11.3 That there is no action, suit or proceedings against the Borrower and/or the Security pending before any Court of Law, tribunal, any quasi-judicial body or arbitration, which might affect the Borrower's ability to perform its obligation hereunder and no suit, action or other proceeding is pending in respect of the properties identified as Security and no adverse claims have been made and no notice for acquisition or requisition has been issued or received by any person in respect of the properties identified as Security.
- 11.4 The Loan will be utilised for the purpose as stated by the Borrower in the Application for Loan and this Loan Agreement hereunder written and for other purposes, and such purpose is a valid purpose and is not illegal or speculative.
- 11.5 The Borrower shall duly and punctually comply with all the terms and conditions of holding the assets comprising the Security and all laws in respect thereof including all applicable rules, regulations and bye-laws applicable to the properties comprising the Security and pay such charges for the upkeep of the assets comprising the Security as also other dues, etc. as may be payable in respect of the assets comprising the security and/or use thereof.
- 11.6 That the Borrower has paid and will pay when due all maintenance and other charges required to hold the Security and shall also pay when due all public demands such as income tax, property taxes and all other taxes and revenues payable to the government or any local body/authority. There are no proceedings pending against the Borrower or any of the Borrower's properties under the provisions of the Income Tax Act, 1961.
- 11.7.1 No Event of Default (as hereinafter defined) has occurred;
- 11.8 That the information furnished by the Borrower for availing of the Loan is, and shall be, true, complete and correct and shall not be misleading;
- 11.9 The Borrower and/or the Guarantor(s) has and shall not (a) default in payment of any sum to any person and (b) breach any agreement with any person (whether in their personal capacity or through other persons in their control) who has provided any loan, deposit, advance, guarantee or other financial facility to the Borrower/Guarantor at the Borrower's/Guarantor's instance. Prior to the execution of this Agreement, the Borrower has disclosed details in relation to all the said facilities, if any.

Shankar  
Signature

Notary  
S. Shankar  
Signature

- 11.10 The entry into, delivery and performance by the Borrower of this Agreement and the transactions contemplated by this Agreement do not and will not conflict : (a) with any law; (b) with the constitutional documents, if any, of the Borrower; or (c) with any document which is binding upon the Borrower or on any of its assets.
- 11.11 That there has been no material adverse change in the financial condition of the Borrower nor has any event taken place which is prejudicial to the interest of the Lender since the date of the last audited balance sheet of the Borrower which is likely to materially and/or adversely affect the construction of the Project or the ability of the Borrower to perform all or any of its obligations under this Agreement.
- 11.12 That the Borrower shall not avail any loan facility from any bank/financial institution/body corporate without prior approval of the Lender.
- 11.13 The Borrower shall keep the Lender informed of the happening of any event likely to have substantial effect on their profit or business; if, for instance, monthly production or sales are substantially less than what had been indicated to the Lender, the Borrower will inform the Lender accordingly, with explanations and the remedial steps proposed to be taken.
- 11.14 The Borrower shall keep the Lender advised of any circumstance adversely affecting the financial position of their subsidiaries/ group companies or companies in which it has invested, including any action taken by any creditor against the said companies legally or otherwise.
- 11.15 The Lender will have the right to convert the debt into equity at a time felt appropriate by the Lender, at a mutually acceptable formula.

## 12. COVENANTS:

The Borrower hereby expressly covenants as follows:

### 12.1 Affirmative Covenants:

- a. The Borrower shall at all times during the currency of the Loan, at its own cost fully insure the assets comprising the Security against such risks and for such amounts and for such period and forms as the Lender may require, and the Lender as a loss payee or assign the policy to the Lender or recognize the interest of the Lender on such policy in such manner as may be required by the Lender, with such reputable insurance company or companies approved by the Lender in writing and shall deposit the insurance policies and all cover notes prenda receipts etc. with the Lender. - If the Borrower shall fail to insure or keep insured all/any of the said the assets as aforesaid, then the Lender shall without prejudice to or affecting its rights hereunder, be at liberty (but not bound) to insure and keep the same insured and the Borrower shall on demand repay to the Lender all amounts spent or incurred by the Lender in doing so, with interest at the rate applicable for the Loan as aforesaid.
- b. The Borrower will forthwith inform the Lender in the event of any (a) representation or

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N. T. S. J.

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warranty being or becoming untrue or incorrect on any day or at any time, and/or (b) of the happening of an Event of Default (as hereinafter defined); and/or (c) on receiving a notice of application/petition being filed / intended to be filed for the insolvency/winding up of the Borrower; and/or (d) if it receives a notice of any other legal proceedings to be filed or intended to be filed or initiated against the Borrower; and/or or (e) if a custodian or receiver is appointed of any of the Borrower's properties, business or undertaking; and/or (f) if any part of the Borrower's properties, business or undertakings is / are attached and/or (g) if any damage is caused to the properties comprising the security and/or (h) if any alterations or additions are made to the properties comprising the Security and/or (i) of any other circumstance which may have an adverse impact on the property comprising the Security and/or the repayment of the Loan by the Borrower.

- c. The Borrower shall allow the representatives and/or nominees of the Lender to visit and inspect from time to time the properties comprising the Security.
- d. In case the Borrower is a Company, to furnish to the Lender all such information, statements, particulars, estimates and reports etc. as the Lender may require from time to time as to the compliance with the terms of the Loan and shall also submit to the Lender, in form and detail satisfactory to the Lender, unaudited quarterly income statements of the Borrower within 30 (thirty) days of the close of each quarter period and copies of audited financial statements including balance-sheet and profit and loss account (in detail and set in the abridged form) within 60 (Sixty) days after the close of each financial year.
- e. On being requested by the Lender, the Borrower shall execute such other documents and writings and provide such further securities as the Lender may require including a Promissory Note (in such form and manner acceptable to the Lender) and perform such other actions as the Lender may require.
- f. Whenever called upon by the Lender to do so, to furnish to the Lender statement of annual income/ wealth.
- g. The Borrower shall accept the statement of accounts and computation of interest by the Lender as final on the Borrower.
- h. If any change in the occupation of the Borrower or any adverse circumstances connected with the financial position of the Borrower and/or any adverse change with regard to the property proposed to be mortgaged or the title thereto, (however unimportant the Borrower may consider the same) occurs between the date of application and the date of disbursement of the Loan the same shall be intimated by the Borrower to the Lender. The Lender reserves its right to review the Loan sanctioned and re-approve the same. The Borrower will be required to submit at their own cost, such other proofs about the stability of its income and/or the value of the property as may be deemed necessary under the circumstances.

*S. N. Patel*

*J. M. Patel*

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*G. Patel*

- i. Promptly inform the Lender of any distress or other proceeding of court being taken against any of the Borrower's premises / property / assets.
- j. Promptly inform the Lender of any changes taking place in the ownership or control of the Borrower whereby the effective beneficial ownership or control of the Borrower will change.
- 12.2 Negative Covenants: Unless otherwise approved by the Lender, the Borrower shall
- not enter into any scheme of merger, amalgamation, compromise or reconstitution without the prior written consent of the Lender;
  - That the Borrower shall not change the capital structure without taking prior approval of the Lender;
  - not permit any change in the ownership or control of the Borrower whereby the effective beneficial ownership or control of the Borrower will change, without the prior written consent of the Lender;
  - not effect any material change in the management of the business of the Borrower, without the prior written consent of the Lender;
  - not make any amendments in the Borrower's Memorandum and Articles without the prior written consent of the Lender;
  - not create, assume or incur any further indebtedness, of a long term nature whether for borrowed money or otherwise, except with the prior written consent of the Lender;
  - not declare any dividend if any instalment towards principal or interest remains unpaid on its due date;
  - not borrow from any person and create any further mortgage or lien until the dues have been paid in full;
  - not dispute any variation in the interest rate and/or modification and/or recomputation of the EMI(s) or dates of payment thereof;
  - Invest by way of share capital in or lend or advance funds to or place deposits with any other concern (including group companies); normal trade credit or security deposits in the normal course of business or advances to employees can, however, be extended;
  - Undertake any guarantee obligation on behalf of any other company;
  - Repay unsecured loans and refund share application money (pending allotment), till the Loan is fully repaid;
  - Undertake any trading activity other than the sale of products arising out of its own manufacturing operations.

*[Handwritten signatures and initials follow, including "S. S. S.", "X", "John A.V.", "S. S. S. & T. H. F. - Financial Services Ltd.", and initials "J. A. V."]*

**13. IMPOSTS, COSTS AND EXPENSES:**

- 13.1 The Borrower shall bear and pay all taxes, rates, duties, (including stamp duties), charges, and other imposts and obligations, existing as well as future, in respect of (a) the execution, delivery and performance of Agreement, (b) the payment of any interest or other amounts pursuant to this Agreement, and (c) the creation, perfection and enforcement of the Security on the properties.
- 13.2 In the event the Borrower fails to pay when due any sum which it may owe to the Lender and the Lender shall commence legal proceedings to recover such sum, the Borrower will further pay the Lender all advances, charges, cost and expenses, including reasonable legal fees, incurred or paid by the Lender in exercising any right, power or remedy conferred by this Agreement, (or in the enforcement thereof) and all such sums shall become a part of the indebtedness secured hereunder and shall be paid to the Lender by the Borrower immediately and without delay or demur.
- 13.3 The Borrower shall reimburse and pay to the Lender all costs, charges and expenses, (including legal costs between legal counsels and client) stamp duty and for investigation of the title of the Property offered as security and for the preparation, execution, preservation, performance, enforcement and realization of the loan, security documents and other instruments creating, and/or evidencing the creation of the security for the Lender and also any other instruments required in connection with the Loan.
- 13.4 The Lender, may at the risk and cost of the Borrower, engage one or more person(s) to verify any facts or information furnished by, concerning, or pertaining to the Borrower and/or in relation to this Agreement and/or to collect the Dues and/or to enforce any security and may furnish to such person(s) such documents, information, facts and figures as the Lender thinks fit and may delegate to such person(s) the right and authority to perform and execute all acts, deeds, matters and things connected therewith, or incidental thereto, as the Lender thinks fit.

**14. CANCELLATION AND EVENTS OF DEFAULT**

- 14.1 The Lender may, without assigning any reason and upon written notice mailed or delivered to the Borrower cancel the Loan herein granted and demand repayment thereof. Delivery of such notification by the Lender shall constitute sufficient notice of such cancellation and thereupon the said loan, all interest due and payable thereon and all liabilities and other obligations of the Borrower there under to the Lender including interest, and other charges shall become due and payable by the Borrower immediately to the Lender.
- 14.2 At the option of the Lender, and without notice of any demand upon or notice to the Borrower, all of which are hereby expressly waived by the Borrower, and notwithstanding anything contained herein or in any security documents executed by/to be executed by the Borrower in the Lender's favour, the said Dues and all of the obligations of the Borrower to the Lender hereunder, shall immediately become due and payable irrespective of any agreed maturity, and the Lender shall be

*[Handwritten signatures and initials follow, including "G. M. K.", "S. D. & H.", and "M. P. D."]*

entitled to enforce its Security; upon the happening of any of the following events ("Events of Default");

- a. If any representations or statements or particulars made in the Borrower's proposal and/or credit application are found to be incorrect or the Borrower and/or Guarantor commits any breach or default in performance or observance of these presents or any other agreement executed by them in relation to the Loan or if the Borrower and/or Guarantor fails to keep or perform any of the terms or provisions of this Agreement or any other agreement executed in respect of this Loan;
- b. If the Borrower commits any default in the payment of principal or interest or any of the Dues;
- c. If there is any deterioration or impairment of the properties on which the securities are created, or any part thereof or any decline or depreciation in the value or market price thereof (whether actual or reasonably anticipated), which causes the properties in the judgment of the Lender to become unsatisfactory as to character or value or if any security or guarantee provided by the Borrower to the Lenders becomes unenforceable or is challenged by the Borrower or any other person;
- d. If any attachment, distress, execution or other process against the Borrower or any of the securities is enforced or levied upon;
- e. The insolvency, winding up, failure in business, commission of an act of insolvency, general assignment for the benefit of creditors, suspension of payment or the threat of suspension of payment by the Borrower to any creditors, filing of any petition in Lender Bankruptcy of by, or against the Borrower or filing up of any petition for winding up / insolvency of the Borrower and not being withdrawn within 30 days of being admitted;
- f. If the Borrower (being a Company) goes into liquidation for the purpose of amalgamation or reconstruction, except with prior written approval of the Lender;
- g. If a receiver is appointed in respect of the whole or any part of the property/assets of the Borrower;
- h. If the Borrower ceases or threatens to cease or carry on its business;
- i. If it is certified by a Chartered Accountant or a Firm of Chartered Accountants appointed by the Lender (which the Lender is entitled and is hereby authorized to do so at any time) that the liabilities of the Borrower exceed the Borrower's assets or that the Borrower is carrying on business at a loss;
- j. If any circumstance or event occurs which is prejudicial to or impairs or imperils or jeopardize or is likely to prejudice, impair, imperil, deprecate or jeopardise any security given by the Borrower or any part thereof;
- k. If any circumstance or event occurs which in the view of the Lender would or is

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likely to prejudicially or adversely affect in any manner the capacity of the Borrower to repay the Loan or any part thereof including without limitation upon the Borrower or the management of the Borrower ceasing to enjoy the confidence of the Lender;

- i. The Borrower is in breach of any other loan / facility agreement with any other person and/or breaches any other obligation with the Lender under any other Agreement;
- ii. If subsequent to the grant of the Loan the Borrower and/or the Guarantor(s) (when spousal) is/are divorced or any proceeding is taken or commenced or initiated in any family court for the same or otherwise or if there is a family settlement or a dispute amongst the partners;
- iii. If the Borrower or any Guarantor(s) die; or
- iv. If any of the postdated cheques issued by the Borrower to the Lender are dishonoured or failure to deliver post-dated cheques;
- v. If any default is made by the Borrower under any other agreement between the Borrower and any other bank or financial institution or any other agreement of indebtedness of the Borrower or the performance of any covenant, term or undertaking thereunder, or any indebtedness of the Borrower is not paid when due or any creditor of the Borrower becomes entitled to declare any such indebtedness due and payable prior to the date on which it would otherwise have become due or any guarantee or indemnity given by the Borrower is not honoured when due and called upon to do so;
- vi. If the Borrower being an individual and / proprietor ceases and / a Company and / a Firm ceases or threatens to cease to carry on the business it carried on at the date hereof or transfers / diverts the existing business in the name or to the other entity / Firm / Company;
- vii. In case of the Borrower being a partnership firm or a Company and if there is any material change in the ownership or management of the Borrower without the consent of the Lender, which in the sole opinion of the Lender would prejudicially affect the interest of the Lender;
- viii. If any consent, authorisation, approval or license of or registration with or declaration to governmental or public bodies or authorities required by the Borrower in connection with the execution, delivery, validity, enforceability or admissibility in evidence of this Agreement or the performance by the Borrower of its obligations hereunder is modified in a manner unacceptable to the Lender or is not granted or revoked or terminated or expires and is not renewed or otherwise

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*20/01/2013*

- ceases to be in full force and effect;
- t. If any material fact concerning borrower's profit or ability to repay or any other relevant aspect of its loan application is withheld suppressed or cancelled or not made known to the Lender.
  - u. If the Borrower without consent and prior approval of the Lender avails any loan facility from any other bank/financial institution/body corporate.
- 14.3 If any event of default or any event which, after the notice or lapse of time or both would constitute an event of default shall have happened, the Borrower shall forthwith give the Lender notice thereof in writing specifying such event of default, or such event. The Borrower shall also promptly inform the Lender if and when any statutory notice of winding-up/insolvency under the provisions of the Companies Act, 1956 or any other law or of any suit or legal process intended to be filed / initiated against the Borrower, is received by the Borrower.
- 14.4 On the question whether any of the above events/circumstances has occurred/ happened, the decision of the Lender shall be final, conclusive and binding on the Borrower.
- 14.5 Without prejudice to the other rights or remedies available to the Lender under law, in case of breach of the terms or in case of any of the events happening as stated hereinbefore, the Lender would have the full right to enforce the security created.
15. LOAN RESTRUCTURING:
- The Lender may in its discretion and on fulfillment by the Borrower of such criteria as may be stipulated by the Lender from time to time and informed to the Borrower, restructure the Loan disbursed to the Borrower under this Agreement which shall include but not be limited to top-up of the Loan amount. Consequent upon such restructuring of the Loan the Borrower may become liable to fulfill certain fresh obligations, which shall be in addition and/or alteration of the terms and conditions of this Agreement. However unless stipulated by the order in writing the terms and conditions of this Agreement shall remain enforceable and binding upon the Borrower.
16. BALANCE LOAN TRANSFER
- 16.1 The Lender may on receiving application from the Borrower buy over an existing Loan of the Borrower from any other Bank or Financial Institution and the Borrower shall become liable to repay such transferred loan to the Lender from the date of such transfer.
- 16.2 On receipt of the transfer application from the Borrower and sanction of such loan by the Lender, the Borrower agrees and undertakes to fulfill and comply with all the terms and conditions of this Agreement and the same shall remain applicable to the Borrower at all times unless otherwise provided in writing by the Lender.

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Shri S. R.

**17. CROSS SELLING**

The Borrower hereby agrees and understands that the Lender may (itself or through its authorized representative), from time to time, communicate to the Borrower various features of its products availed by the Borrower. Also, information about Lender's other products /services, cross selling of products / services or promotional offers thereof from the Lender's marketing partners and alliances for the purpose of marketing and sales, shall be conveyed to the Borrower through various modes of communications available.

**18. DISCLOSURES AND UNDERTAKINGS OF BORROWERS**

18.1 The Borrower accepts and understand that as a pre-condition, relating to grant of the loans/advances/other non-fund-based credit facilities to him, the Lender, requires Borrower's consent for the disclosure by the Lender of, information and data relating to him, of the credit facility availed of/ to be availed, by him, obligations assumed/ to be assumed, by him, in relation thereto and default, if any, committed by him, in discharge thereof.

18.2 Accordingly, Borrower, hereby agree and give consent for the disclosure by the Lender of all or any such;

- a. information and data relating to him;
- b. the information or data relating to any credit facility availed of/ to be availed, by him, and
- c. default, if any, committed by him, in discharge of his such obligation, as the Lender may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. and any other agency authorised in this behalf by RBI.

18.3 The Borrower hereby declares and confirms that the information and data furnished by him to the Lender are true and correct.

18.4 The Borrower further undertakes that:

- a. the Credit Information Bureau (India) Ltd. and any other agency so authorised may use, process the said information and data disclosed by the Lender in the manner as deemed fit by them; and
- b. the Credit Information Bureau (India) Ltd. and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantees or registered users, as may be specified by the Reserve Bank in this behalf.

18.5 This Agreement is personal to the Borrower and his right and/or obligations shall not be assignable by him directly or indirectly without the prior written consent of the Lender.

**19. ASSIGNMENT AND SECURITISATION**

19.1 The Borrower further agrees that the Lender may at any time transfer or assign by way of

*S. A.* ✓ *S. A.*  
*J. M. K.* *S. D. - 21 h P.*

- securitisation, direct transfer and assignment or otherwise any of its rights, benefits or obligations herein to any party without the consent of the Borrower. The Borrower agrees to fulfill and perform all his obligations to such transferee/assignee. This Agreement shall also ensure for the benefit of the successors of the Lender.
- 19.2 The Borrower shall not be entitled to transfer or assign any of his rights or obligations under this Agreement to any person directly or indirectly without the prior written consent of the Lender which may not be granted by the Lender without assigning any reason. This Agreement shall however bind the successors of the Borrower.
- 19.3 The Borrower expressly recognises and accepts that the Lender shall be absolutely entitled and have full power and authority to sell, assign or transfer in any manner, in whole or in part, and in such manner and on such terms as the Lender may decide, including reserving a right to the Lender to retain its powers hereunder to proceed against the Borrower on behalf of the purchaser, assignee or transferee, for any or all outstanding and dues of the Borrower to any third party of the Lender's choice without reference to or without written intimation by the Lender or to the Lender.
- 19.4 Any such action and such sale, assignment, or transfer shall bind the Borrower to accept such third party as creditor exclusively or as a joint creditor with the Lender or as creditor exclusively with the right to the Lender to continue to exercise all powers hereunder on behalf of such third party and to pay over such outstanding and dues to such third party and/or to the Lender as the Lender may direct.

**20. COLLECTIONS**

The Borrower expressly recognizes and accepts that the Lender shall, without prejudice to its right to perform such activities itself or through its officers or employees, be entitled, and has full power and authority so to do, to appoint one or more third parties as the Lender may select and to delegate to such third party all or any of its functions, rights and powers under this Agreement relating to the administration of the Loan including the right and authority to collect and receive on behalf of the Lender from the Borrower all due and unpaid PENALTIES and other amounts due by the Borrower under this Agreement and to perform and execute all lawful acts, deeds, matters and things connected therewith and incidental thereto including sending notices, contacting the Borrower, receiving cash/cheques/drafts/Mandates from the Borrower and giving valid and effectual receipts and discharge to the Borrower. For the purposes aforesaid or for any other purpose at the discretion of the Lender, the Lender shall be entitled to disclose to such third parties all necessary and relevant information pertaining to the Borrower and the Loan and the Borrower hereby consents to such disclosure by the Lender. Notwithstanding the above, the Borrower expressly accepts and authorizes the Lender (and/or any such third party as the Lender may select) to contact third parties (including the family members of the Borrower) and disclose all necessary or relevant information pertaining to the Borrower and the Loan and the Borrower hereby consents to such disclosure by the Lender (and/or any such third party as the Lender may select).

**21. NOTICES**

- 21.1 The Lender shall be entitled to send any notice to the Borrower by prepaid post at the addresses last known to it. Any notice sent shall be deemed to have been received three (3) days after the date of posting. Any notice to be sent to the Lender by the Borrower shall be sent by prepaid post at the addresses mentioned above.
- 21.2 The Borrower shall intimate in writing to the Lender 7 (seven) days in advance of any change in the address of the Borrower herein above given unless stated in the records, failing which any correspondence sent by the Lender to the Borrower, to the addresses available in records shall be deemed to have been duly served upon.

**22. CROSS LIABILITY**

The Borrower expressly accepts that if the Borrower fails to pay any monies when due or which may be declared due prior to the date when it would otherwise have become due or commits any other default under any agreement (including this agreement or any other agreement) with the Lender under which the Borrower is enjoying any financial/creditor/other facility; then in such an event the Lender shall, without prejudice to any of its specific rights under each of the agreements, be absolutely entitled to exercise all or

*John B.*

*21st Oct 2011*

any of its rights under any of the Borrower agreements (including this agreement) with the Lender at the sole discretion of the Lender.

23. MISCELLANEOUS

- 23.1 The Borrower will at all times during the continuance of these presents and security hereby created pay all the revenue, rent, rates and taxes, assessments, duties, dues, charges present as well as future and all dues, duties and outgoings payable to the any Authorities and/or any other Govt. Authorities in respect of the said security aforesaidly when the same shall become due.
- 23.2 All payments to be made by the Lender to the Borrower under or in the terms of this Agreement shall be made by cheque duly crossed and marked "A/C Payee Only" and the collection charges, if any, in respect of all such cheques will have to be borne by the Borrower. The Loan amount shall be disbursed to the Borrower net of all initial payments towards PEMIs, EMIs, advance EMI, transaction charges, etc. as per this Agreement.
- 23.3 The Lender on its part is not obligated to provide any statement(s) of the Loan account to the Borrower during the course of this Agreement unless specifically requested by the Borrower.
- 23.4 The Borrower agrees and undertakes to utilize the loan only for his requirements as specified in his Application of Loan and shall not use the loan for any illegal, antisocial, speculative purposes including but not limited to participation in stockmarkets/IPO's etc.
- 23.5 The Borrower declares that has paid all public demands such as Income Tax and all other taxes and revenue payable to the Government of India or to the Government of any State or to any local authority and that at present there are no arrears of such taxes and revenues due and outstanding.
- 23.6 The Borrower and the Lender agree to comply jointly and severally, with all applicable laws and regulations from time to time in force including any amendments, modification or change thereof which may be made to any such laws and regulation.
- 23.7 The word "Borrower", even though expressed in singular manner shall, where there is more than one Borrower, include all the Borrowers signatories hereto and in that event each Borrower shall be jointly and severally liable to repay all the Loan Amounts and to comply with and observe each and every obligation of the Borrower as if the word "Borrower" included more than one Borrower. Any event of non-fulfillment, non-observation or default by a Borrower shall be deemed to be an Event of Default by all the Borrowers and the Lender may proceed against one or more of the Borrowers jointly and severally as it may decide in its absolute discretion. The expression "Borrower" shall also include in the event of a Borrower being (i) an individual, his heirs, executors, administrators and successors; (ii) a company or a body corporate and (iii) a partnership, all the partners for the time being of the firm and their respective heirs, executors, administrators, assigns and the survivor or survivors of them.

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J.M.Y

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R.S. & S.H.P.

**24. RESERVATION OF RIGHTS:**

No forbearance, indulgence or relaxation by the Lender at any time to require performance of any of the provisions of this Agreement shall in any way affect, diminish or prejudice the right of the Lender to require performance of the provision and any waiver or acquiescence by the Lender of any breach of any of the provision of this Agreement shall not be construed as a waiver or acquiescence of any continuing or succeeding breach of such provision.

**25. SEVERABILITY:**

If any provision of this Agreement is invalid or unenforceable or prohibited by law where that provision is to be performed, this Agreement shall be considered divisible as to such provision and such provision shall be inoperative and shall not be part of the consideration flowing from either party hereto to the other and the remainder of this Agreement shall be valid and binding and of like effect as though such provision was not included herein.

**26. AMENDMENTS:**

The Lender reserves the right to alter, amend or revise any of these terms and conditions and may notify the Borrower of any changes to the terms and conditions in any manner it considers appropriate.

*[Handwritten signatures]*

*[Handwritten signature]*

*\* SIGNATURE*

27. PARTICULARS OF LOAN BORROWER(S) AND SECURITY:

LOAN DETAILS		BORROWER DETAILS	
Agreement Entered into	Date: 22/03/2010 Place: Bhujal, Dholka.	Name of the M/s _____ Borrower 1. <u>CALANDA SHETHAR KHANNA</u> 2. <u>MUKESH KHANNA</u> 3. 4. 5. 6. 7.	

Effective date	22/03/2010		
Loan No.	A/C	87	
Loan Amount disbursed	<u>Rs. 65,000/-</u> Rupees <u>Sixty Five Thousand</u> <u>Only</u>		
No. of Advance IML (₹ mn)	NA		
Rate of Interest	12.5 %		
Term of Loan	(180) Month(s)		
No. of Payments & Payment Mode	Interest payment on the 1st of every quarter during tenure of 18 (eighteen) Month(s) & Principal repayment as communicated to the Borrower in writing		
Due Date of Payments	1 <sup>st</sup> day of every month quarter		
Bank details for direct credit of the Loan amt	Beneficiary name - Account No. - Type - Bank - Branch - MICR code - City - USC code -		

1/24/2015  
Notary

Offt. Indore (M)

Applicable charges and Fees*	
Processing Charges	* Up to 1% of Loan Amount
Application and Admin Fee	0.5% of Loan Amount
Pre-payment Charges	<p>Partial pre-payment (Up to 25% of Principal Outstanding in any financial year)</p> <ul style="list-style-type: none"> <li>- 1% pre-payment fee in any year after the first year</li> <li>- 5% pre-payment fee within the 1st year</li> </ul> <p>Full pre-payment (any prepayment which is not Partial Prepayment)</p> <ul style="list-style-type: none"> <li>- 3% pre-payment fee in any year after the first year</li> <li>- 5% pre-payment fee within the 1st year</li> </ul> <p>However, each scheme / sub-product may attract different prepayment rates as highlighted in product / scheme</p>
Commitment Charges	<ul style="list-style-type: none"> <li>- Rs. 3000/- up to 50 Lacs of loan amount</li> <li>- Rs. 5000/- for loan amount greater than 50 Lacs</li> </ul>
Charges for late payment	3% p. m. on amount outstanding/EMI
Cheque/ECS Swap Charges	Rs. 500/-
Demand Retrieval Charges	Rs. 500/-
Cheque/ECS Bounce Charges	Rs. 250/- for each bounce
No Dues certificate	Original would not attract any charges. Duplicate copy would attract a fee of Rs. 250/-
Pre-EMI charges	On actual
Duplicate Statement/Repayment Schedule	Rs. 250/-

\*Note : Service Tax and other govt. taxes, levies, etc. applicable as per prevailing rate will be charged over and above these charges. The Schedule of charges/Terms of Agreement shall be subject to change pursuant to the changes in applicable laws/rules/regulations/market forces. The same will be available with the branch, and also published on our website at [www.surefinmoneyindia.com](http://www.surefinmoneyindia.com)

#### Description of Security and Property

Sl. No.	Nature of Security	Particulars of Property
1	Residential Property	Plot no. 304, 3 <sup>rd</sup> Floor in Sanskriti Plot Scheme N.H. 8A, Sector 10 Chandigarh Haryana, India

Savio

SAVIO

Notary

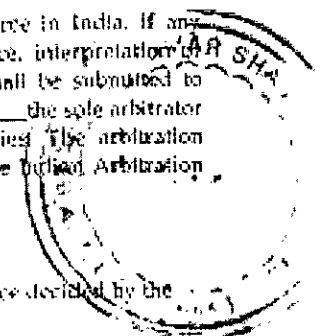
© 2014, Indore (M.P.)

Savio Ravi

**28. GOVERNING LAW AND JURISDICTION**

28.1 This Agreement shall be governed by and interpreted in accordance with the laws of India.  
28.2 The Parties hereto unconditionally submit to the exclusive jurisdiction of the courts in Mumbai alone for the determination of any matters arising out of or under this Agreement.

**29. DISPUTE RESOLUTION**

29.1 This Agreement shall be construed in accordance with the laws in force in India. If any controversy or dispute should arise between the parties in performance, interpretation or application of the Loan Agreement involving any matter, the same shall be submitted to arbitration of  the sole arbitrator whose decision shall be final, conclusive and binding on the Parties. The arbitration proceedings shall be conducted in accordance with the provisions of the Indian Arbitration and Conciliation Act, 1996.

29.2 Any such arbitration shall be:

- a. proceeded in English and the place of arbitration shall be the place decided by the Lender at its sole discretion and
- b. concluded within 3 (three) months of the appointment of the arbitrator/s
- c. None of the Parties shall be entitled to commence or maintain any action in a court of law in relation to the Dispute, except for the enforcement of an arbitral award granted pursuant to this clause, or to the extent permitted under law. The Parties agree that the relevant courts of competent jurisdiction shall have the jurisdiction to entertain any proceedings for interim relief related to this Agreement whether during its term or after expiration or termination.

**30. ACCEPTANCE**

I/We have read the entire Agreement constituting of 29 clauses including the Loan Details given in Clause 27 which have been filled in my presence. I/We shall be bound by all the conditions including the Loan details. The aforementioned Agreement and other documents have been explained to me/us in the language understood by me/us and I/We have understood the entire meaning of the various clauses.

Place: Indore  
Date: 20/07/2010

Signature of Borrower/s

Where Borrower is a Company

1. For M/s \_\_\_\_\_

Mr. \_\_\_\_\_ Director

**ATTESTED -  
Rajesh Kapoor**

**No. 01  
Guru Tukdo (2.2)**

**51-4421212**

Where the Borrower is not a company or where there is one or more than one Borrower  
Name Shivaji CHANDRA SENGUPTA  
Signature Shivaji CHANDRA SENGUPTA

Name  
Signature

Name \_\_\_\_\_  
Signature \_\_\_\_\_

2 Name  
Signature

## Marketing Strategy

J Name  
Signature

• 25.250211

Name  
Signature

Name  
Signature

Name  
Signature

Name  
Signature

IN WITNESS WHEREOF the Borrower has signed and or caused to be signed this Agreement in acceptance of all terms and conditions on the day, month and year as mentioned in Clause 27 above.

FOR INDIA INTOLINE HOUSING FINANCE LIMITED

卷之三

64190

BORROWER

Signature: *[Signature]*  
Name: \_\_\_\_\_  
Place: \_\_\_\_\_ Dated: \_\_\_\_\_

Digitized by srujanika@gmail.com

Schriften

Signature

1. S. HINNADAM, Plaintiff, vs. J. TANAT, Plaintiff-Defendant; S. Hinnadam.  
2. Amil B. Rodriguez, Plaintiff, vs. William Powell, Defendant. Amil

Ra 245 0000 1-

**PROMISSORY NOTE**

ON DEMAND I/WE the undersigned (Borrower) do hereby jointly and severally promise to pay India Infonet Housing Finance Limited, Mumbai or Order the sum of Rs. 9,45,000/- (Rupees Nine Lakh Forty Five Thousand Only) for value received in full.

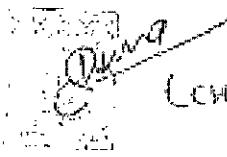
Dated this 23 day of July 2010 at [redacted]

(Where the Borrower is a company) For M/s \_\_\_\_\_

(Revenue Stamp)

Name

Authorised Signatory

  
Chandra Sekhar  
Sharmaji

Where the Borrower is not a company or where Borrower is one or more

(Revenue Stamp)

1. Name

Signature

  
Mukesh  
Sharmaji

Where the Borrower is not a company or where Borrower is one or more

(Revenue Stamp)

2. Name

Signature

Where the Borrower is not a company or where Borrower is one or more

(Revenue Stamp)

3. Name

Signature

Where the Borrower is not a company or where Borrower is one or more

(Revenue Stamp)

4. Name

Signature

Where the Borrower is not a company or where Borrower is one or more

(Revenue Stamp)

5. Name

Signature

Where the Borrower is not a company or where Borrower is one or more

(Revenue Stamp)

6. Name

Signature

Where the Borrower is not a company or where Borrower is one or more

(Revenue Stamp)

7. Name

Signature

DATE

10/07/2010

Place : INDORE

Date : 28/07/2010

ON DEMAND I, CHANDRA GOKHAR SHARMA, MUKESH SHARMA, promise to pay INDIA INFOLINE HOUSING FINANCE LIMITED, a company incorporated under the Companies Act 1956, having its Registered Office at IFL House, Sun Inforch Park, Road No. 16V, Plot no B-23, MDC, Thane Industrial Area, Wagle Estate, Thane 400 604 (hereinafter referred to as "the Lender") Rupees ₹ 1,65,000/- (Rupees ONE LAKH SIXTY FIVE THOUSAND ONLY) together with interest at the compounding rate of 12% per annum with facility to such time which the Lender may specify from time to time. Presentment for payment and recording of the note are hereby unconditionally waived.

Rs. .... /- (Rupees .....

Signature over  
Name

(Note:-In case of the Borrower being a Company please affix Authorized Signatory (a) Stamp before signature / common seal of the Company or (b) stamp in the presence of the authorized persons as per Board resolution.)

LETTER OF CONTINUITY

To  
India Infoline Housing Finance Limited, ("Lender")  
IFL House, Sun Inforch Park, Road No. 16V,  
Plot no B-23, MDC, Thane Industrial Area, Wagle Estate,  
Thane 400 604

Dear Sirs  
Re: Credit Facilities of Rs. ₹ 1,65,000/-

- This refers to the demand Promissory Note executed by you to us on 28/07/2010 in respect of the aforesaid facilities.
- We do hereby reiterate and confirm that the said Demand Promissory Note shall be a continuing security and be enforceable for all money which - now or may at any time hereafter become due and owing and payable to you in respect of the said facilities and on any other account or accounts and whether or not from time to time there by nothing owing on such accounts or the same may be in credit.
- The undersigned further agrees that the minimum amount of interest payable monthly on the above mentioned accounts will not be less than the rate of interest mentioned in the said Demand Promissory Note or any revised rate notified to us from time to time by your Company.
- The undersigned further agrees and confirms to be bound by the terms and conditions of the Loan Agreement and Facility Document as defined therein at all times.

Dated 23/07/2010 at INDORE.

Yours faithfully

S. P. R. S. R.

Signature of the Borrower Signature of the Borrower  
Name Name

(Note:-In case of the Borrower being a Company please affix Authorized Signatory (a) Stamp before signature / common seal of the Company or (b) stamp in the presence of the authorized persons as per Board resolution.)

**RE: Valuation - Vetting - Chandra Shekhar Sharma ( Prospect no 87)-  
INDORE**

Praveen Subramanya, Moneyline

**Sent:** Thursday, July 29, 2010 9:47 AM

**To:** kshitij Dhavale, Moneyline

**Cc:** Akhil Jain, Moneyline; Aalekh Vijayvergiya, Moneyline

ok

**From:** kshitij Dhavale, Moneyline

**Sent:** Wednesday, July 28, 2010 8:46 PM

**To:** Praveen Subramanya, Moneyline

**Cc:** Akhil Jain, Moneyline; Aalekh Vijayvergiya, Moneyline

**Subject:** Valuation - Vetting - Chandra Shekhar Sharma ( Prospect no 87)- INDORE

Praveen Sir,

Request your clearance in the property valuations for the subject case

**Case Details-**

Prospect No-87

Name – Mr. Chandra Shekhar Sharma

Co-applicant – Mr. Mukesh Sharma

Location - Indore

Product – HL Purchase

Property Type – Flat

Status – Free Hold

Property One -304 Sanskruti Apartment, 82 Swami Vivekanand Nagar Indore

Loan Amount Approved 9.65 lacs.

(Property in the form of Flat ( Frontal) on one of the multistoried on the Kanadia Main Road and very high future prospect For the location)

304 Sanskruti Apartment, 82 Swami Vivekanand Nagar Indore

Valuer	Date of Valuation	Const. Area	Rate @	Valuations
Swish Consultant	10-Jul-10	928	1300	1206400
Mahesh Agrawal	14-Jul-10	928	1500	1392000

Enclosed scan images for both the valuers.

Thanks & Regards

Kshitij Dhavale

(AM 3rd Page (continued))

Approval Details	Eligibility as per Policy	Soft Apprv	Final Apprv	Revised Final Apprv	Booking Values
Loan Amount	45500000		45500000		
Property Value	94840500		94840500.00		
LTV	52.19		52.19		
Tenor	60		60		
Rate	14.00%		14.00		
Income	3579917		3579917		
DBR	54.77		54.77		
Other obligation	883849		883849.00		
FOIR	54.77		54.77		
EMI	3,151,779		3,151,779.00		

Foreclosures	Bank Name	Emi
NIL		

S.No.	Nature of Devn.	Level of Deviation	Justification for Deviation	✓ status	Approved By
1	applicants are in to property development	Committee	Applicants has diversified businesses		
2	Taking the sale proceeds figure in the Customer annual cash flow statement as the income and DBR 55% under Gross Margin Method	Committee	Applicant is HNI customer and other good business . Current Project located in Prime area .		
3	The company is owned by daughters with customer as POA - daughters are also brought on the loan structure. Additionally, one of the daughter is also running her own business unit in Kids wear in Delhi and other places in India. The charge would be registered with the ROC.	Committee	Major share holders in loan structure ,		
4	CBIL score 656 of Rohini Sethi, Overdue Rs. 8736 on credit card and Overdue Rs. 400 of Harinder Singh Sethi in auto loan score 751	Committee			
5	Property in the name of M/s Rajwanth Hotels Pvt Ltd and M/s Hotel Rajwanth Internationals	Committee	All Stake holders are applicant and there family members.		
6	CPV Residence of Mrs Harjinder singh sethi, Ms Rekha sethi and Sheha sethi is negative and CPV office of M/s Rajwanth hotel pvt ltd and Hotels Rajwanth Internationals Negative	Level II	Residence is owned and refused to give information and both hotels are not exist property is in the name of both hotels.		
7	FCU Negative	Level III	M/s Rajwanth hotel pvt ltd and M/s Hotels Rajwanth Internationals are not exist but the property is in the name of these hotels.		
8	Waiver - KYC & Financials documents of Hotels Rajwant International & Rajwant Hotels Pvt Ltd	Committee	Both companies are holding only the land. We have obtained Partnership Deed of Hotels Rajwant International and MOA , PAN card and Form 32 of Rajwant Hotels Pvt Ltd.		

**Special Conditions:**  
 1. Registered Mortgage  
 2. Board resolution of Rajwanth Hotel Pvt Ltd authorizing its directors to execute the necessary loan documents  
 3. Resolution of Hotel Rajwanth Internationals authorizing its partners to execute the necessary loan documents.  
 4. M/s Rajwanth hotels pvt ltd company should be active in ROC before Disbursement.

Carried Prepared By	Date	Signature
---------------------	------	-----------

Notes:



### Sanction Letter

Date: 18-08-2010

Name of Applicant : Mr. Chandra Shekhar Sharma  
 Name of Co-Applicant 1 : Mrs. Indira Sharma  
 Name of Co-Applicant 2 : Mr. Mukesh Sharma  
 Address of Applicant : House No. 163 - Telephone Nagar, Kanadiya Road,  
 Near Bengali Square, Indore  
 Phone No. : 0731-2591794, & 09425313335

Re: Loan Application dated -05-07-2010

Dear Customer

We are pleased to inform you that your loan application has been sanctioned. The details of the sanctioned loan are as mentioned below:

Loan Account No.	87	Tenure (In months)	180 Months /
Product	HL Purchase	Amount of each EMI's	Rs. 9503.00
Purpose of the Loan	Flat Purchase	# of Advance EMIs (If any)	Nil
Pre-EMI	As applicable	1 <sup>st</sup> EMI Date	As applicable
Insurance + ST	NA	Other Charges (as applicable)	As applicable
Collateral Insurance + ST	3193/-	Net Payable Amount	As applicable
Due date of EMIs	1 <sup>st</sup> day of every month		
Validity of Sanction Letter	14 days from date of this letter		
Other conditions (Loan foreclosures, part-payments etc)	1. Property will be owned by both the brother.		
Address of Property being financed	Flat No. 304, Third Floor Sanskriti Apartment, 82 Swami Vivekanand Nagar, Kanadiya Road, Indore		
DSA/DST Name	Dheeraj Panchal (Code A103547) Mobile - 9755059786		

The following original documents have been submitted by you as part of processing this loan and would be returned on closing the loans with all dues paid-up:

1. Original Regd. Sale Deed to be registered by Smt. Seema Choudhary Through Attorney Shri Mourya To Shri Chandra Shekhar Sharma & Mukesh Sharma
2. Original Regd. Power of attorney No. 44/586 /Dt. 26/10/2009

Page 1 of 3

India Infoline Ltd.

Corporate Office - IFL Centre, Kamala City, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013 Tel: (91-22) 4249 0000 • Fax: (91-22) 4260 9048  
 Regd. Office - IFL House, Sun/Infotech Park, Plot No. 304, Plot No. B-23, MIDC, Thane Industrial Area, Wagle Estate, Thane - 400 604 Tel: (91-22) 2530 6550 • Fax: (91-22) 2530 5854  
 E-mail: mail@indianinfoline.com • Website: www.indianinfoline.com

To,  
Money line credit Ltd.  
LG. 10 11 Starlit Tower  
Y.N. Road.  
Indore – 452001

Sub :- Non Refundable IMD

Sir :-

Kindly Find enclosed a non refundable IMD for Rs.  
The detail of the same is as under.

Bank :

Cheque number:

Date :

Amount :

Signature :

*Waema*

Name :

Date :

Chandra Shekhar Sharma

RTC

सभी सी बी एस शाखाओं पर देय PAYABLE AT ALL CBS BRANCHES

दिनांक  
DATE

19/6/10

PAY Motorcycle Line CREDIT LTD.

रुपये RUPEES

CALCUTTA SECURITY PRINTERS LTD.

खाता सं.  
A/c. No

0 6 9 9 0 0 6 1 0 0 b 1 6 5 6 0 4

पंजाब नेशनल बैंक Ltd punjab national bank

मनोरमा गांज, इंदौर (म.प्र.) (0699)  
Manoma Ganj, INDORE (MP) - 452 001

PUNB0069900

UAI



या धारक को OR BEARER  
अदा करें ₹.Rs. 1000/-

Sharma

185938 4520240031

36

Fresher Akhil Jain, Messageline  
Date: 1/1/2010, Last: 30, 2010 4:00 PM

To: Akhil Jain (Indore)

Subject: [REDACTED] sharma 87 - Indore  
Importance: High

Dear Ritesh,

Re: DST - 125 Lacs - 120 yrs - 8% p.a. I.L. Following pricing details.

This is my first case based on Normal Income Program.

Loan Amt : 8.65 Lacs

T/STL : 12000/-

Collins: 3333/-

CS: NA

ROI : 8.5%

PF: 1% + Stamp Duty.

Its DST sourced case.

Thanks & Regards

Akhil Jain

Location Head- Mortgages

Indore

Hand Phone : 09826679993

**Akhil Jain, Moneyline**

From: Ritesh Mathur, Moneyline  
Sent: Monday, August 30, 2010 4:03 PM  
To: Akhil Jain, Moneyline  
Cc: Sochit Grover, Moneyline  
Subject: FW: Case of Chandra Shekher Sharma- 87 - Indore

From: Sochit Grover, Moneyline  
Sent: Monday, August 30, 2010 4:02 PM  
To: Ritesh Mathur, Moneyline  
Cc: Swaraj Chaudhari, Moneyline  
Subject: FW: Case of Chandra Shekher Sharma- 87 - Indore

ok

From: Ritesh Mathur, Moneyline  
Sent: Monday, August 30, 2010 4:02 PM  
To: Sochit Grover, Moneyline  
Cc: Swaraj Chaudhari, Moneyline  
Subject: FW: Case of Chandra Shekher Sharma- 87 - Indore  
Importance: High

Sir,

Request pricing approval for this HT Prime case of Indore structured on Normal Income Program.

Loan Amt : 9.65 Lacs  
MINYL : 12000/-  
Collins: 3193/-  
CS: NA  
ROI : 8.5%  
P&I% + Stamp Duty

Its DST sourced case.

Rgds,

# P. C. Rathore

M.A., LL.B.

ADVOCATE

20/ 1 Sikh Mohalla, 1<sup>st</sup> Floor, (Above Vira Jeans), INDORE - 452007  
0731-2435639, 98270-33396, E-Mail : pcrathore@gmail.com

30-07-10

To,

Moneyline Credit Ltd.,  
INDORE

Reg : *Title Search Report with regards to Portion No.304, 3<sup>rd</sup> floor of Sanskriti, Plot / House No.82, Swami Vivekanand Nagar, INDORE*

Dear Sir,

In this connection, I searched the Index II Registers in the Office of Dy. Registrar, Indore for the last 13 years from 1997 to 2010 as is maintained and made available and I have also examined the Photostat copies of Title Deeds pertaining to the property and I hereby submit as under :-

1. Name of the Borrower / Applicant :

Mr. CHANDRASHEKHAR SHARMA & Mr. MUKESH SHARMA

2. Name of Owner if any :

Mrs. SEEMA CHOUDHARY

3. Details of the Property :

Portion No.304, 3<sup>rd</sup> floor of Sanskriti, Plot / House No.82, Swami Vivekanand Nagar, INDORE

Super built up area 928 Sq.ft.

Boundaries :

East - Portion No.303

West - Side Passage

North - Passage

South - Road

4. Nature of the Property :

Freehold property

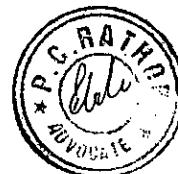


5. Details of Documents examined :

- a) Xerox Copy of Sale Agreement by Smt. Seema Choudhary through attorney Shri Suraj Mourya to Shri Chandrashekhar Sharma and Shri Mukesh Sharma ;
- b) Xerox Copy of Power of attorney No.4A / 586 / dt.26-10-2009 by Smt. Seema Choudhary to Shri Suraj Mourya ;
- c) Xerox Copy of Sansodhan Patra No.1A / 2802 (9)/ dt.20-10-2008 by Shri Sanjay Jain and Shri Nirmalchand Jain to Smt. Seema Choudhary ;
- d) Xerox Copy of Sale Deed No.1A / 295 (9) / dt.02-04-2008 by Shri Sanjay Jain & Shri Nirmalchand Jain to Smt. Seema Choudhary;
- e) Xerox Copy of Sale Deed No.1A / 2794 Kh / dt.23-08-1999 by Smt. Kusumlata Trivedi, Shri Niraj Trivedi & Shri Rajkumar Trivedi through attorney Shri Udit Tongia and Sumati Jain to Shri Sanjay Jain & Shri Nirmalchand Jain ;
- f) Xerox Copy of Prakoshta Declaration No.1A / 5529 / dt.13-02-1998 ;
- g) Xerox Copy of Power of attorney No.4A / 755 / dt.31-07-1997 to Shri Udit Tongya;
- h) Xerox Copy of Sanctioned map with letter from Indore Municipal Corporation;

6. Documents to be collected by the Bank :

- a) Original Sale Deed to be registered by Smt. Seema Choudhary through attorney Shri Suraj Mourya to Shri Chandrashekhar Sharma and Shri Mukesh Sharma ;
- b) Original Power of attorney No.4A / 586 / dt.26-10-2009 by Smt. Seema Choudhary to Shri Suraj Mourya ;
- c) Original Sansodhan Patra No.1A / 2802 (9)/ dt.20-10-2008 by Shri Sanjay Jain and Shri Nirmalchand Jain to Smt. Seema Choudhary ;
- d) Original Sale Deed No.1A / 295 (9) / dt.02-04-2008 by Shri Sanjay Jain & Shri Nirmalchand Jain to Smt. Seema Choudhary;
- e) Original Sale Deed No.1A / 2794 Kh / dt.23-08-1999 by Smt. Kusumlata Trivedi, Shri Niraj Trivedi & Shri Rajkumar Trivedi through attorney Shri Udit Tongia and Sumati Jain to Shri Sanjay Jain & Shri Nirmalchand Jain;
- f) Copy of Previous Sale Deed No.1A / 4104 / dt.16-08-1966 to Shri Narayanprasad Trivedi;
- g) Copy of Power of attorney No.4A / 755 / dt.31-07-1997 to Shri Udit Tongya & Sumati Jain;
- h) Copy of Prakoshta Declaration No.1A / 5529 / dt.13-02-1998 ;
- i) Copy of Power of attorney No.4A / 755 / dt.31-07-1997 to Shri Udit Tongya;
- j) Copy of Sanctioned map with letter from Indore Municipal Corporation ;



7. Conclusion / Observations, if any :-

- (a) Jankarya Vibhag Karmchari Grah Nirman Sahkari Samiti Maryadit, Indore developed a Colony on the land bearing Survey No.1353/54 area 6-89 acres of Village Khajrana, Indore.

The above named Society after securing permission from Concerning Government Departments developed a Colony known as - Swami Vivekanand Nagar, Indore and Plots were allotted on lease to its members.

- (b) After perusal of documents it is found that the above named Society sold one Plot No.82, Swami Vivekanand Nagar, Indore to Shri Narayanprasad Trivedi, R/o Indore vide registered Sale Deed No.1A / 4104 / dt.16-08-1966.

It is stated that Shri Narayanprasad Trivedi died and after death his wife Smt. Kusumlata, and two sons Shri Neeraj and Rajkumar Trivedi being legal heirs and successors inherited the said property.

- (c) It is stated that The above named owners appointed attorney to Shri Udit Tongya, S/o Shri Navinchand Tongya, and Sumati Jain S/o Shri Sohanlal Jain, R/o Indore vide registered Power of attorney No.4A / 755 / dt.31-07-1997.

- (d) The above named owners after securing permission from Indore Municipal Corporation vide memo No.2/390 / dt.01-12-1997 constructed a building on the said Plot.

A Declaration U/s 2 of M. P. Prakoshta Swamitva Adhiniyam, 2000 is also registered at No.1A / 5529 / dt.13-02-1998 in respect of said building named as Samskriti Apartment.

- (e) Smt. Kusumlata Trivedi, Shri Niraj Trivedi & Shri Rajkumar Trivedi through attorney Shri Udit Tongia and Sumati Jain sold one Portion No.304, 3<sup>rd</sup> floor of Sanskriti, Plot / House No.82, Swami Vivekanand Nagar, Indore to Shri Sanjay, S/o Shri Nirmalchand Jain and Shri Nirmalchand S/o Shri Durgaprasad Jain, both R/o 303, Surya Apartment, 2/5, South Tukoganj, Indore vide registered Sale Deed No.1A / 2794 Kh / dt.23-08-1999.

- (f) Shri Sanjay Jain and Shri Nirmalchand Jain sold the Portion No.304 to Smt. Seema W/o Shri Vishnu Choudhary, R/o 44, Shakti Nagar, Indore vide registered Sale Deed No.1A / 295 (9) / dt.02-04-2008.

- (g) A Sansodhan Patra was also registered at No.1A / 2802 (9) / dt.20-10-2008 to correct the mistake of name of the Building. Due to mistake Ajinkya Apartment was written instead



of Sanskriti Apartment, hence an Amendment Deed was executed and it became the part of above sale deed dt.02-04-2008.

(h) Smt. Seema Choudhary appointed attorney to Shri Suraj S/o Shri Omprakash Mourya, R/o 15 NX, Ganeshdham Colony, Indore vide registered Power of attorney No.4A / 586 / dt.26-10-2009.

(i) Smt. Seema Choudhary through attorney Shri Suraj Mourya further agreed to sale the above Portion No.304, 3<sup>rd</sup> floor of Sanskriti, Plot / House No.82, Swami Vivekanand Nagar, Indore to Shri Chandrashekhar Sharma and Shri Mukesh Sharma both S/o Shri Kailashchandra Sharma, R/o 161, Telephone Nagar, Indore.

The seller has right to sale the said property to the intending purchaser and after registration of Sale Deed, the above named purchaser will acquire legal and marketable title over the captioned property as per terms of the Sale Deed.

(j) I searched the available records and during the period of Search no adverse entry has been found by way of Sale, Gift, Mortgage, etc. in respect of property in question therefore, I am of the opinion that the same is free from any encumbrances.

But due to improper maintenance of registration record an affidavit of owner may be obtained stating that the property is not transferred / mortgage in any manner, and free from any encumbrances and is undisputed and documents are original and genuine.

8. Subject to the aforesaid, the title to the above property appears clear and marketable and that Company can create a mortgage in a lawful manner on the said property in its favour.

As desired, the documents as received are returned herewith.



(P.C. Rathore)  
ADVOCATE

Encl : Search receipt.



# MAHESH AGRAWAL & ASSOCIATES

CHARTERED ENGINEER, ARCHITECTS, GOVT. APPROVED VALUER

117, President Tower, Madhu Manz, Talkies Chouraha, INDORE-1

Ph: 0731 - (D) 4044402, 4044404, 3096549 (R) 4096444, Mob. : 98275 - 31633

E-mail - valassoc@yahoolife.com

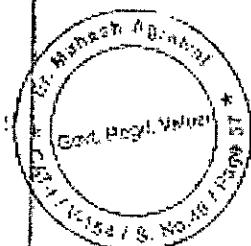
## INDIA INFOLINE HOUSING FINANCE LTD - VALUATION REPORT

### KIND ATTENTION

Valuer Name : Mr. Mahesh Agrawal  
Date of Report : 28<sup>th</sup> Aug 2010  
Valuation Request Reference No. : IIIFL-Aug-2010-17  
Report Summary

Photographs	Front View	Surrounding	Living Room	Kitchen
3	1	1	1	1

Application Details		
Prospect No.	97	
Loan Type	HLL	
Name of Applicant	Mr. Chandra Shekhar Sharma	
Contact Persons Nos.	Mr. Sharma-94253-13335	
Name of Owner (As Given by GE)	Mrs. Seema Choudhary POA: Mr. Suresh Morya	
Property Area	929 sq.ft. Super built up area	
Holding Type	LEASEHOLD/PREEHOLD	
Are sale deed and sanction plan provided	Sale agreement and sanctioned map is provided	
Property Usage as per documents and as per site	Residential	
Area Authorized	Yes	
Address of Property		
As per documents	Flat no. 304 Thiré Floor in Sanskriti Apartment on Plot No. 82 at Swami Vivekanand Nagar Kanadia Road Indore	
As per site	As above	
Landmark	Kanadia Road	
Locality	Residential	
Neighbourhood Type and Marketability	Residential/commercial area	
Accessibility	Road Width:	36.56mt
	Site Access and independent Access	Independent Access
Proximity to Amenities	Post office/banks/police station/other amenities: Within 1.00 Km	
Within Municipal Limits	Yes	



*Mahesh Agrawal*

Chartered Engineer

M-130031-D

B. E. (Civil), MIE, FIV

IMCL No. 547/2010/11

Site Boundaries	As per documents	As per site
East	Flat no. 303	Flat no. 303
West	MOS	MOS
North	Common passage	Common passage & stair
South	Road	MOS then Road

Document Details				
Latest Sale deed	Yes provided			
If Sanction Plan provided-	Yes provided			
Sanctioning Authority, Sanction Plan No and Date	IMC	Sanctioned no. 2390	Dated 01.12.1997	
Sanctioned for Floors	Multi story	Constructed up to floors G+3		
Sanctioned Area	S.B. 926 sq.ft for flat	Constructed Area at site	926 sq.ft	
FAR Deviation %		Permissible 1.50	utilized 1.50	
Setback deviation comments if any	N.A.			
No. of Units Sanctioned	G+3			
Can the deviation be regularized?		N.A.		
If yes, how?		N.A.		

Technical Details				
Type of Structure	Framed/Load Bearing/Mixed			R.C.C. Framed
	BF/SI/F	N.A.	MF1	N.A.
	GF	N.A.	MF2	N.A.
	FF	N.A.	MF3	N.A.
Accommodation	Floor No. in case of flat	Third floor		
Floor wise Occupancy	BF/SI/F	N.A.	MF1	N.A.
	GF	N.A.	MF2	N.A.
	FF	N.A.	MF3	N.A.
	Any other floor, in case of flat seller occupied			
Area (As per the Documents)	BF/Sq.Ft	N.A.	MF1	N.A.
Area should be clearly mentioned as Built Up Area/Super Built Up Area/Carpet Area	GF	N.A.	MF2	N.A.
	FF	N.A.	MF3	N.A.
	Total Area			N.A.
Area (as measured at site)	BF/Sq.Ft	N.A.	MF1	N.A.
Area should be clearly mentioned as Built Up Area/Super Built Up Area/Carpet Area in case of Apartments	GF	N.A.	MF2	N.A.
	FF	N.A.	MF3	N.A.
	Total Area	N.A.		N.A.

*H-1*  
*Mahesh Agrawal*

Chartered Engineer

N-120, I.I.T.-D

B.F. (Civil) I.I.T., D.M.

MCL No. S.H./T/23/1988 2

Completion Status		Physical Progress	
	% Progress	100%	
	% Recommended	100%	
Age	Age of the property	12 Years	
	Residual Age	80-12=68 Years	

Sl. No.	Particulars	Market Valuation		Total Value
		Area (in sqft/sq. yd)	Rate/unit area (sqft/sq. yd)	
1.	Land	N.A.	N.A.	N.A.
2.	Carpet Area(BUA/Saleable Area)			
	2) Permissible/Floor No. to be mentioned	Super b/uC 928 sqf	150/-	13.92 Lacs
	Carpet Area(BUA/SBUA - BASEMENT(Permissible))	N.A.	N.A.	N.A.
	Carpet Area(BUA/SBUA - GF (Permissible))	N.A.	N.A.	N.A.
	Carpet Area(BUA/SBUA - FF (Permissible))	N.A.	N.A.	N.A.
	TOTAL			13.92 Lacs

3 Additional Amenities		Market rate considered
Cir. Parking	N.A.	
Interiors -pls specify	N.A.	
Any other amenities - Pls specify	N.A.	
4 Depreciation	N.A.	
<b>NET MORTGAGABLE VALUE</b>		Rs. 13.92 Lacs Rs. Thirteen Lacs Ninety Two Thousand 928sq.ft @ 18000/10.76=Rs. 15.52 Lacs (-)15% = Rs. 13.92 Lacs
5 Value as per Government Rates		
6 Forced Market Value	Rs. 14.80 Lacs	

Other Details	
Is this property earlier valued by you?	No
Is the property on any demolition list of the government?	No
Comments on salability	Marketable property
Any other comments/remarks	This area is fully developed

Declaration -

- 1) The property was inspected by me/bur authorized representative
- 2) We have no direct or indirect interest in the property valued.
- 3) The information furnished above is correct to the best of our knowledge and belief and as per factual position & information given to us and is based on the copy of documents/plans, submitted to us by INDIA INFOLINE HOUSING FINANCE LTD. Or shown to us by the client.

Signature and Seal of the valuer

*Mahesh Agrawal*

Chartered Engineer

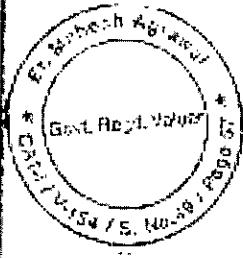
11-1701-10

B.C.G.I. 1111, P.V.

IMCI Reg. No. 147/2010/11

3

Date: 28.08.2010  
Place: Indore



Completion Status		Physical Progress	
	% Progress	100%	
	% Recommended	100%	
Age	Age of the property	12 Years	
	Residual Age	60-12=48 Years	

Sl. No.	Particulars	Market Valuation		Total Value
		Area (in sqft/sq.yd)	Rate/unit area (sqft/sq.yd)	
1.	Land	N.A.	N.A.	N.A.
2.	Carpet Area/BUA/Salable Area (Permissible Plot No. to be mentioned)	Super b/floor 928 sqft	Rs 103/-	Rs 9.2 Lacs
	Carpet Area/BUA/SBUA - BASEMENT(Permissible)	N.A.	N.A.	N.A.
	Carpet Area/BUA/SBUA - GF (Permissible)	N.A.	N.A.	N.A.
	Carpet Area/BUA/SBUA - FF (Permissible)	N.A.	N.A.	N.A.
	TOTAL			Rs 9.2 Lacs

3	Additional Amenities		Market rate considered
	Cars Parking	N.A.	
	Interior -pls specify	N.A.	
	Any other amenities - Pls specify	N.A.	
4	Depreciation	N.A.	
<b>NET MORTGAGABLE VALUE</b>		Rs. 13.92 Lacs Rs. Thirteen Lacs Ninety Two Thousand 928sq.ft @ 18000/10.76=Rs. 15.52 Lacs (-)15% = Rs. 13.18 Lacs	
5	Value as per Government Rates		
6	For road Market Value	Rs. 14.80 Lacs	

Other Details	
Is this property earlier valued by you?	No
Is the property on any demolition list of the government?	No
Comments on salability	Marketable property
Any other comments/remarks	This area is fully developed

- Declaration -
- 1) The property was inspected by me/sur authorized representative
  - 2) We have no direct or indirect interest in the property valued
  - 3) The information furnished above is correct to the best of our knowledge and belief and as per factual position & information given to us and is based on the copy of documents/plans, submitted, to us by INDIA INFOLINE HOUSING FINANCE LTD. Or shown to us by the client.

Signature and Seal of the valuer

*Mahesh Agrawal*

Chartered Engineer

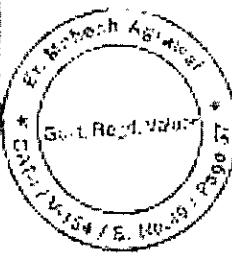
LIC # 10000000000

D.C. # 10000000000

IMCI # 10000000000

3

Date: 28.06.2010  
Place: Indore



Property Address: Flat no. 304 Third floor in Sanskriti Apartment on Plot No. 82 at Swami Vivekanand Nagar Kanadia Road Indore  
Applicant: - Mr Chandra Shekhar Sharma



Mahesh Agrawal  
Gardener Engg.  
Age: 33 M. B. B. S.  
R. F. No.: 112, P. V.  
IMCC No.: 22/147/2010/11

INDIA INFOLINE HOUSING FINANCE LTD - VALUATION REPORT

Valuer Name: SWISH CONSULTANTS

Date of Report: 16/08/2010

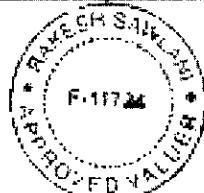
Valuation Request Reference No.: IIHL/AUG 2010/15

Report Summary:

Photographs	Front View	Bedroom	Living Room	Shop
3	2	NA	1	NA

Application Details

Prospect No.	87
Loan Type	HIL-PURCHASE
Name of Applicant	CHANDRA SHEKHAR SHARMA
Contact Persons Nos	94253 13305
Name of Owner	CHANDRA SHEKHAR SHARMA
Property Area	SUPER B.U.P. AREA : 926 SQ FT
Holding Type	FREEHOLD
Are sale deed and sanction plan provided	YES
Property Usage as per documents and as per site	RESIDENTIAL
Area Authorized	Yes
Address of Property	
As per documents	FLAT NO. 304, SANSKRITI APPT., 82, SWAMI VIVEKANAND NAGAR, KANADIA ROAD, INDORE
As per site	FLAT NO. 304, SANSKRITI APPT., 82, SWAMI VIVEKANAND NAGAR, KANADIA ROAD, INDORE
Landmark	KANADIA ROAD
Locality	Commercial / Residential
Neighbourhood Type and Marketability	Residential
Accessibility	Road Width Site Access and Independent Access Independent Access
Proximity to Amenities	Specify how far is the property from post office/Banks/police station/other amenities – Within 1 Km
Within Municipal Limits	YES
Document Details	Sale deed provided



<b>Site Boundaries</b>	As per documents	As per site
East	Flat No. 303	Flat No. 303
West	Side passage	Side passage
North	Passage	Passage
South	Road	Road

If Sanction Plan provided:-

Sanctioning Authority, Sanction Plan No. and Date	IIMC, INDORE	Not Legible	Per M.O.S. Covered.
Sanctioned for Floors	BM+G+3	Constructed up to floors	G+UG+3
Sanctioned Area		Constructed Area at site	
FAR Deviation %			
Setback deviation comments if any			
No. of Units Sanctioned		No. Of Units Constructed	4
Can the deviation be regularized?			
If yes, how?			

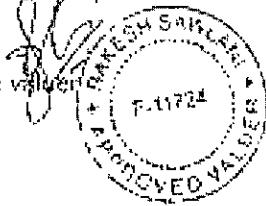
Type of Structure	Framed/Load Sharing/Mixed	Technical Details	
		R.C.C.	
	BF/SI.F	NA	MF1
	FLAT NO. 304, THIRD FLOOR	Residential	NA
	FF	NA	MF3
	SF	NA	MF4
	TF	NA	MF5
Accommodation	Floor No. in case of flat	FLAT NO. 304, THIRD FLOOR	
	BF/SI.F	NA	MF1
	FLAT NO. 304, THIRD FLOOR	Occupied	MF2
	FF	NA	MF3
	SF	NA	MF4
	TF	NA	MF5
	Any other floor, Incase of flat		
Area (As per documents)	BF/SI.F	NA	MF1
	Super BUP Area : FLAT NO. 304,	928 SQ FT	MF2
Area should be clearly mentioned as Built Up Area/Super Built Up Area/Carpet Area	FF	NA	MF3
	SF	NA	MF4
	TF	NA	MF5
	Total Area	NA	
Area (as measured at site)	BF/SI.F	NA	MF1
	Super BUP Area : FLAT NO. 304,	928 SQ FT	MF2
Area should be clearly mentioned as Built Up Area/Super Built Up Area/Carpet Area in case of	FF	NA	MF3
	SF	NA	MF4



Apartments	TF	NA	MFS	
	TOTAL AREA	NA		
Completion Status	Physical Progress	100%		
	% Progress	100%		
	% Recommended	100%		
Age	Age of the property	10 Years		
	Residual Age	50 Years		
Market Valuation				
Sl. No.	Particulars	Area (in sqft/sq.yd)	Rate/unit area (sqft)	Total Value
1	Land			
2	Carpet Area/BUA/Saleable Area (Floor No. to be mentioned)			
	Super BUP Area : FLAT NO. 304, THIRD FLOOR	928 SQ FT	1300	12.08 lacs
	Carpet Area/BUA/SBUA – FF Approx. permissible Built up area			
	Carpet Area/BUA/SBUA – SF Approx. permissible Built up area			
	Carpet Area/BUA/SBUA – TF	NA	NA	
3	Additional Amenities			
	Car Parking	NA	NA	
	Interiors-pls specify			
	Any other amenities - Pls specify			
4	Depreciation			
	NET MORTGAGABLE VALUE			12.08 Lacs
5	Value as per Government Rates			
6	Forced Market Value	Rs. 9.85 Lacs		
	Other Details			
	Is this property earlier valued by you?	No		
	Is the property on any demolition list of the government?	No		
	Comments on salability	Marketable property		
	Any other comment/remarks	1. VALUATION INCLUDES ALL AMENITIES.		

Declaration - 1) The property was inspected by me/our authorized representative.  
 2) We have no direct or indirect interest in the property valued.  
 3) The information furnished above is correct to the best of our knowledge and belief and as per factual position & information given to us and is based on the copy of documents/plans, submitted, to us by INDIA INFOLINE HOUSING FINANCE LTD. Or shown to us by the client.

Signature and Seal of the valuer:



Date: 16-08-2010

Place: Indore

FLAT NO. 304, SANSKRITI APPT., 82, SWAMI  
VIVEKANAND NAGAR, KANADIA ROAD, INDORE





30 August, 2010

## Members Directory from Dallas Database - As on Date

Enter Membership No.:

Membership No.	Indian Series	Foreign Section
Name	MRVYDIP KUMAR, FCA	
Date	01/01	
Status	ACTIVE	
Address	NO. 606, APARTMENT NO. 202, M.G. ROAD, AGRA	
CCP Serial	INDORE	
Assessable Year	41001	
Follow Year	41002	

Mr  
Rajiv Venkatesh Kumar  
Down Located in my Presence  
~~Signature~~  
C64191



**Bharat Sanchar Nigam Ltd.**

MADHYA PRADESH  
TELECOM CIRCLE

## Search Result

**City Indore  
STATION :INDORE**

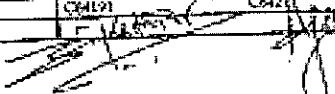
Matching records found=1

Phone Number	Name & Address
2591794	<b>SHARMA MUKESH</b> 1, SUKSHANTI NGR, INDORE

Search another Advance Search

**1900 Series**

George Smith  
Brown Watched in my Presence  
~~infection~~  
Getting away  
C64191

Collected verification form/ Application No. 0182	
Project Number	87
Location	Indore
Name of applicant	Chandra Shekhar Sharma
Deliverable address	Flat No. 301, Sonawali Nagar, Kanadra, Sawai, Indore
Personnel & phone number	Chandra Shekhar Sharma - 0123456789
Relationship with applicant	Son
Landmark	NA
Name of property offered as security	Residential
Locality	Residential
Usage of property	Residential
Name of occupant	Parmit
Owned property usage TDR	Chandra Shekhar Sharma & Nitish Kumar
Relationship of occupant with owner (1) son/daughter (2) wife/husband	Son & Brother
Sanction Plan Available	Yes
Type of property	10 Years
Tenure of ownership	NA
Value of property as per possession	16 Lac
Area of property (sq ft per pentent)	928 Sq. Ft.
Built up area (sq ft per pentent)	9284 Sq. Ft.
Estimated value (Rs per pentent)	Rs 28 Lac
Permitting (Local - Intervis)	Good
Future of property	Good
Activity level	NA
Single/Married/ Specific business related constraint	Yes
Other plan applied	NA
Has record of property is registered	NA
Description of property	Residential Two + Flat No. 301 West KOR North Gomti Colony Sector - 100
Bounded by	
Remarks	OK
Date	13/08/2010
Name of officer	Anil Mital
Employee Code	OM191
Signature of officer	



### PERSONAL DISCUSSION FORMAT

Personal details			
Loan account number	87		
	Borrower details	Co-Borrower details	Co-borrower details
Name	Chandrashekhar sharma / Mukesh Sharma ② Indra sharma		
Age	47	42	42
Educational qualifications	Graduate	Graduate	NA
Relation	self	③ Brother of main applicant ④ Spouse of main app	
Education qualification	—		
Reason for taking the loan	Purchase of Flat (Residential)		
Residentiality details			
Other earning members	Name <sup>1</sup>	Chandrashekhar / Mukesh	
	Employment Details - company name	M/s Rappu Traders.	
	Designation	Prop.	
	Name <sup>2</sup>	Mukesh Sharma Individual.	
	Employment Details - company name	Individual.	
	Designation	Prop.	
Children	Residential School Name: NA		
No. of dependents (children/other)	2+3 dependents.		
Office details			
Office details	Total work experience	2-0+ years in same line of business.	
For salaried	Designation	Prop.	
	Job role / posts	Manage - engaged in trading of Building material.	

Age of 20 years, handled by self and brother, building material

	Brief profile of the entrepreneur (name, business details, address, prof, etc)	Retail shop, material, stone, flooring material, kota
For self emp.	No. of employees	
	Operational since	2011 / 5 years
	Ownership structure/working pattern	prop.
	Key management/people (partner, relative, etc)	Chandan Shekhar Sharma
	Business details (Geography, products offered, process, distribution, organizational hierarchy, etc)	prop.
	Financials: Sales/Revenue, Networth, Net Profit, Debtors, Creditors, Loan Amt, etc	Turnover vary from 40k to 1.2 lac on books monthly Up to 30 lac +
Vehicle owned, if any		
Property owned, if any		
Business bank account		
		Budget Analysis
		INCOME
Monthly Income		50K pm
Additional monthly income (e.g. rent, agriculture, etc)	Assess the regularity of the rental or the agricultural produce	None (Rental is other but <del>farm</del> by income)
Cashed Income	Spouse	None
	Parents	None
	Children	None
TOTAL INCOME		50K
		EXPENSES
Living expenses (Food, clothing)		15K - 20K overall
Utility bills (Electricity, Phone, Water)		- inclusive of all
Children education		
Conveyance		
Rent		
TOTAL EXPENSES		30K
		LIABILITIES
		ACTIVITIES
Loan I	Name of bank/lender company	Loan with ICICI bank
	Product/Loan amount	closure enclosed
	No. of Brns per Tenure	matured
	No. of current balances	By DFC Bank. Loan has been closed
	EMI amount	
	To be closed	currently no obligation
Loan II	Name of bank/lender company	
	Product/Loan amount	

	No. of Bank accounts	
	No. of cheque bounces	N/A
	EMI account	
	To be dotted	
TOTAL LIQUID ASSETS (IN AMOUNT)		0
AFFORDABLE EM		
Total Income-expenses-Billies		Average - 10-15 k pm
Maximum EMI as per Income		2.0 k
Total Amount Expected		13 Lak
Long Term Expected		Max. - 15-20
ROI Expected		Least - 8-9%
EMI Expected		Average - 12-15 k
<p>Please use the following sections to communicate your complete instruction with the customer to the reader of this document.</p> <p>Please select one or more of the options given below to describe the applicant:</p>		
Physical appearance	<input checked="" type="checkbox"/> Well dressed, neat, well-groomed	Well dressed
	<input type="checkbox"/> Shabby, untidy	NA
	<input type="checkbox"/> Improper, objectionable (e.g. in wine)	1
	<input type="checkbox"/> Honourable/Passable	1
	<input type="checkbox"/> Crass	1
Discourteous behaviour	<input type="checkbox"/> Suitable	
	<input type="checkbox"/> Rudish/obnoxious	1
	<input type="checkbox"/> Authoritative/Obnoxious	1
	<input type="checkbox"/> Impudent/Assured confidence	1
	<input type="checkbox"/> Considered and measured	1
Additional comments, if any (e.g. body language)	Applicant is aware of HC and basically it is his 2nd home, currently residing in Jaffy owned residence	
Date of Execution	Business office 16 Aug 2010	
Place of execution		
Name of the officer	Amrit Kaur (Credit Underwriter)	KSHITIJ (Analyst/Credit Underwriter)
Signature stamp (if not submitted in system)	KSHITIJ C64263 Amrit Kaur C64217	
Notes:		
Calculation for monthly income - Stated cuttoffs: Net (the home) salary = Basic + DA + HRA + CCA + Medical/Advance + any other allowances and cess		
Calculation for monthly income (verifies) - See employed cuttoffs: Increases in the income proof		
Add extra income - This must be verified through CPW/WH; if not verified it should not exceed 10% of the verified income.		
For Intermediary (through Finance Unit)		
Authorised Signatory		



## Telephone Verification (TVR)

Customer Name		CHANDRA CHODIYA SHARMA					
Address		II					
Employer	Current job title and where employed	Phone type Landline/Personal Mobile/Office/Fax/	Completed (Y/N)	No. of strings	Directory check Y/N	ISI complaint Y/N	
	SALES	Landline	N	NA	Y	NA	
	022-23217522	Landline	N	NA	Y	NA	
	022-23217522	Mobile	Y	NA	Y	NA	
		Additional					
Employer	C-100A CHODIYA SHARMA						
Relationship with applicant	Sister						
Business telephone types							
Residence Address	II - TELEPHONE HALL, KASARVADIA ROAD, MUMBAI						
No. of years at residence	24 YEARS						
Relationship status	Owned	Rented	Spouse	Company provided	Others		
Marital qualification	DIVORCEE						
No. of other earning members in the family living with the applicant	Y	N	0-10% gross employment share, remuneration, and share of income	NA			
Child Information	1 CHILD						
Children - educational qualification and occupation/area of work	10+2 AND ONE DEGREE, IIT						
EDUCATION							
School Address	1-SUSHI SAVITI NAGAR, MICHOLI ROAD, MUMBAI						
At the applicant	Student			Not employed			
Type of Industry	Retailing	Manufacturing	Non-Partnership	Partnership/ Firm	Consumer Goods	Others	
	Medical	Trade	Transporter	Telecommunications and IT	Postal/Shipping & Services	OTHER	
Company name	W.D. TAPLU TRADE PVT LTD						
Designation	MANAGER						
Department	NA						
No. of years at office	10 YEARS						
Other Annual Income	250000						
Phone used to apply for?	Y	Y	N	MOBILE/PHONEBOOK			
Source of loan	PURCHASE						
No. of credit cards owned	20+						
Any loans taken from your employer	Y	Y	N	N			
Any other previous debts	NO, EXCEPT FOR THE CAU						
INVESTIGATIVE							
Name	2010-11-13						
Investigator	2010-11-13						
Interviewer confirmed	Y/N						
By whom/which authority or organisation issued	Chanda and Board of						
INTERVIEW							
Resident	YES						
Decision	Positive		Negative		Unresolved		
Date			2010-11-13				
Date of issue			2010-11-13				
Signatures/Stamp/Verification Authority							

C64191

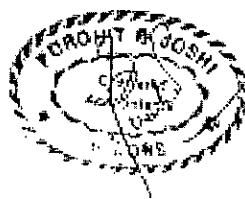
Name of Applicant	:	MR. CHANDRA SHEKHAR SHARMA
Name of Co-Applicant	:	MR. MUKESH SHARMA
Reference No.	:	IHHFL/LIP/10-11/150
Name of the Concern	:	M/S TAPPU TRADERS
House Address	:	161, Telephone Nagar, Kanadia Road, Indore (M.P)
Shop Address (Visited)	:	1, Sukh shanti Nagar, Bicholi Road, Indore (M.P)
Phone No.	:	94253-13385 0730-2591794
Time Spent Fixed	:	4.00 P.M.
Structure of Loan	:	Date Visited : 30 <sup>th</sup> August 2010
No. of Visit	:	Applicant has applied for loan of Rs. 10.00 lacs.
Person Met	:	This is the First visit to the Applicant.
	:	MR. MUKESH SHARMA

The following date and explanation are based on the information provided to us during the course of visit. Visit was done at shop.

#### About the Co-Applicant

MR. CHANDRA SHEKHAR SHARMA is 48 years old businessman. Applicant has done BA MA. Applicant is engaged in retail trading business of building material at above-mentioned address under the name and style of "M/S TAPPU TRADERS" from last 20 years. Applicant has joint family consisting of 10 members including self, wife, mother father, son, daughter, brother, brother's wife and their children. Applicant's brother is engaged in trading business of kota stones and marbles.

#### About the Business



Applicant engaged in retail trading business of building material at above-mentioned address under the name and style of "M/S TAPTU TRADERS" from last 20 years. Applicant operates his business activity at above-mentioned address, which is his own property. Applicant and Co-Applicant carry their businesses from the same shop. There is no bifurcation seen of businesses of Applicant and Co-Applicant at the shop. It is concluded by observing Income Tax Returns that building material supply business is carried by Mr. Chandra Shekhar Sharma and stores trading business is carried by Mr. Mukesh Sharma. Applicant supplies all types of building material i.e. gitti, bricks, sand, etc. Applicant supplies building material to builders and other local customers on maximum cash or credit basis. Applicant all sales are made in local market. Applicant purchase required material from local market on cash or credit basis. Applicants all business is made on kachha basis. Applicant has about 10% margin on his business activity. The said shop is shared by Applicant and Co-Applicant for their businesses and therefore expenditure is also shared by both of them.

#### About House :

Applicant resides at 161, Telephone Nagar, Kanadia Road, Indore (M.P) having 2200 sq. ft. area. The said house is his owned property with PMV of Rs. 90.00 Lacs.

#### About Shop :

Applicant's operates his trading business activity from shop situated at 1, Sukh Shanti Nagar, Bicholi Road, Indore (M.P.) having 3650 sq. ft. plot area with PMV of Rs. 2.50 crores.

#### Document Observed :

- > Income Tax Papers
- > Bank Statements

#### Automation Level :

The above-mentioned shop is simple furnished with furniture and stock of bricks.

#### Sales/Receipts :

Applicant has gross turnover of Rs. 0.50 to 1.00 Lacs per month from his business. Applicant supplies said products to builders and local customers on cash or credit basis. Applicant all business is made on kachha basis.

#### Purchase :

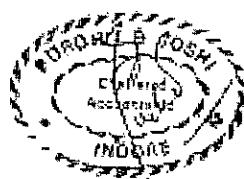
Applicant purchases required material from local market on cash or credit basis. As per Applicant his all purchases are made on kachha Basis.

#### Margins :

Applicant has 10% margin on his business.

#### Expenditure :

As per the Applicant he has Rs. 10000/- per month total expenses including labour charges, telephone etc. in his business.



**ASSETS**

- Applicant has house property situated at Telephone Nagar having 2200 sq. ft. area with PMV of Rs. 90.00 Lacs.
- Applicant has a plot at Sukhi Shanti Nagar having 3650 sq. ft. area with PMV of Rs. 2.50 crores. Shop is situated at this plot.
- Applicant has 1 two wheeler.
- Applicant has 1 four wheeler.

**LOAN**

- Applicant has a home loan from HDPC having EMI of Rs. 2800/-.

**OTHER INCOME**

- Applicant's brother is engaged in the business of trading of stones and marbles.

**END USE**

As per the Applicant, use the loan facility for purchase of flat.

**SECURITY OFFERED**

The address of the above mentioned property is:-

304,  
Sankriti Apartment,  
82, Swami Vivekanand Nagar,  
Kanadia Road,  
Indore (M.P.)

The said property having 275 sq. ft. area with PMV of Rs. 14.00 Lacs.

Observation noted / provided at the time of visit:

At the time of visit Applicant was at his shop. Applicant and Co-Applicant carry their businesses from the same shop. There is no bifurcation seen of businesses of Applicant and Co-Applicant at the shop. It is concluded by observing Income Tax Returns that building material supply business is carried by Mr. Chandra Shekhar Sharma and stones trading business is carried by Mr. Mukesh Sharma.

Summary Report



BALANCE SHEET  
AS ON 31/03/2009  
M/S TAPPU TRADERS  
MR. MUKESH SHARMA

LIABILITIES	Amount	Estimated	ASSETS		Amount	Estimated
Capital	396890	791982	Investment in Business		263125	243125
			Stocky Debtors		125000	125000
			Cash in hand & at Bank		18743	423857
Total	396890	791982	Total		396890	791982

ASSUMPTION :-

- 1 All assets taken at book value except cash.

TRADING AND PROFIT & LOSS ACCOUNT  
FOR THE YEAR ENDING ON 31/03/2009  
M/S TAPPU TRADERS  
MR. MUKESH SHARMA

PARTICULARS	Amount	Estimated	PARTICULARS	Amount	Estimated
To Opening Stock	81745	81745	By Sales	1316750	2899873
To Purchases	1151870	2661813	By Closing Stock	142919	142919
To Salary	18000	18000			
To Salary to Staff	26000	26000			
To Contingency Exp.	6151	6154			
To Electricity Exp.	5452	5452			
To Shop Rent	12000	12000			
To Shop Exp.	3489	3485			
To Legal Exp.	1500	1500			
To Stationery & Printing	1512	1512			
To Postage & Telegram	351	351			
To Chowkidary Exp.	3600	3600			
To Net Profit	164000	405092			
Total	1491669	3042732	Total	1491669	3042732

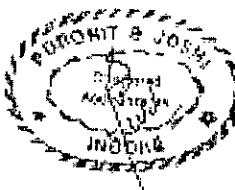
ASSUMPTION :-

- 1 Gross sales are estimated on the basis of information and documents provided by the Applicant.  
2 Opening and closing stocks are taken as it is.  
3 Purchase is taken @ 85% of sales.  
4 Rest all exp. are taken as it is.

Summary Report of LJP :-

MR. MUKESH SHARMA

A. Profit before Tax as per Income Tax Report	164000
B. Profit before Tax as per LJP Report	405092
Difference between A & B	241092



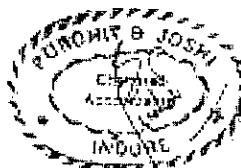
MR. CHANDRA SHEKHAR SHARMA is 48 years old businessman. Applicant has done BA, MA. Applicant is engaged in retail trading business of building material at above-mentioned address under the name and style of "M/S TAPPU TRADERS" from last 20 years. Applicant has joint family consisting of 10 members including self, wife, mother father, son, daughter, brother, brother's wife and their children. Applicant's brother is engaged in trading business of kota stones and marbles. Applicant supplies all types of building material i.e. gitti, bricks, sand, etc. Applicant supplies building material to builders and other local customers on maximum cash or credit basis. Applicant all sales are made in local market. Applicant purchase required material from local market on cash or credit basis. Applicant's all business is made on kacha basis. Applicant has about 10% margin on his business activity. The said shop is shared by Applicant and Co-Applicant for their businesses and therefore expenditure is also shared by both of them. Applicant resides at 161, Telephone Nagar, Kanadia Road, Indore (M.P) having 2200 sq. ft. area. The said house is his owned property with PMV of Rs. 90.00 Lacs. Applicant operates his trading business activity from shop situated at 1, Sukh Shanti Nagar, Bicholi Road, Indore (M.P.) having 3650 sq. ft. plot area with PMV of Rs. 2.50 crores. As per the Applicant, use the loan facility for purchase of flat.

Applicant is ready to Pay Rs. 20,000/- as EMI of Loan.

An attempt has been made to prepare a Balance Sheet as well as a Profit and Loss Account as per the information collected during the visit. Please find attached financial of the firm.

**Disclaimer Clause**

This report (including any attachments) has been prepared on the basis of verbal information provided by the person contacted. India Infoline Housing Finance Limited will be solely responsible for any actions taken on this report and any liabilities directly or indirectly accruing from such actions.





RESIDENCE CPV

Customer Name Loan ac.no.	CHOWDHURY JAFER KHAN SABURO 21000000000000000000	Residence Address with Landmarks	161 TELEPHONE MARG KHAJURAHO ROAD SANDEEP					
Person Ref	DELTA PENTHOUSE	Relationship with applicant	MOTHER					
Marital Status		Married --	Single	Divorced	Widower			
No. of family members (staying with applicant)		Adults	Children	5 M - 1 F - 4 F - 2 B				
Any other earning member in the family (staying with applicant)? If yes, pls provide employment details		N						
Residence status		Owed	Rented	Purchased	Company Hired	Shared tenanted	Others (please specify)	
Confirming the res. or mobile contact numbers								
No. of years at residence		>1	1-2	2-4	4-6	6-8	8-10	
Is there a relative outside the house?		N						
Locality		Posh	Above average	Neighbourhood	Below average	Slum etc.		
Locating address &c		SAPL	Ground					
Type of accommodation		Rent	Rent/Agents agent	Own Income	Accommodation Status/Tenancy			
Area in sq. ft. (approx.)		<400	400-750	750-1000	1000-1500	>1500	R.C.C.	
Available area		Detached	Flats	Washbasin	Air Conditioner	Music System	Furniture	
Neighbour Check: Do neighbours recognize applicant?		Y	N					
Is the feedback positive?		Y	N					
		Positive		Unsuccessful		Negative		
If negative, pls state reason		Hoarding conditions	Address difficult to access	Negative feedback from neighbours	Co-borrower/relative	Applicant is a defaulter with other banks/finance companies	Others (please specify)	
If unsuccessful, pls state reason		Negative people (politically connected, mafia, etc.)	Trouble phone area	Applicant is not residing at the address				
Additional comments, if any		NO CASH IN HAND PAYMENT						
Date		21/01/2010						
Name of the CPV Agent & Stamp								

- ① MET WITH APP MOTHER
- ② FM → EM-03
- ③ Sq, Rd → 2400 RC
- ④ FUR TV, BAG, SOFA, ALMIRA, FRIDGE, COOLER
- ⑤ APP IS PROB. TAPPY TRADERS
- ⑥ APP & BROTHER DOING SAME BUSINESS
- ⑦ APP PARENTAL HISTORY LAST 30 yrs
- ⑧ APP NAME VERIFIED BY MAHENDRA & PRIYA
- ⑨ INCOME NOT TOLD.



OFFICE COPY

Mr Name	CHANAKYA SHERWANI	Office Address with landmarks	M/1 TRADERS TRADERS I SAKHU SHANTI
Ac no.			KNADEA 7 R.D.U.L. ST

on Net	✓	Relationship with applicant	✓
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Statement	Salaried	Self-employed	Housewife	Retired	Student
-----------	----------	---------------	-----------	---------	---------

re of company					
---------------	--	--	--	--	--

s of Organisation	Proprietorship	Partnership	Pvt Ltd	Pub. Ltd	MNC	Govt/PSU
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e of Industry	Banking	Manufactur	Hotel/Resta	Construction/Real Estate	Consumer Goods	Education
---------------	---------	------------	-------------	--------------------------	----------------	-----------

	Medical	Textiles	Transportat	Telecommunicat	Retail	Others (please specify)
--	---------	----------	-------------	----------------	--------	-------------------------

loing	Commercial	Business Centre	Factory	Residential		
-------	------------	-----------------	---------	-------------	--	--

ility	Posh	Middle-class	Lower income	Slum area	Unauthorized	
-------	------	--------------	--------------	-----------	--------------	--

elling add're	Easy	Difficult				
---------------	------	-----------	--	--	--	--

Has a name plate/signboard outside the office?	Y	N				
------------------------------------------------	---	---	--	--	--	--

re in sq. ft. (approx.)	1400	1400-750	750-1000	1000-1300	>1300	750 & less than 1000
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Signature (for certified only)						
--------------------------------	--	--	--	--	--	--

of employees	1-2	3-6	x >10/pla specify			
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re of activity	None	Low	Medium	High		
----------------	------	-----	--------	------	--	--

users seen	Telephone	Fax	Xerox	EPFAX	Air Conditioners	Computers
------------	-----------	-----	-------	-------	------------------	-----------

not seen	Laptop machine	Others				
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o. of years in current business/job	None	Low	Medium	High		
-------------------------------------	------	-----	--------	------	--	--

< 1, pls provide previous business details/job details	Type of industry, no. of years					
--------------------------------------------------------	--------------------------------	--	--	--	--	--

office/Shop (for self-employed only)	Planned	Rented				
--------------------------------------	---------	--------	--	--	--	--

Is this a residence cum office (for self-employed only)	Y	N				
---------------------------------------------------------	---	---	--	--	--	--

neighbour Check: Do neighbours recognise applicant? If planned, do colleagues/guard recognise applicant?	Y	N				
----------------------------------------------------------------------------------------------------------	---	---	--	--	--	--

Is the feedback positive?	Y	N				
---------------------------	---	---	--	--	--	--

Other reason for negative or unsuccessful verification						
--------------------------------------------------------	--	--	--	--	--	--

Positive	Negative		Unsuccessful			
----------	----------	--	--------------	--	--	--

I negative, pls state reason	No activity	Unauthorized construction/ locality	Negative feedback from neighbours/colleagues	Contradictory information/ Applicant is not the owner	Special profile ( politically connected, press, etc.)	Applicant is a defaulter with other banks/ finance companies
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Unsuccessful, pls state reason	Unable to trace address	Unable to get information	Office closed/shifted			
--------------------------------	-------------------------	---------------------------	-----------------------	--	--	--

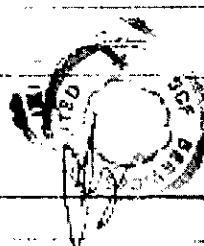
Any other reason for negative or unsuccessful verification						
------------------------------------------------------------	--	--	--	--	--	--

Additional comments, if any						
-----------------------------	--	--	--	--	--	--

YOGI AM THAKUR

Date: 25/01/04

Signature over Date



- ① MET WITH APP SELF
- ② APP IS PROP LAST 20 yrs
- ③ DOB BUILDING MATERIAL SUPPLIER
- ④ OWNED SHOP
- ⑤ ACTIVITY FAIR, FUR. FAIR TABLE WATER PHONE
- ⑥ INCOME 35000 THARTI FIVE THOUSAND ONLY
- ⑦ BUSINESS AREA 10X10 TEHSIL
- OPEN AREA 20X30 Sq.Ft
- ⑧ BLDG SEEN
- ⑨ STOCK 10000 OR LACK
- ⑩ NAME & ADD VERIFIED  
① AMBIKA MOKSHAD  
② BABA TRADER



**CREDIT INFORMATION BUREAU (INDIA) LIMITED**  
**IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION**  
**CIBIL CONSUMER CREDIT INFORMATION REPORT**

CONSUMER: CHANDRA SHEKHAR SHARMA  
MEMBER ID: NB66421024  
MEMBER REFERENCE NUMBER: 87

DATE: 06-07-2010  
TIME: 18:10:13  
CONTROL NUMBER: 43,69,29,398

**CONSUMER INFORMATION:**

NAME: CHANDRASHEKHAR KAILASH SHARMA

PERSONAL DETAILS	TELEPHONE(S)	IDENTIFICATION
DATE OF BIRTH: 04-01-1963	591786,919826708088	INCOME TAX ID: AYHPS9289E
GENDER: MALE		VOTER ID: MP/37/274/291806
		PASSPORT NO: AYHPS9289E

**ADDRESS(ES):**

ADDRESS	DATE REPORTED
INDORE INDORE MADHYA PRADESH 452001	30-11-2008
INDORE INDORE MADHYA PRADESH 452001	31-10-2008
TAPPU TRADERS, 1 SHUKH SHANTI NGR, BANGALI CHOURAHA, BICHOLI HAPSIDI ROAD, INDORE INDIA 452001 MADHYA PRADESH 452001	31-08-2008
1 SHUK SHANTI NAGAR INDORE MADHYA PRADESH 452001	22-09-2006

**CIBIL TRANSUNION SCORE(S):**

SCORE NAME	SCORE	SCORING FACTORS
CIBIL TRANSUNION SCORE	809	1: ONE OR MORE TRADES WRITTEN OFF IN THE PAST 24 MONTHS. 2: ONE OR MORE TRADES WITH SETTLED DEBT IN THE PAST 24 MONTHS. 3: LOW PROPORTION OF SATISFACTORY TRADES.

**SUMMARY:**

**ACCOUNT(S)**

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 13 OVERDUE: 0 ZERO-BALANCE: 5	HIGH CR/SANC. AMT: 8,01,076	CURRENT: 3,31,168 OVERDUE: OLDEST: 27-02-2002	RECENT: 24-11-2007

**ENQUIRIES**

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	9	0	2	1	07-04-2010

**ACCOUNT(S):**

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED ACCOUNT NUMBER: NOT DISCLOSED TYPE: CREDIT CARD OWNERSHIP: INDIVIDUAL	OPENED: 04-01-2006 LAST PAYMENT: 22-12-2006 CLOSED: REPORTED: 31-05-2010	HIGH CREDIT: 17,023 CURRENT BALANCE: 0 OVERDUE:	SETTLED

**DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)**



**CREDIT INFORMATION BUREAU (INDIA) LIMITED**  
**IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION**  
**CIBIL CONSUMER CREDIT INFORMATION REPORT**

CONSUMER: CHANDRA SHEKHAR SHARMA

MEMBER ID: NB66421024

MEMBER REFERENCE NUMBER: 87

DATE: 06-07-2010

TIME: 18:10:13

CONTROL NUMBER: 43,69,29,398

000	000	000	000	XXX	000	000	000	000													
05-10	04-10	03-10	02-10	01-10	12-09	11-09	10-09	09-09	08-09	07-09	06-09	05-09	04-09	03-09	02-09	01-09	12-08				
000	000	XXX	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
11-08	10-08	09-08	08-08	07-08	06-08	05-08	04-08	03-08	02-08	01-08											

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 30-09-2005	SANCTIONED: 40,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 20-07-2007	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 21-07-2007	OVERDUE:	
OWNERSHIP: INDIVIDUAL	REPORTED: 06-08-2007		<i>closed</i>

**DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)**

025	XXX	XXX	000	000	000	XXX	000	000	XXX	000	000	XXX	000	000	000	000	000	000	000	000	000
07-07	06-07	05-07	04-07	03-07	02-07	01-07	12-06	11-06	10-06	09-06											

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 24-11-2007	HIGH CREDIT: 27,409	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 29-08-2009	CURRENT BALANCE: 24,527	
TYPE: CREDIT CARD	CLOSED:	OVERDUE:	
OWNERSHIP: INDIVIDUAL	REPORTED: 30-09-2009		<i>N/A</i>

**DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)**

000	000	000	000	000	XXX	XXX	000	000	XXX	XXX	000	000	000	000	000	000	000	000	000	000	XXX	
09-09	08-09	07-09	06-09	05-09	04-09	03-09	02-09	01-09	12-08	11-08	10-08	09-08	08-08	07-08	06-08	05-08	04-08	03-08	02-08	01-08	00-08	
XXX	000	000	000	000																		
03-08	02-08	01-08	12-07																			

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 27-04-2007	SANCTIONED: 16,070	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 15-12-2007	CURRENT BALANCE: 0	
TYPE: CONSUMER LOAN	CLOSED:	OVERDUE:	
OWNERSHIP: INDIVIDUAL	REPORTED: 11-06-2010		

**DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)**

STD	STD	STD	STD	STD	STD	XXX	STD	STD	STD	STD	STD	STD	XXX									
06-10	05-10	04-10	03-10	02-10	01-10	12-09	11-09	10-09	09-09	08-09	07-09	06-09	05-09	04-09	03-09	02-09	01-09	00-09				
000	000	000	XXX	000	000	000	000	000	000	000	000	000	XXX	XXX								
12-08	11-08	10-08	09-08	08-08	07-08	06-08	05-08	04-08	03-08	02-08	01-08	12-07	11-07	10-07	09-07	08-07	07-07	06-07	05-07	04-07	03-07	

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 27-04-2007	HIGH CREDIT: 14,997	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 17-05-2010	CURRENT BALANCE: 2,550	
TYPE: CREDIT CARD	CLOSED:	OVERDUE:	
OWNERSHIP: INDIVIDUAL	REPORTED: 31-05-2010		<i>N/A</i>

**DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)**



**CREDIT INFORMATION BUREAU (INDIA) LIMITED**  
**IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION**  
**CIBIL CONSUMER CREDIT INFORMATION REPORT**

CONSUMER: CHANDRA SHEKHAR SHARMA

DATE: 06-07-2010

MEMBER ID: NB66421024

TIME: 18:10:13

MEMBER REFERENCE NUMBER: 87

CONTROL NUMBER: 43,69,29,398

000	000	000	000	000	000	000	XXX	000	000	000	010	000	000	000	000	000	000	000	000	000	000	000	000		
05-10	04-10	03-10	02-10	01-10	12-09	11-09	10-09	09-09	08-09	07-09	06-09	05-09	04-09	03-09	02-09	01-09	12-08								
000	XXX	000	000																						
11-08	10-08	09-08	08-08																						

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 13-04-2007	SANCTIONED: 1,36,900	<i>CCU</i>
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 05-04-2010	CURRENT BALANCE: 0	<i>Start</i>
TYPE: PERSONAL LOAN	CLOSED: 20-04-2010	OVERDUE:	<i>49491</i>
OWNERSHIP: INDIVIDUAL	REPORTED: 30-04-2010		<i>Closay</i>

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	
04-10	03-10	02-10	01-10	12-09	11-09	10-09	09-09	08-09	07-09	06-09	05-09	04-09	03-09	02-09	01-09	12-08								
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
10-08	09-08	08-08	07-08	06-08	05-08	04-08	03-08	02-08	01-08	12-07	11-07	10-07	09-07	08-07	07-07	06-07	05-07	04-07	03-07	02-07	01-07	12-06	05-07	

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 23-11-2006	HIGH CREDIT: 47,998	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 09-09-2009	CURRENT BALANCE: 41,598	
TYPE: CREDIT CARD	CLOSED:	OVERDUE:	<i>NP</i>
OWNERSHIP: INDIVIDUAL	REPORTED: 30-09-2009		

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	XXX	XXX	000	000	XXX	XXX	000	000	000	000	000	000	000	000	000	000	000	000	XXX	
09-09	08-09	07-09	06-09	05-09	04-09	03-09	02-09	01-09	12-08	11-08	10-08	09-08	08-08	07-08	06-08	05-08	04-08	03-08	02-08	01-08	12-06	05-08	04-08	
XXX	000	000	000	000	000	000	000	000	STD	11-06														
03-08	02-08	01-08	12-07	11-07	10-07	09-07	08-07	07-07	06-07	05-07	04-07	03-07	02-07	01-07	12-06									

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 06-04-2005	HIGH CREDIT: 53,376	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 09-10-2009	CURRENT BALANCE: 12,832	
TYPE: CREDIT CARD	CLOSED:	OVERDUE:	<i>NP</i>
OWNERSHIP: INDIVIDUAL	REPORTED: 31-10-2009		

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	XXX	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	
10-09	09-09	08-09	07-09	06-09	05-09	04-09	03-09	02-09	01-09	12-08	11-08	10-08	09-08	08-08	07-08	06-08	05-08	04-08	03-08	02-08	01-08	12-06	05-08	
000	000	000	000	000	XXX	XXX	XXX	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	
04-08	03-08	02-08	01-08	12-07	11-07	10-07	09-07	08-07																

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 06-04-2005	HIGH CREDIT: 53,376	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 09-10-2009	CURRENT BALANCE: 12,832	
TYPE: CREDIT CARD	CLOSED:	OVERDUE:	<i>NP</i>
OWNERSHIP: INDIVIDUAL	REPORTED: 31-10-2009		



**CREDIT INFORMATION BUREAU (INDIA) LIMITED**  
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION  
**CIBIL CONSUMER CREDIT INFORMATION REPORT**

CONSUMER: CHANDRA SHEKHAR SHARMA

MEMBER ID: NB66421024

MEMBER REFERENCE NUMBER: 87

DATE: 06-07-2010

TIME: 18:10:13

CONTROL NUMBER: 43,69,29,398

**DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)**

000	000	000	000	000	000	000	XXX	000	000	000	000	000	000	000	000
10-09	09-09	08-09	07-09	06-09	05-09	04-09	03-09	02-09	01-09	12-08	11-08	10-08			

ACCOUNT	DATES	AMOUNTS	STATUS
---------	-------	---------	--------

MEMBER NAME: NOT DISCLOSED	OPENED: 06-04-2005	HIGH CREDIT: 53,376
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 09-10-2009	CURRENT BALANCE: 12,832
TYPE: CREDIT CARD	CLOSED:	OVERDUE:
OWNERSHIP: INDIVIDUAL	REPORTED: 31-10-2009	

**DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)**

000	000	000	000	000	000	000	XXX	000	000	000	000	000	000	000	000
10-09	09-09	08-09	07-09	06-09	05-09	04-09	03-09	02-09	01-09	12-08	11-08	10-08			

ACCOUNT	DATES	AMOUNTS	STATUS
---------	-------	---------	--------

MEMBER NAME: NOT DISCLOSED	OPENED: 06-04-2005	HIGH CREDIT: 53,376
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 09-10-2009	CURRENT BALANCE: 12,832
TYPE: CREDIT CARD	CLOSED:	OVERDUE:
OWNERSHIP: INDIVIDUAL	REPORTED: 31-10-2009	

**DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)**

000	000	000	000	000	000	000	XXX	000	000	000	000	000	000	000	000
10-09	09-09	08-09	07-09	06-09	05-09	04-09	03-09	02-09	01-09	12-08	11-08	10-08			

ACCOUNT	DATES	AMOUNTS	STATUS
---------	-------	---------	--------

MEMBER NAME: NOT DISCLOSED	OPENED: 27-02-2002	SANCTIONED: 2,75,000
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 25-05-2010	CURRENT BALANCE: 2,11,165
TYPE: HOUSING LOAN	CLOSED:	OVERDUE:
OWNERSHIP: INDIVIDUAL	REPORTED: 31-05-2010	

**DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)**

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
05-10	04-10	03-10	02-10	01-10	12-09	11-09	10-09	09-09	08-09	07-09	06-09	05-09	04-09	03-09	02-09
11-08	10-08	09-08	08-08	07-08	06-08	05-08	04-08	03-08	02-08	01-08	12-07	11-07	10-07	09-07	08-07

ACCOUNT	DATES	AMOUNTS	STATUS
---------	-------	---------	--------

MEMBER NAME: NOT DISCLOSED	OPENED: 29-10-2005	HIGH CREDIT: 12,175
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 13-09-2007	CURRENT BALANCE: 0
TYPE: CREDIT CARD	CLOSED: 28-12-2007	OVERDUE:
OWNERSHIP: INDIVIDUAL	REPORTED: 01-06-2010	

**DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)**

XXX  
12-07



**CREDIT INFORMATION BUREAU (INDIA) LIMITED**  
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION  
**CIBIL CONSUMER CREDIT INFORMATION REPORT**

CONSUMER: CHANDRA SHEKHAR SHARMA  
MEMBER ID: NB66421024  
MEMBER REFERENCE NUMBER: 87

DATE: 06-07-2010  
TIME: 18:10:13  
CONTROL NUMBER: 43,69,29,398

**ENQUIRIES:**

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	07-04-2010	HOUSING LOAN	10,00,000
NOT DISCLOSED	17-02-2010	PERSONAL LOAN	2,00,000
NOT DISCLOSED	06-08-2008	TWO-WHEELER LOAN	22,000
NOT DISCLOSED	09-04-2007	CREDIT CARD	10,00,00,000
NOT DISCLOSED	29-03-2007	PERSONAL LOAN	1,00,000
NOT DISCLOSED	12-02-2007	CREDIT CARD	1,00,000
NOT DISCLOSED	29-09-2006	CREDIT CARD	25,000
NOT DISCLOSED	14-08-2006	CREDIT CARD	1,00,000
NOT DISCLOSED	28-10-2005	CREDIT CARD	25,000

**END OF REPORT ON CHANDRASHEKHAR KAILASH SHARMA**

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**CREDIT INFORMATION BUREAU (INDIA) LIMITED**  
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION  
**CIBIL CONSUMER CREDIT INFORMATION REPORT**

CONSUMER: CHANDRA SHEKHAR SHARMA  
MEMBER ID: NB66421024  
MEMBER REFERENCE NUMBER: 87

DATE: 06-07-2010  
TIME: 18:10:13  
CONTROL NUMBER: 43,69,29,398

**ADDITIONAL MATCHES -- YOUR ENQUIRY ON CHANDRA SHEKHAR SHARMA RETURNED MULTIPLE FILES. SEE INFORMATION**

**RELATED TO ADDITIONAL SUBJECT G S SHARMA BELOW.**

**CONSUMER INFORMATION:**

NAME: G S SHARMA

PERSONAL DETAILS

TELEPHONE(S)

IDENTIFICATION

DATE OF BIRTH: 04-01-1963

0002591786

INCOME TAX ID: AYHPS9289E

GENDER:

VOTER ID:

PASSPORT NO:

**ADDRESS(ES):**

ADDRESS	DATE REPORTED
TAPPU TRADERS NO-1 SUKH SHANTI NAGAR BENGALI CHOURAHA BICHOLI HAPSI ROAD INDORE 452018	17-11-2006
H NO-161 TELEPHONE NAGAR NEAR VIJAY KIRAMA INDORE 452018	17-11-2006
TAPPU TRADERS I SUKSHANTI NAGAR BENGALI CHOURAHA BICHOLI HAPSI ROAD INDORE 452001	30-04-2005

**END OF REPORT ON G S SHARMA**

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**CREDIT INFORMATION BUREAU (INDIA) LIMITED**  
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION  
**CIBIL CONSUMER CREDIT INFORMATION REPORT**

CONSUMER: MUKESH SHARMA  
MEMBER ID: NB66421024  
MEMBER REFERENCE NUMBER: 87

DATE: 06-07-2010  
TIME: 18:11:57  
CONTROL NUMBER: 43,69,30,327

**CONSUMER INFORMATION:**

NAME: MUKESH SHARMA

PERSONAL DETAILS

DATE OF BIRTH: 18-11-1965  
GENDER: MALE

TELEPHONE(S)

9826066967,2591786

IDENTIFICATION

INCOME TAX ID:  
VOTER ID:  
PASSPORT NO:

**ADDRESS(ES):**

ADDRESS	DATE REPORTED
161 TELEPHONE NGR OPP SWAYAMWAR GARDEN TELEPHONE NGR INDORE MADHYA PRADESH 452001	28-06-2010

**CIBIL TRANSUNION SCORE(S):**

SCORE NAME	SCORE	SCORING FACTORS
CIBIL TRANSUNION SCORE	-1	1: INSUFFICIENT HISTORY TO SCORE.

**SUMMARY:**

**ACCOUNT(S)**

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 0	HIGH CR/SANC. AMT:	CURRENT:	RECENT:
	OVERDUE: 0		OVERDUE:	OLDEST:
	ZERO-BALANCE: 0			

**ENQUIRIES**

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	1	1	0	0	28-06-2010

**ENQUIRIES:**

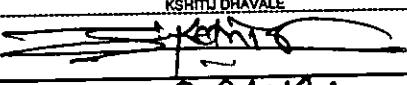
MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	28-06-2010	OTHER	8,999

**END OF REPORT ON MUKESH SHARMA**

All information contained in this credit information report (CIR) has been collated by Credit Information Bureau (India) Limited ("CIBIL") based on information provided by its various members ("Members"). Consequently CIBIL disclaims any and all responsibility on the accuracy, completeness, and veracity of any and all such information as provided. The information is current and up to date to such extent as provided by its Members. Credit Scores are not part of CIR. Any information contained herein does not reflect the views of CIBIL or its directors or employees. The use of this report is governed by the terms and conditions of the Operating Rules for CIBIL and its Members.



### Telephone Verification (TVR)

Customer Name		CHANDRA SHEKHAR SHARMA						
Loan a/c no.		87						
Telephones	Contact no.s (with extn where applicable)		Phone type (Landline, Postpaid WLL/Mobile, Prepaid WLL/Mobile)	Contacted (Y/N)	No. of attempts	Directory check (P/N/DE/NA)	IF N provide details	
	NA	Residence	NA	NA	NA	NA	NA	
	0731 - 2591794	Office	LL	Y	1	YES	NA	
	9425313335	Mobile	Mobile	Y	1	NA	MOBILE	
		Additional						
Spoken to	CHANDRA SHEKHAR SHARMA							
Relationship with applicant	SELF							
<b>Residence/Personal Details</b>								
Residence Address	151 - TELEPHONE NAGAR KANADIYA ROAD INDORE							
No. of years at residence	02 YEARS							
Residence status	Owned	Parental	Rented	Company provided	Others			
Educational qualification	GRADUATE							
Any other earning members in the family staying with the applicant	Y	N	IF 'Y' pls provide employment details, designation, and monthly income		NA			
No. of dependants	1							
Children - educational qualifications and occupation/school details	HAVING ONE SMALL KID							
<b>Office Details</b>								
Office Address	1 - SUKH SHANTI NAGAR BICHOLI ROAD, INDORE							
Is the applicant	Salaried			Self employed				
Type of Industry	Banking	Manufacturing	Hotel/Restaurant	Construction/Real Estate	Consumer Goods	Education		
	Medical	Textiles	Transportation	Telecommunication and IT	Retail Trading & Services	OTHER		
Company name	M/S TAPPU TRADERES							
Designation	PROPRIETOR							
Department	NA							
No. of years at office	05 YEARS							
Gross Annual Income	200000							
Have you applied to us before?	Y	N						
<b>Additional Information</b>								
Purpose of loan	PURCHASE							
No. of credit cards owned	NA							
Any loans taken (running/closed)	Y	I	N					
If yes, pls provide details	PLEASE REFER THE CAM							
<b>Reference TVR</b>								
Name	ASHOK SAXENA							
Contact no.	9827010335							
Relationship with applicant	Friend							
Pls check applicants residence or employment details	Checked and found ok							
<b>TVR decision</b>								
Remarks	OK							
Decision	<b>Positive</b>		Negative		Unsuccessful			
Date	22-Aug-10							
Name of officer	KSHITIJ DHAVALE							
Signature /stamp (if not submitted in system)	 C64191							

RESIDENCE CPV						
Customer Name Loan a/c no.	CHANDRA SURESH SHARMA S/o MUKESH SHARMA X INDRA SHARMA	Residence Address with landmarks:	161 TELEPHONE NAGER KANADIA ROAD INDORE			
Person Met	DIVYA PRABHA	Relationship with applicant	MOTHER			
Family Details						
Marital Status	Married	Single	Divorced	Widower		
No. of family members (staying with applicant)	Adults	Children	FM - 11 - EM - 03			
Any other earning member in the family (staying with applicant)? If yes, pls provide employment details.	IN					
Residence details						
Residence status	Owned	Rented	Parental	Company leased	Shared accommodation Others (please specify)	
Confirming the resi or mobile contact numbers						
No. of years at residence	>1	1-2	2-4	4-6	6-8 >8	
Is there a name plate outside the house?	Y	N				
Locality	Posh	Above average	Middle class	Below average	Slum etc.	
Locating address is	Easy	Difficult				
Type of accomodation	Bungalow	Flat/Apartment	Low income accomodation	Hut/Temporary		
Area in sq. ft. (approx.)	<400	400-750	750-1000	1000-1500	>1500 R.C.	
Assets seen	Television	Fridge	Washing Machine	Air Conditioners	Music System Furniture	
Neighbour Check: Do neighbours recognize applicant?	Y	N				
Is the feedback positive?	Y	N				
CPV/decision						
Positive	Unsuccessful			Negative		
If negative, pls state reason:	Poor living conditions	Address difficult to access	Negative feedback from neighbours	Contradictory information	Applicant is a defaulter with other banks/ finance companies	Others (please specify)
	Negative profile (politically connected, press, etc.)	Trouble prone area	Applicant is not residing at this address			
If unsuccessful, pls state reason	Unable to trace address	Unable to get information	House locked			
Additional comments, if any						
YUGESH THORAT						
Date 30/8/10 3:30						
Name of the CPV Agent & Stamp						



- ① MET WITH APP MOTHER
- ② FM. IS EM-03
- ③ Sq. Ft 2400 RL
- ④ FUR TV, ~~BAL~~, SOFA, AIMIRA, FRIDGE, COOLER
- ⑤ APP IS PROP. TAPPY TRADERS
- ⑥ APP & BROTHER DOING SAME BUSINESS
- ⑦ APP PERENNIAL HOUSE LAST 30 yrs
- ⑧ APP NAME VERIFIED BY MAHESH & PRIYA
- ⑨ INCOME NOT TOLD.

## OFFICE CPV

Customer Name	CHANDRA SHERKHAR SHARMA S/o MUKESH SHARMA	Office Address with landmark	M/S TAPAN TRADERS 1 SHANTI NAGAR KHANDA 1 INDORE
a/c no.		Relationship with applicant	<i>Self</i>

## Office details

Is applicant	Salaried	Self employed	Housewife	Retired	Student
--------------	----------	---------------	-----------	---------	---------

Name of company	Proprietorship	Partnership	Pvt. Ltd	Pub. Ltd	MNC	Govt/PSU
-----------------	----------------	-------------	----------	----------	-----	----------

Type of industry	Banking	Manufacturing	Hotel/Restaurant	Construction/Real Estate	Consumer Goods	Education
Building	Medical	Textiles	Transportation	Telecommunication and IT	Retail Trading	Others (please specify)

Locality	Commercial	Business Centre	Factory	Residential	
----------	------------	-----------------	---------	-------------	--

Cutting add is here a name plate/signboard outside the office?	Easy	Difficult			
Area in sq. ft. (approx.)	<400	400-750	750-1000	1000-1500	>1500 TEEN WAD SHOP

Signature (for salaried only)	1-2	3-9	= >10 (pls specify)		
-------------------------------	-----	-----	---------------------	--	--

No. of employees	None	Few	Low	Medium	High
------------------	------	-----	-----	--------	------

Level of activity	Telephone	Fax	Xerox	EPBAX	Air Conditioners	Computers
-------------------	-----------	-----	-------	-------	------------------	-----------

Assets seen	Lathe machine	Others	10000		
-------------	---------------	--------	-------	--	--

Lock seen	None	Low	High	Medium	High
-----------	------	-----	------	--------	------

No. of years in current business/job	>1	1-2	2-4	4-6	6-8	>8
--------------------------------------	----	-----	-----	-----	-----	----

< 1 yrs provide previous business details/ job details	Type of industry, no. of years					
Status (for self employed only)	Owned	Rented				

Is this a residence cum office (for self employed only)	Y	N			
---------------------------------------------------------	---	---	--	--	--

Neighbour Check: Do neighbours recognize applicant? If salaried, do colleagues/guard recognise applicant?					
-----------------------------------------------------------------------------------------------------------	--	--	--	--	--

Is the feedback positive?	Y	N			
---------------------------	---	---	--	--	--

## CPV/decision

Positive	Negative			Unsuccessful		
If negative, pls state reason	No activity	Unauthorized construction/locality	Negative feedback from neighbours/colleagues	Contradictory information/Applicant is not the owner	Special profile (politically connected, press, etc.)	Applicant is a defaulter with other banks/finance companies

If unsuccessful, pls state reason	Unable to trace address	Unable to get information	Office closed/shut		
-----------------------------------	-------------------------	---------------------------	--------------------	--	--

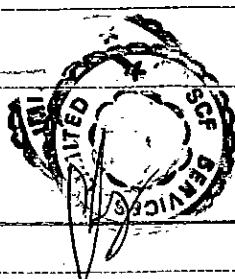
Any other reason for negative or unsuccessful verification				
------------------------------------------------------------	--	--	--	--

Additional comments, if any

*Yogesh Thorat*

Date 30/08/10 4:10

Name of officer & Sign



- ① MET WITH APP SET
- ② APP IS PROP LAST 20 yrs
- ③ DOB BUILDING MATERIAL SUPPLIER
- ④ OWNED SHOP
- ⑤ ACTIVITY FAIR, FUR. FAIR TABLE CHAIR  
PHONE
- ⑥ INCOME 35000 THREE FIVE THOUSAND ONLY
- ⑦ BUSINESS AREA 10X10 STEEL SHED
- ⑧ OPEN AREA 20X30 Sq.Ft
- ⑨ STOCK 100,000 OR LACKS
- ⑩ NAME & ADD VERIFIED
  - ① AMBIKA MK Center
  - ② BADA TRADERS

# P.C. Rathore

M.A., LL.B.

ADVOCATE

20/ 1 Sikh Mohalla, 1<sup>st</sup> Floor, (Above Vira Jeans), INDORE - 452007  
0731-2435639, 98270-33396, E-Mail : pcrathore@gmail.com

18-08-10

To,

India Infoline Housing Finance Ltd.,  
INDORE

Reg : *Title Search Report with regards to Portion No.304, 3<sup>rd</sup> floor of Sanskriti, Plot / House No.82, Swami Vivekanand Nagar, INDORE*

Dear Sir,

In this connection, I searched the Index II Registers in the Office of Dy. Registrar, Indore for the last 13 years from 1997 to 2010 as is maintained and made available and I have also examined the Photostat copies of Title Deeds pertaining to the property and I hereby submit as under :-

1. Name of the Borrower / Applicant :

Mr. CHANDRASHEKHAR SHARMA & Mr. MUKESH SHARMA

2. Name of Owner if any :

Mrs. SEEMA CHOUDHARY

3. Details of the Property :

Portion No.304, 3<sup>rd</sup> floor of Sanskriti, Plot / House No.82, Swami Vivekanand Nagar, INDORE

Super built up area 928 Sq.ft.

Boundaries :

East - Portion No.303

West - Side Passage

North - Passage

South - Road

4. Nature of the Property :

Freehold property



5. Details of Documents examined

- a) Xerox Copy of Sale Agreement by Smt. Seema Choudhary through attorney Shri Suraj Mourya to Shri Chandrashekhar Sharma and Shri Mukesh Sharma ;
- b) Xerox Copy of Power of attorney No.4A / 586 / dt.26-10-2009 by Smt. Seema Choudhary to Shri Suraj Mourya ;
- c) Xerox Copy of Sansodhan Patra No.1A / 2802 (9)/ dt.20-10-2008 by Shri Sanjay Jain and Shri Nirmalchand Jain to Smt. Seema Choudhary ;
- d) Xerox Copy of Sale Deed No.1A / 295 (9) / dt.02-04-2008 by Shri Sanjay Jain & Shri Nirmalchand Jain to Smt. Seema Choudhary;
- e) Xerox Copy of Sale Deed No.1A / 2794 Kh / dt.23-08-1999 by Smt. Kusumlata Trivedi, Shri Niraj Trivedi & Shri Rajkumar Trivedi through attorney Shri Udit Tongia and Sumati Jain to Shri Sanjay Jain & Shri Nirmalchand Jain ;
- f) Xerox Copy of Prakoshta Declaration No.1A / 5529 / dt.13-02-1998 ;
- g) Xerox Copy of Power of attorney No.4A / 755 / dt.31-07-1997 to Shri Udit Tongya;
- h) Xerox Copy of Sanctioned map with letter from Indore Municipal Corporation;

6. Documents to be collected by the Bank

- a) Original Sale Deed to be registered by Smt. Seema Choudhary through attorney Shri Suraj Mourya to Shri Chandrashekhar Sharma and Shri Mukesh Sharma ;
- b) Original Power of attorney No.4A / 586 / dt.26-10-2009 by Smt. Seema Choudhary to Shri Suraj Mourya ;
- c) Original Sansodhan Patra No.1A / 2802 (9)/ dt.20-10-2008 by Shri Sanjay Jain and Shri Nirmalchand Jain to Smt. Seema Choudhary ;
- d) Original Sale Deed No.1A / 295 (9) / dt.02-04-2008 by Shri Sanjay Jain & Shri Nirmalchand Jain to Smt. Seema Choudhary;
- e) Original Sale Deed No.1A / 2794 Kh / dt.23-08-1999 by Smt. Kusumlata Trivedi, Shri Niraj Trivedi & Shri Rajkumar Trivedi through attorney Shri Udit Tongia and Sumati Jain to Shri Sanjay Jain & Shri Nirmalchand Jain;
- f) Copy of Previous Sale Deed No.1A / 4104 / dt.16-08-1966 to Shri Narayanprasad Trivedi;
- g) Copy of Power of attorney No.4A / 755 / dt.31-07-1997 to Shri Udit Tongya & Sumati Jain;
- h) Copy of Prakoshta Declaration No.1A / 5529 / dt.13-02-1998 ;
- i) Copy of Power of attorney No.4A / 755 / dt.31-07-1997 to Shri Udit Tongya
- j) Copy of Sanctioned map with letter from Indore Municipal Corporation ;



7. Conclusion / Observations, if any :-

(a) Jankarya Vibhag Karmchari Grah Nirman Sahkari Samiti Maryadit, Indore developed a Colony on the land bearing Survey No.1353/54 area 6-89 acres of Village Khajrana, Indore.

The above named Society after securing permission from Concerning Government Departments developed a Colony known as – **Swami Vivekanand Nagar**, Indore and Plots were allotted on lease to its members.

(b) After perusal of documents it is found that the above named Society sold one Plot No.82, Swami Vivekanand Nagar, Indore to Shri Narayanprasad Trivedi, R/o Indore vide registered Sale Deed No.1A / 4104 / dt.16-08-1966.

It is stated that Shri Narayanprasad Trivedi died and after death his wife Smt. Kusumlata, and two sons Shri Neeraj and Rajkumar Trivedi being legal heirs and successors inherited the said property.

(c) It is stated that The above named owners appointed attorney to Shri Udit Tongya, S/o Shri Navinchand Tongya, and Sumati Jain S/o Shri Sohanlal Jain, R/o Indore vide registered Power of attorney No.4A / 755 / dt.31-07-1997.

(d) The above named owners after securing permission from Indore Municipal Corporation vide memo No.2/390 / dt.01-12-1997 constructed a building on the said Plot.

A Declaration U/s 2 of M. P. Prakoshta Swamitva Adhiniyam, 2000 is also registered at No.1A / 5529 / dt.13-02-1998 in respect of said building named as **Sanskriti Apartment**.

(e) Smt. Kusumlata Trivedi, Shri Niraj Trivedi & Shri Rajkumar Trivedi through attorney Shri Udit Tongia and Sumati Jain sold one Portion No.304, 3<sup>rd</sup> floor of Sanskriti, Plot / House No.82, Swami Vivekanand Nagar, Indore to Shri Sanjay, S/o Shri Nirmalchand Jain and Shri Nirmalchand S/o Shri Durgaprasad Jain, both R/o 303, Surya Apartment, 2/5, South Tukoganj, Indore vide registered Sale Deed No.1A / 2794 Kh / dt.23-08-1999.

(f) Shri Sanjay Jain and Shri Nirmalchand Jain sold the Portion No.304 to Smt. Seema W/o Shri Vishnu Choudhary, R/o 44, Shakti Nagar, Indore vide registered Sale Deed No.1A / 295 (9) / dt.02-04-2008.

(g) A Sansodhan Patra was also registered at No.1A / 2802 (9)/ dt.20-10-2008 to correct the mistake of name of the Building. Due to mistake Ajinkya Apartment was written instead



of Sanskriti Apartment, hence an Amendment Deed was executed and it became the part of above sale deed dt.02-04-2008.

(h) Smt. Seema Choudhary appointed attorney to Shri Suraj S/o Shri Omprakash Mourya, R/o 15 NX, Ganeshdham Colony, Indore vide registered Power of attorney No.4A / 586 / dt.26-10-2009.

(i) Smt. Seema Choudhary through attorney Shri Suraj Mourya further agreed to sale the above Portion No.304, 3<sup>rd</sup> floor of Sanskriti, Plot / House No.82, Swami Vivekanand Nagar, Indore to Shri Chandrashekhar Sharma and Shri Mukesh Sharma both S/o Shri Kailashchandra Sharma, R/o 161, Telephone Nagar, Indore.

The seller has right to sale the said property to the intending purchaser and after registration of Sale Deed, the above named purchaser will acquire legal and marketable title over the captioned property as per terms of the Sale Deed.

(j) I searched the available records and during the period of Search no adverse entry has been found by way of Sale, Gift, Mortgage, etc. in respect of property in question therefore, I am of the opinion that the same is free from any encumbrances.

But due to improper maintenance of registration record an affidavit of owner may be obtained stating that the property is not transferred / mortgage in any manner, and free from any encumbrances and is undisputed and documents are original and genuine.

8. Subject to the aforesaid, the title to the above property appears clear and marketable and that Company can create a mortgage in a lawful manner on the said property in its favour.

As desired, the documents as received are returned herewith.



Encl : Search receipt.

of 1st Applicant

of Co-applicant

Loan Rate:  
 Floating

### I PERSONAL DETAILS OF 1ST APPLICANT

Applicant's Name: (Please leave a blank box between two words)

HANDRA NAME

SHEKHAR NAME

SHARMA NAME

Father's/Spouse's Name:

KAILASH

FIRST NAME

MIDDLE NAME / INITIAL

Date of Birth:  
04011963  
Gender:  
 F

Marital Status:  
 Single  
 Married

No. of Dependents:  
01

Mother's Maiden Name:

SHARMA

LAST NAME

Current Residential Address:

161 - TELEPHONE NAGAR KANADIYA ROAD INDORE

INDORE 452016 BENGALI SQ 02

Residence Phone:

+ 91 9425313335  Own  Parental  Rented  Co-Provided  Others

STD CODE

Permanent Address:

Same As Above

Same As Above

City: PIN Code: Preferred Mailing Address:  
 Current Residence  Permanent Address  Current Office Address

Qualification:

High-School  Graduate  Post-Graduate  Professional

Others \_\_\_\_\_

Type of Profession:

Doctor  Architect  CA  Lawyer

Lawyer  Others \_\_\_\_\_

Vehicle Owned:

Two-wheeler

Car  None

Have you applied to us before?

Yes  No

How many Credit Cards do you have?

Frequently Used Credit Card Number:

Existing Loans:  
 Mortgage  Personal Loans  Car  Two-wheeler  Others

### II EMPLOYMENT DETAILS

Occupation:

Salaried  Self Employed  Housewife

Student  Retired

PAN/GIR No:

A Y H P S 9 2 8 9 E

Gross Annual Income:

20000/- 0 0

Other Source of Income:

Yes  No

Name of the Organisation:

TAPPU TRADERS

Address:

1 SHUKH - SHANTI

City:

NAGAR BICHOLI ROAD

INDORE

PIN Code:

Landmark:

Office Phone:

452016

BICHOLI

ROAD

STD CODE

07312591794

EXTN.

## II EMPLOYMENT DETAILS (CONT...)

Type Of Industry:

- Manufacturing/Engineering/Construction  Banking/Financial Services  Media / Entertainment / Hospitality  Central/State Govt.  FMCG  Education  Retail  
 IT/ITeS/Telecom  Others

Type of Organisation:

- Proprietorship  Partnership  Public Limited  Private Limited  Govt.  PSU  MNC

Designation:

PROPRIETOR

Work Experience in the current job (in Years):

OS

Total Work Experience (In Years):

OS

Employee ID

\_\_\_\_\_

E-Mail ID:

\_\_\_\_\_

Previous Organisation (If current employment is less than a year):

City:

\_\_\_\_\_

## III BANK DETAILS

Name of the Bank:

STATE BANK OF INDORE

Branch Address:

GOYAL NAGAR INDORE

Type of Account:

- Savings  Current Account No.: 53001317503

## IV CO-APPLICANT'S PERSONAL DETAILS

Co-Applicant's Name (Please leave a blank box between two words):

MUKESH NAME

Date of Birth:

18/11/1967

Gender:

F

MIDDLE NAME

Marital Status:

- Single  Married

No. Of Dependents:

01

SHARMA NAME

Father's/Spouse's Name:

KAILASH

FIRST NAME

MIDDLE NAME / INITIAL

SHARMA

LAST NAME

Mother's Maiden Name:

\_\_\_\_\_

Current Residential Address:

161 TELEPHONE

City:

INDORE

PIN Code:

452016

Landmark:

BENGALI SQ.

No. Of years at Current Residence:

02

Residence Phone:

\_\_\_\_\_

Mobile:

+ 91 \_\_\_\_\_

Residential Details:

- Own  Parental  Rented  Co-Provided  Others

STD CODE

Permanent Address:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

PIN Code:

\_\_\_\_\_

Preferred Mailing Address:

- Current Residence  Permanent Address  Current Office Address

Qualification:

- High-School  Graduate  Post-Graduate  Professional  
 Others

Type Of Profession:

- Doctor  Architect  CA  Lawyer  
 Lawyer  Others

Vehicle Owned:

- Two-wheeler  
 Car  None

Have you applied to us before?

- Yes  No

How many Credit Cards do you have? Frequently Used Credit Card Number:

\_\_\_\_\_

Existing Loans:

- Mortgage  Personal Loans  Car  Two-wheeler  Others

## V CO-APPLICANT'S EMPLOYMENT DETAILS

Occupation:

- Salaried  Self-Employed  Housewife

PAN/GIR No.

A Y H P S 9 2 8 8 F

Gross Annual Income:

15000/-

Other Source of Income:

- Yes  No

Name of the Organisation:

M/S TAPPU TRADERS

Address:

1 SUKH-SHANTI

City:

NAGAR BICHOLI ROAD

INDORE

PIN Code: 452016 Landmark: BICHOLI

Office Phone: 07312591794

STD CODE

EXTN.

ROAD

**VII PROPERTY DETAILS (CONT...)**

Initial Payment Details

Initial Payment Bank A/c Name:

Branch:

Cheque No.

Amount:

Date:

D D M M Y Y Y Y

**VIII REFERENCES**

1. Name:

ASHOK SAXENA

Address:

68 NEEL NAGAR

City:

PIN:

INDORE

4520

Mobile:

+ 91 9827010335

Phone:

STD CODE

Relation:

FRIEND

2. Name:

SATISH RAGHUVANSHI

Address:

10 SCM 94 MAYUR HOSPITAL

City:

PIN:

4520

Mobile:

+ 91 9893601738

Phone:

07312593615

STD CODE

Relation:

FRIEND

**DECLARATION**

I understand that the sanction of the loan is at the sole discretion of IIISL which reserves its right to reject this Application without assigning any reason. I represent that I am a citizen of India. I represent that I have not been declared insolvent nor has any insolvency/bankruptcy proceeding been initiated against me. I represent that the information furnished by me in this Application is true and correct. I represent that I have not defaulted on any loan repayments. I agree and accept that IIISL may share the information provided by me with its group company and/or with any of its subsidiaries/affiliates/assigns. I undertake to furnish any other documents as and when required by IIISL I agree and accept that IIIFL may by itself or through authorised persons, lawyers, agencies, bureau, etc. Verify any information given, check credit references, employment details and obtain credit reports to determine my creditworthiness. 1% of loan amount will be charged as Initial Margin Deposit (IMD).

Borrower's Signature /  
Thumb Impression and  
Seal (If applicable):Co-applicant's Signature/  
Thumb Impression and  
Seal (If applicable):

Date: 19062010

Date: 19062010

Place: INDORE

Place: INDORE

**FOR OFFICE USE**

Source:

FCS

Fulfilment Channel:

AJAY GAUTAM

DSA Code:

A86165

Exec. Code:

Team Leader Code:



India Infoline Housing Finance Ltd.

IIIFL House, Sun Infotech Park, Road No. 16V, Plot No.B-23, Thane Industrial Area,  
Wagle Estate, Thane - 400 604 Tel: (91-22) 2580 6650 • Fax: (91-22) 2580 6654**CORPORATE APPLICATION ACKNOWLEDGEMENT**

We acknowledge the receipt of your Application for a loan from IIISL. In order to ascertain the status of your loan Application, please contact us within 60 working days. This is subject to you furnishing all the necessary documents as mentioned in application form.

Customer Name:

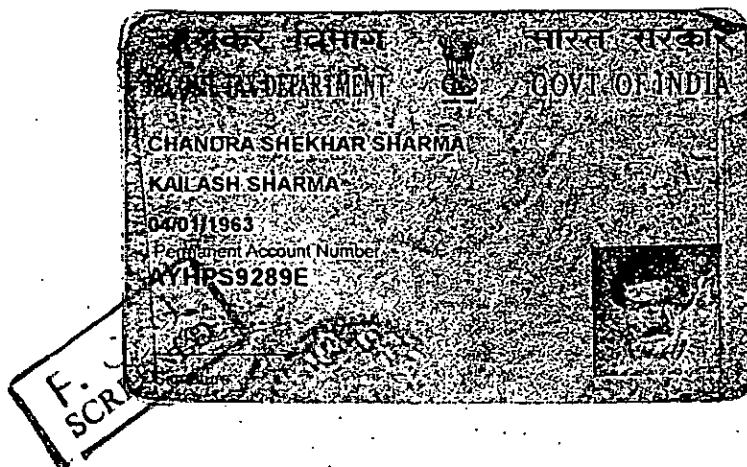
Date of Birth:

Mobile No. Of the Sales Executive:+

Date of Birth:

Note: This is a preprinted acknowledgement &amp; does not require signatures.

Website: [www.indiainfoline.com](http://www.indiainfoline.com)



*Sharma*

OSV  
For Agrika Associates

Proprietor

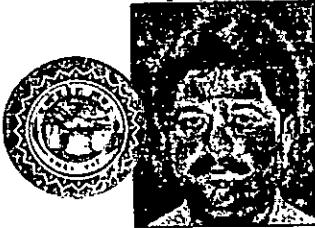
ELECTION COMMISSION OF INDIA

IDENTITY CARD

भारत निर्वाचन आयोग

परिचय पत्र

MP137/274/291470



Elector's Name	: MUKESH
निर्वाचक का नाम	: मुकेश
Father's/Mother's/ Husband's Name	: KAILASH
पिता/माता/पति का नाम	: कैलाश
Sex/लिंग	: Male / पुरुष
Age as on 1-1-1995 1.1.1995 को आयु	: 27 Years 27 वर्ष

SCREENED

Address : H.NO.161,  
TELEPHONE NAGAR  
INDORE.

पता : म.नं.161,  
टेलिफोन नगर  
इंदौर

Facsimile Signature of  
Electoral Registration Officer  
for 274-INDORE-5 Constituency  
274-इंदौर 5 निर्वाचन क्षेत्र  
के निर्वाचक रजस्ट्रकरण अधिकारी  
के हस्तीकार की अनुकूलति

Place : INDORE  
स्थान : इंदौर  
Date : 24.07.95  
दिनांक : 24.07.95

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

मध्यप्रदेश शासन श्रम विभाग  
 (कार्यालय सहायक श्रमायुक्त, हस्तौर संभाग-इन्दौर)

ग्रपत्र (ग)  
 (नियम 3 (3) देखिये)  
 [मध्यप्रदेश द्रकान एवं स्थायमा अधिनियम, 1958]

स्थापना के पंजीयन का प्रमाण-पत्र

भाग-क

- (1) पंजीयन चिन्ह एवं प्रक्रमांक ..... 11951/IND/S/10
- (2) स्थापना का नाम ..... २०५ हेसि
- (3) स्थापना का (डाक का) पूरा पता ..... उत्तरवश्वाती नगर, धनबाली-चौराहा



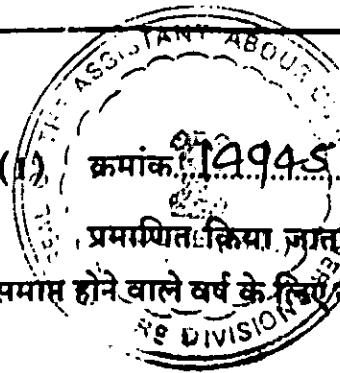
- (4) स्थापना के कारोबार, व्यापार (या) फैक्ट्री ट्रेंटिंग भरेश्यल (स्टोन) व्यवसाय का स्वरूप
- (5) मालिक, प्रबन्धक, अधिकर्ता (एजेन्ट) अथवा ..... पु. भुकेश डॉ. कैलाश शास्त्री  
 अन्य कोई व्यक्ति, जिसके अधीन या नियंत्रण में .....  
 स्थापना का कार्य संचालन होता हो, उसका नाम  
 व पद

- (6) स्थापना में सेवा नियोजक के रूप में हित रखने  
 वाले अन्य व्यक्ति (व्यक्तियों), यदि कोई हो तो, .....  
 का नाम पद और राज्य में उसका पूरा पता .....  
 7) सेवायकों की कल संख्या (N.I.I.)

पुरुष

महिलाएँ

योग



भाग-ख

(नियम 5 के अन्तर्गत वार्षिक नवकरण)

(1) क्रमांक १९९४, २०१०-२०१४

दिनांक २१/६/१०

प्रमाणित किया जाता है कि उक्त पंजीयन का प्रमाण-पत्र 31 दिसम्बर 2014 को समाप्त होने वाले वर्ष के लिए नवकरण किया गया। (दो इजार - पौर्व तक) *S. H. S.*

निरीक्षक  
INSPECTOR,

Shops & Establishments  
Indore, Divn., Indore

(2) क्रमांक.....

प्रमाणित किया जाता है कि उक्त पंजीयन का प्रमाण-पत्र 31 दिसम्बर ..... को समाप्त होने वाले वर्ष के लिए नवकरण किया गया।

निरीक्षक

(3) क्रमांक.....

दिनांक .....

प्रमाणित किया जाता है कि उक्त पंजीयन का प्रमाण-पत्र 31 दिसम्बर ..... को समाप्त होने वाले वर्ष के लिए नवकरण किया गया।

निरीक्षक

(4) क्रमांक.....

दिनांक .....

प्रमाणित किया जाता है कि उक्त पंजीयन का प्रमाण-पत्र 31 दिसम्बर ..... को समाप्त होने वाले वर्ष के लिए नवकरण किया गया।

निरीक्षक

(5) क्रमांक.....

दिनांक .....

प्रमाणित किया जाता है कि उक्त पंजीयन का प्रमाण-पत्र 31 दिसम्बर ..... को समाप्त होने वाले वर्ष के लिए नवकरण किया गया।

निरीक्षक

(6) क्रमांक.....

दिनांक .....

प्रमाणित किया जाता है कि उक्त पंजीयन का प्रमाण-पत्र 31 दिसम्बर ..... को समाप्त होने वाले वर्ष के लिए नवकरण किया गया।

निरीक्षक



# भारत संचार निगम लिमिटेड

इंदौर

SAMPLED

BHARAT SANCHAR NIGAM LIMITED

Connecting India

आप अपने टेलिफोन बिल हमारी वेबसाइट [www.mp.bsnl.co.in](http://www.mp.bsnl.co.in) से भी प्रिंट करके बिल का भुगतान कर सकते हैं।

दर्भाव संख्या Telephone No.	उपभोक्ता संख्या Consumer No.	बिल संख्या Bill No.	पृष्ठ Page
KROAD 2591794	1017850	53155272	

दिनांक तक भुगतान करने की Pay By Date
15-MAR-2010

NAME SHRI MUKESH SHARMA  
ADDRESS 1, SUKH-SHANTI NAGAR  
C/O TAPPOO TRADERS  
BICHOLI ROAD  
INDORE 45201602

2591794

Rental From: To:  
Calls From: 01/02/2010 To: 28/02/2010

PCSPV PMT  
NYT GEN

Amount Payable If Paid on or before pay by date	
15-MAR-2010	500.00
10.00	

मीटर रीडिंग Opening Meter Reading	अंतिम मीटर रीडिंग Closing Meter Reading	मीटर कॉल्स Gross Metered Calls	क्रेडिट कॉल्स Credit Calls	डेबिट कॉल्स Debit Calls	फ्री कॉल्स Free Calls	नेट चार्जेबल कॉल्स Net Chargeable Calls
95156	95349	193	0	0	0	193

\*\*\*\*\*  
\* PLEASE MAKE PAYMENT AT ONLINE COUNTERS \*  
\* TO AVOID INCONVENIENCE \*  
\*\*\*\*\*

LOCAL CALLS :-

Billed: @Rs. 0.635 X 193 = 123.55  
PT: @Rs. 0.300 X 193 = 57.82  
Bal of min guarantee due \* 149.45

नि.पारिक/ दि.मा.शुल्क Fixed Monthly / Bi- Monthly Charges	
कॉल शुल्क Metered Call Charges	272.00
ट्रूक कॉल Trunk Call Charges	0.00
ओवरसीज कॉल Overseas Call Charges	0.00
फोनोग्राम Phonogram Charges	0.00
डेबिट Debits	0.00
कर Taxes (Service Tax, Education Cess)	28.02
कुल राशि Gross Amount	300.00
क्रेडिट Credits डिस्काउन्ट Discount	0.00

इस तारीख तक भरने की रकम  
Amount Payble on or  
before pay by date

15-MAR-2010  
300.00

S.T. No. R-ST/IND-1/25/TELEPHONE/02-03

Value Added Services  
on your b-fone

Call waiting

Abbreviated dialing

Hot-line

Call forwarding

Automatic reminder / Alarm service

Number/call hunting service

Calling line identification

Electronic locking for STD/ISD

SMS from fixed line telephone

For itemised bill & further  
enquiries please contact our  
Customer Service Centre at

1662

Other services by BSNL

Mobile Services: CellOne Postpaid  
and Prepaid

Internet Services: PSTN Dial up,

ISDN Dial up, Leased Line  
Access, Broadband Services

Accountless Internet Service :

To access dial 172222

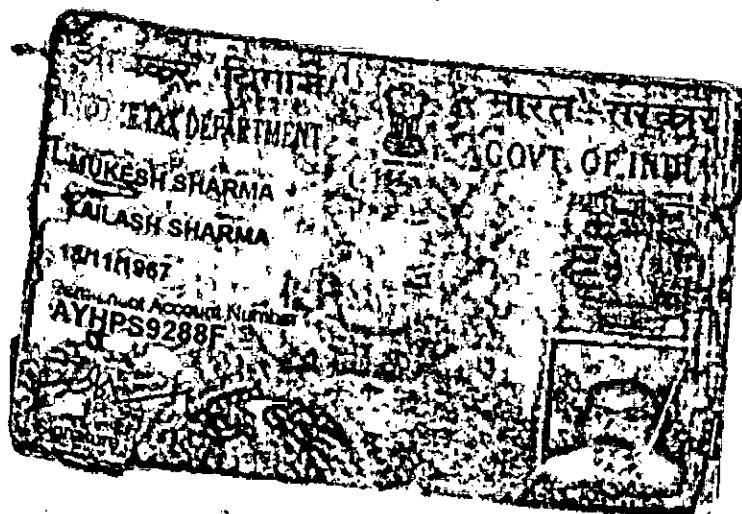
Login STD code without 0 followed  
by your telephone number.

Password Any 6 to 12 digits Password

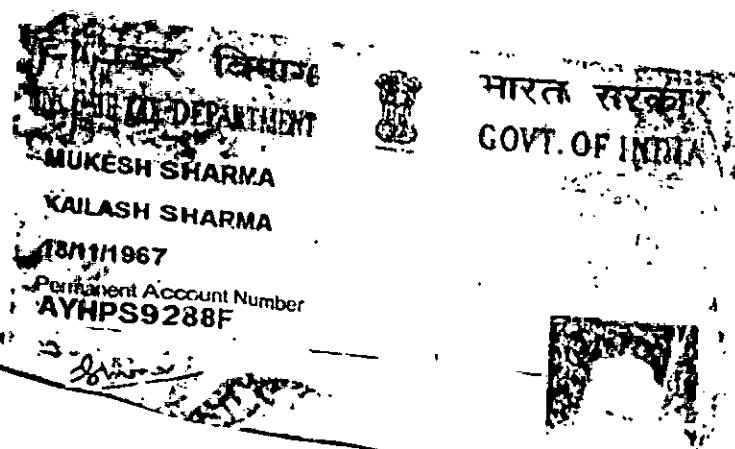
(एम.आर.खान)

वरिष्ठ लेखा अधिकारी (कम्प्यूटर्स)

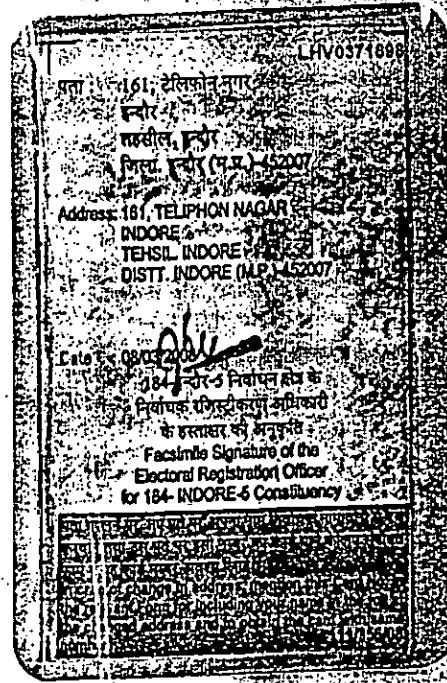
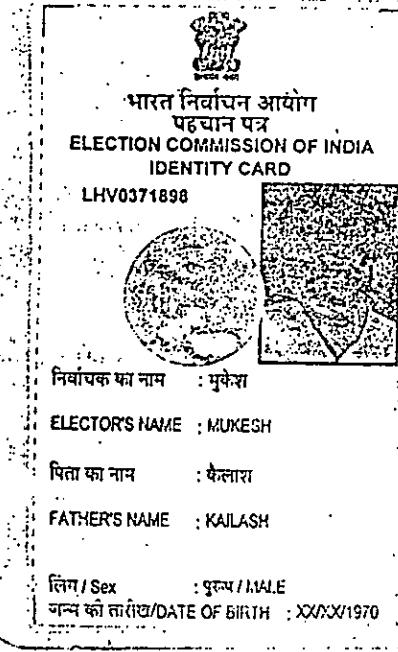
दर्भाव : 2433549



SV  
For Agrika Associates  
Proprietor



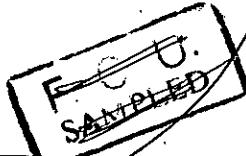
20 NOV 1967



**CellOne**

BSNL CELLULAR MOBILE SERVICE

Mr CHANDERRSHEKHAR SHARMA  
161/TELEPHONE NAGAR KANADIYA ROAD  
INDORE MP - 452016



# भारत संचार निगम लिमिटेड

## इन्दौर

PAGE 1 OF 4

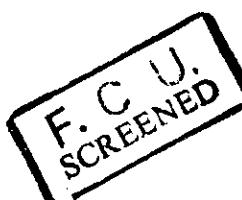
*Updated  
Reli proof*

Account Number	487919841
Invoice Number	856369821
Mobile Number	9425313335
Invoice Date	20/05/2010
Payment Due Date	08/06/2010
Billing Period	16/04/2010 to 15/05/2010
Credit Limit	2000.00

Previous Balance (+)	Payment Received (-)	Payment Reversal (+)	Current Bill Amount (+)	Total Amount Due (Rs.) (+)
1027.00	1027.00	0.00	1080.00	1080.00

**CURRENT INVOICE DETAILS**

One Time Charges	(Rs.) 0.00
Fixed Monthly Charges	525.00
Usage Charges	804.84
Miscellaneous Charges	0.00
Discounts	-350.60
Adjustments	0.00
<b>Total Charges</b>	<b>979.24</b>
Services Tax @ 10%	97.92
Edn. Cess @ 2 % on Ser. Tax	1.96
Secondary & Higher Edn.Cess @ 1% on Ser.Tax	0.98
<b>Late Fee</b>	<b>0.00</b>
<b>Billed Amount</b>	<b>1080.00</b>
<b>Total Amount Due</b>	<b>1080.00</b>



Balance of Voluntary Deposit [For information only]	0.00
Ser. Tax Regn. No: PAN of BSNL:	Accounts Officer (Mobile), O/o GM, BSNL, MP-Indo. Tel. No.

\*\*Visit [www.bsnl.in](http://www.bsnl.in) for Duplicate bill, Online Payment(enjoy 1% discount) and much more

\*\*BSNL PAN NO.-AABCB5576G

\*\*Unbilled call charges of previous/current bill period if any, may appear in this/next bill.

\*\*To avoid unwanted Telemarketing Calls, send SMS "START DND" to 1909 or Call to 1909.

\*\*For Plan-99 & Other tariff details visit [www.bsnl.in](http://www.bsnl.in) or nearest CSC or call 24365.

\*\*For any query please contact the helpline at 24365.

**भारत संचार निगम लिमिटेड**

Mr CHANDERRSHEKHAR SHARMA  
161/TELEPHONE NAGAR KANADIYA ROAD  
INDORE MP - 452016

इन्दौर  
F.  
SCREENED

Account Number	487919841
Invoice Number	856369821
Mobile Number	9425313335
Invoice Date	20/05/2010
Payment Due Date	08/06/2010
Billing Period	16/04/2010 to 15/05/2010
Credit Limit	2000.00

Previous Balance (+)	Payment Received (-)	Payment Reversal (+)	Current Bill Amount (+)	Total Amount Due (Rs.) (+)
1027.00	1027.00	0.00	1080.00	1080.00

**CURRENT INVOICE DETAILS**

One Time Charges	(Rs.) 0.00
Fixed Monthly Charges	525.00
Usage Charges	804.84
Miscellaneous Charges	0.00
Discounts	-350.60
Adjustments	0.00
<b>Total Charges</b>	<b>979.24</b>
Services Tax @ 10%	97.92
Edn. Cess @ 2 % on Ser. Tax	1.96
Secondary & Higher Edn.Cess @ 1% on Ser.Tax	0.98

Late Fee	0.00
Billed Amount	1080.00
<b>Total Amount Due</b>	<b>1080.00</b>

Balance of Voluntary Deposit [For information only]	0.00
Ser. Tax Regn. No: PAN of BSNL:	Accounts Officer (Mobile), O/o GM, BSNL, MP-Indo. Tel. No.

\*\*Visit [www.bsnl.in](http://www.bsnl.in) for Duplicate bill, Online Payment(enjoy 1% discount) and much more

\*\*BSNL PAN NO.-AABCB5576G:

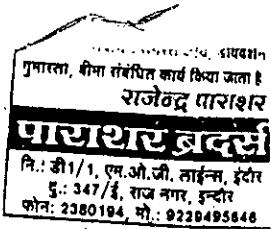
\*\*Unbilled call charges of previous/current bill period if any, may appear in this/next bill.

\*\*To avoid unwanted Telemarketing Calls, send SMS "START DND" to 1909 or Call to 1909.

\*\*For Plan-99 & Other tariff details visit [www.bsnl.in](http://www.bsnl.in) or nearest CSC or call 24365.

\*\*For any query please contact the helpline at 24365.

For Aagrika Associates  
Proprietor



# નગર પાલિક નિગમ, ઇન્દોર

પંજીયન પ્રમાણ-પત્ર દિનાંક 27/04/2008

(મ.પ્ર. દુકાન એવમ સ્થાપના અધિનિયમ 1958 કે નિયમ 3(3) કે અન્તર્ગત)

સન् 2008.

શુલ્ક અંકો મें

25.00

શુલ્ક અક્ષરી રु.

પદ્ધુસ રૂપયે

આવેદન ક્રમાંક

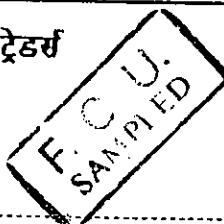
97603

પંજીયન ક્રમાંક

407447

સ્થાપના કા નામ

ટપ્પુ ટ્રેફર્સ



વાર્ડ નં.

62

સ્થાપના કા પતા

i ઑફિસ

ii ગોડાઉન

iii કાર્યસ્થળ

સુષ્ણુશાંતિ નગર બંગાલી ચૌરાહા  
ઇન્દોર

સ્થાપના કા સ્વરૂપ

31804 ચૂના, મોરમ, ગિલ્લી, રેત (ખેરવી વિક્રેતા)

પાલિક, પ્રબન્ધક, અભિકર્તા  
અન્ય જિસકે અધીન  
કાર્ય સંચાલન હોતા હૈ।

સ્થાપના નિયોજક કે રૂપ  
મેં હિત રહને વાલે વ્યક્તિ

સેવાયુક્તોનો સંખ્યા

પ્રો. મુકેશ પિતા કેલાશચન્દ્ર શર્મા

For Agrika Associates  
Proprietor

પુરુષ	મહિલાએ	યોગ
વયસ્ક	NIL	NIL

**CREDIT CARD STATEMENT**

**PAYMENT SUMMARY**

Payment due date	Minimum payment due (Rs.)
09 JUN 2010	4,796.24
Statement period	Total payment due (Rs.)
19 APR 2010 To 18 MAY 2010	4,796.24

MR CHANDRA SHARMA  
TAPPU TRADERS, 1 SHUKH SHANTI NGR,  
BANGALI CHAURAHA, BICHOLI HAPS  
ROAD, INDORE  
INDIA 452001  
452001



M 1801010052\_0510

**HSBC CLASSIC**

Please make all cheques/demand drafts duly crossed, payable to "HSBC A/c 4476 9299 8997 2283" and write your NAME and CONTACT TELEPHONE NUMBER on the reverse of the instrument.

**Primary card number:** 4476 9299 8997 2283 **Account number:** 4476 9299 8997 2283

**Contact details update:** Tel No.

email: (PAYMENT SLIP to be detached and returned with cash payments)

**Credit limit (Rs.)** 37,000.00 **Cash limit (Rs.)** 0.00

\*Cash limit availability is subject to the availability of the total credit limit.  
Please examine your statement within the prescribed period. All contents of the statement will be deemed to be correct and accepted by you, unless you inform us of any discrepancies within the said prescribed period. For details please refer important notes overleaf.

DATE	TRANSACTION DETAILS	AMOUNT (Rs.)
06MAY	OPENING BALANCE CLG CHO 502022	30,555.72
	PURCHASES & INSTALLMENTS	4,895.77 CR
	Interest Rate applicable : 3.50% p.m. (42.00% p.a.)	
18MAY	4476 9299 8997 2283 CHANDRA SHEKHAR	2,478.05
	ASHIRWAD TRAVELS	
	6TH OF 6 INSTALLMENTS	
18MAY	ASHIRWAD TRAVELS	2,318.19
	3RD OF 12 INSTALLMENTS	
18MAY	ASHIRWAD TRAVELS - 65106 - 4	2,478.05 CR
	6TH OF 6 INSTALLMENTS	
18MAY	ASHIRWAD TRAVELS - 65112 - 5	2,318.19 CR
	3RD OF 12 INSTALLMENTS	
	ASHIRWAD TRAVELS INDORE IN	20,863.71
	TOTAL PURCHASE OUTSTANDING	4,796.24
	TOTAL CASH OUTSTANDING	0.00
	TOTAL BALANCE TRANSFER OUTSTANDING	0.00
	TOTAL LOAN OUTSTANDING	20,863.71
18MAY	NET OUTSTANDING BALANCE	25,659.95

## Get 3 Times the Reward Points



### Introducing Rewards Plus

Now earn 3 times the Reward points on all transactions made at Departmental stores, Grocery stores and Restaurants using your HSBC Classic Credit Card.

#### To register for this facility:

- SMS PLUS <last 4 digits of your HSBC Credit Card Number> to 575750 or
- Call our PhoneBanking Service Advisors

This facility comes at a nominal fee of Rs.150/- p.a.

For more details and terms and conditions, visit [www.hsbc.co.in](http://www.hsbc.co.in)

Paid Rs 4796.24  
by cheque no 330878  
to State Bank of India

Mr

Suresh

# Monthly Statement

SBI Card  
Make life simple

G S SHARMA  
TAPPY TRADERS  
I SUKHSHANTI NAGAR BENGALI CHOURAHA  
BICHOLI HAPSI ROAD  
INDORE  
452008



224

Statement Date	*Total Amount Due (Rs.)
20 May 2010	12,149.56
Payment Due Date	**Minimum Amount Due (Rs.)
09 Jun 10	2,273.81
Credit Limit (Rs.) (including cash)	Cash Limit (Rs.) (as part of credit limit)
15,000.00	6,000.00
Available Credit Limit (Rs.)	Available Cash Limit (Rs.)
4,365.16	4,365.16

Credit Card Number

4317 5755 5913 8160

## SHOP & SMILE POWER POINT SUMMARY

Opening Balance	Earned	Redeemed/Expired	Closing Balance	Power Points Expiring by
1248	+ 0	- 24	= 1224	30th Jun 2010 None

Date	Transaction Details	Amount (Rs.)*	Barcode
22/04/2010	ENCASH FEE (EXCL GST 84.46)	820.00 D	1st EMI
20/04/2010	Annual Fee Credit (EXCL GST 77.25)	750.00 C	2nd EMI
20/05/2010	TOTAL GST DEBIT FOR CURRENT STMT	78.14 D	3rd EMI
20/05/2010	PROTECTION PLUS PA PREMIUM	26.47 D	4th EMI
20/05/2010	PROTECTION PLUS/ADMIN (EXCL GST 2.06)	20.00 D	5th EMI
20/05/2010	PROTECTION PLUS/SBI LIFE-SURAKSHA PLUS	71.74 D	6th EMI
	Transactions for G S SHARMA		
21/04/2010	BT From CitiBank EXP 171010	9,619.00 D	
29/04/2010	PAYMENT RECEIVED CHEQUE NO 501339	127.00 C	
	Encash Transactions		
22/04/2010	TOTAL INTEREST ON EN OF RS 41000.00	13,530.00 D	
20/05/2010	EN EMI 01/36 (EXCL GST 68.87)	1,514.72 M	
22/04/2010	ENCASH DEBIT	41,000.00 D	

Convert your retail purchases into easy EMIs with Flexipay.

- EMI as low as Rs. 53 per Rs. 1,000
- Save on higher credit card interest rate
- Repay in flexible tenures of 6, 12 & 24 months
- Valid for transaction of Rs. 2,500 & above

How convert  
to EMIs within  
10-30 days  
of your purchase

To book Flexipay  
call 39020202 or 1860 180 1290  
(if calling from BSNL / MTNL lines)  
or log onto [www.sbicard.com](http://www.sbicard.com)

Term & Conditions apply

\*The Minimum Amount Due includes 100% of Government Service Tax (GST).

\*C = Credit; D = Debit; EN = Encash; FP = Flexipay; EMD = Easy Money Draft; BT = Balance Transfer; M = Monthly Installment

## ACCOUNT SUMMARY

Opening Balance (Rs.)	Purchases & other Debits (Rs.)	Payments, Reversals & other Credits (Rs.)	Total Outstanding (Rs.)
876.49	+ 65,165.35	- 877.00	= 65,164.84

## IMPORTANT MESSAGES

Encash Balance (Rs.)  
54,530.00

\*Amount required to be paid this month in order to avoid levying of finance charges (Please refer overleaf for charges).

\*\* To keep your credit card in good standing, you have the option of paying at least the Minimum Amount Due or any amount between the Minimum Amount Due and Total Amount Due, on or before the due date. The difference, if any, between the Total Amount Due and the Total Outstanding is the balance on the Flexipay plan. The Minimum Amount Due includes 100% of Government Service Tax (GST). Contents of this Statement will be considered correct if no error is reported within 20 days.

Please draw your cheque favouring "SBI Card No. 4317 5755 5913 8160" and ensure that you fill your name and telephone no. at the back of the cheque and drop it in your nearest drop box, else mail it to SBICPL, P.O. Bag No. 24 GPO, New Delhi, 110 001 by ordinary mail. See reverse for other important information.

There is a change in the fee structure from 1st June'10. Pls refer to the schedule of charges for the same.

**SONY.** Bring home your favourite Sony products at 0% interest for 6 months.

For more details visit [www.sbicard.com](http://www.sbicard.com)



## INCOME-TAX DEPARTMENT

## ACKNOWLEDGEMENT

Received with thanks from SHRI MUKESH SHARMA  
 a return of income and/or return of fringe benefits in Form No. ITR-4  
 for the Assessment Year 2009-10, having the following particulars:-

## PERSONAL INFORMATION

NAME	<u>SHRI MUKESH SHARMA</u>
PAN	<u>AYHPS9288F</u>
Flat/Door/Block No.	<u>PROP: M/S TAPPU TRADERS</u>
Name of Premises/Bldg/Village	
Road/Street/Post Office	
Area/Locality	<u>1, SUKHSANTI NAGAR,</u>
Town/City/District	<u>INDORE</u>
State	<u>MADHYA PRADESH</u>
Designation of Assessing Officer (Ward/Circle)	<u>ITO 2(2), INDORE</u>
Status Code	<u>01 Individual</u>
Original or Revised	<u>ORIGINAL</u>

F. C. U.  
SAMPLED

BPL W 52 2

## COMPUTATION OF INCOME AND TAX THEREON

1. Gross total income	1	164000
2. Deductions under chapter VI-A	2	14864
3. Total income	3	149140
3a. Current Year Loss (if any)	3a	NIL
4. Net tax payable	4	NIL
5. Interest payable	5	NIL
6. Total tax and interest payable	6	NIL
7. Taxes paid		
(a) Advance tax	7a	NIL
(b) TDS	7b	NIL
(c) TCS	7c	NIL
(d) Self-assessment tax	7d	NIL
(e) Total Taxes Paid (7a+7b+7c+7d)		
8. Tax Payable (6-7e)	7e	NIL
9. Refund (7e-6)	8	NIL
	9	NIL



## COMPUTATION OF FRINGE BENEFITS AND TAX THEREON

10. Value of fringe Benefits	10	N.A.
11. Total fringe benefit tax liability	11	N.A.
12. Total interest payable	12	N.A.
13. Total tax and interest payable	13	N.A.
14. Taxes Paid		
(a) Advance Tax	14a	N.A.
(b) Self-assessment Tax	14b	N.A.
(c) Total Taxes Paid (14a+14b)		100002308291
15. Tax Payable (13-14c)	14c	N.A.
16. Refund (14c-13)	15	N.A.
	16	N.A.

Seal and  
Signature of receiving Official

Receipt No.....  
Date.....

Proprietor

Shan

**Vishnav & Company**  
Tax Consultants

Tel.: 2526342

108, Sapna Chamber,  
12/1, South Tukoganj,  
Indore

Assessee Name: SHRI MUKESH SHARMA  
Father's Name: SHRI KAILASH CHANDRA SHARMA  
Address : PROP: M/S TAPPU TRADERS  
1, SUKHSANTI NAGAR,  
INDORE - 000000

Assessment Year : 2009-10	Residential Status : Resident
Previous Year : 01-04-2008 To 31-03-2009	Due Date of Return : 31/07/2009
PAN : AYHPS9288F	Municipal Ward : 62
Ward/Circle/Range: ITO 2(2), INDORE	(BPL W 52 2)
Status : 01 » Individual	Date of Birth : 18/11/1967

[11269]

Page: 1

**COMPUTATION OF INCOME**

Rs.      Rs.      Rs.

**PROFIT & GAINS OF BUSINESS or PROFESSION**

Net Estimated Income from Trading Business of Stone Supply.

164000  
-----  
164000

**SUMMARY OF TOTAL INCOME**

Profits & Gains of Business or Profession  
Own Business or Profession

164000

Rs: Deductions under chapter VI-A      GROSS TOTAL INCOME      164000

Deduction u/s 80-C	4000	4000
School/College Tuition Fee paid for Child	4000	4000
Life Insurance Premium (LIP)	10864	10864
Allowable Deduction u/s 80-C	-----	14864

Total Deductions under chapter VI-A      (-) 14864

<u>NET TOTAL INCOME</u>	149136
<u>ROUNDED OFF</u>	149140

**CALCULATION OF TAX**

Tax on Total Income      NIL

Net Tax Payable      NIL

**LIST OF DOCUMENTS ATTACHED**

(a) Computation of Income & Tax	1	(b) Life Insurance Premium Receipt	1
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*Ram*      *OSV*  
*Ram Agnihotri*      *includes*  
*Proprietor*

*Shan*

**Vaishnav & Company**  
Tax Consultants

Tel.: 2526342  
108, Sapna Chamber,  
12/1, South Tukoganj,  
Indore

Assessee Name: **SHRI MUKESH SHARMA**  
Father's Name: **SHRI KAILASH CHANDRA SHARMA**

Assessment Year : 2009-10  
[11269]

Previous Year : 01-04-2008 To 31-03-2009

Page: 1

**TRADING ACCOUNT**  
As on 31.03.09

Particular	Amount	Particular	Amount
Opening Stock	84745.00	Sales	1348750.00
Purchases	1154870.00	Closing Stock	142919.00
Gross Profit	252054.00		
	1491669.00		1491669.00

**PROFIT & LOSS ACCOUNT**  
For the Year Ending 31.03.09

Particular	Amount	Particular	Amount
A/c salary	18000.00	Gross Profit tfd. from	252054.00
Salary to Staff	36000.00		
Conveyance Expenses	6154.00		
Electricity Expenses	5452.00		
Shop Rent	12000.00		
Shop exp.	3485.00		
Legal Exp. & Advisor's Fee	1500.00		
Printin & Stationary	1512.00		
Postage & Telegram	351.00		
Chowkidary Expenses	3600.00		
Net Profit	164000.00		
	252054.00		252054.00

**BALANCE SHEET**  
As on 31.03.09

Liabilities	Amount	Assets	Amount
Capital A/cs.	386890.00	Investment in Business	243125.00
		Sundry Debtors	125000.00
		Cash in hand/Bank	18765.00
	386890.00		386890.00

*Sharma*

*For Aagrika Associates*

*Proprietor*

*Jain*

Assessment Year 2009-10

SHRI MUKESH SHARMA

Page: 2

STATEMENT OF AFFAIRS  
As on 31.03.2009

Particular	Amount	Amount	Particular	Amount	Amount
Investment in Business	243125.00		Opening Balance	317750.00	
Sundry Debtors	125000.00		Income As Above	149140.00	
Cash in Hand/Bank	18765.00				466890.00
		386890.00	WITHDRAWALS		-80000.00
					386890.00

*Sharma*

*Sharma*

For Agrika Associates  
*Proprietor*

## Government of India



## INCOME-TAX DEPARTMENT

## ACKNOWLEDGEMENT

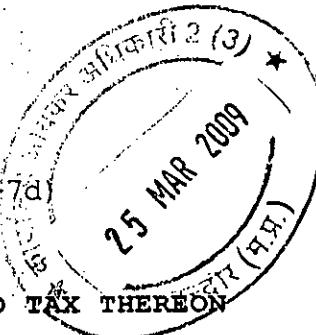
Received with thanks from SHRI MUKESH SHARMA  
 a return of income and/or return of fringe benefits in Form No. ITR-4  
 for the Assessment Year 2008-09, having the following particulars:-

## PERSONAL INFORMATION

NAME	<b>SHRI MUKESH SHARMA</b>	<b>F. C. U. SAMPLED</b>
PAN	<b>AYHPS9288F</b>	
Flat/Door/Block No.	<b>PROP: M/S TAPPU TRADERS</b>	
Name of Premises/Bldg/Village Road/Street/Post Office		
Area/Locality	<b>1, SUKHSANTI NAGAR,</b>	
Town/City/District	<b>INDORE</b>	
State	<b>MADHYA PRADESH</b>	
Designation of Assessing Officer (Ward/Circle)	<b>ITO 2(2), INDORE</b>	
	<b>BPL W 52 2</b>	

## COMPUTATION OF INCOME AND TAX THEREON

1. Gross total income	<b>124850</b>
2. Deductions under chapter VI-A	<b>14864</b>
3. Total income	<b>109990</b>
3a. Current Year Loss (if any)	<b>NIL</b>
4. Net tax payable	<b>NIL</b>
5. Interest payable	<b>NIL</b>
6. Total tax and interest payable	<b>NIL</b>
7. Taxes paid	<b>NIL</b>
(a) Advance tax	<b>NIL</b>
(b) TDS	<b>NIL</b>
(c) TCS	<b>NIL</b>
(d) Self-assessment Tax	<b>NIL</b>
(e) Total Taxes Paid (7a+7b+7c+7d)	<b>NIL</b>
8. Tax Payable (6-7e)	<b>NIL</b>
9. Refund (7e-6)	<b>NIL</b>



## COMPUTATION OF FRINGE BENEFITS AND TAX THEREON

10. Value of fringe Benefits	<b>N.A.</b>
11. Total fringe benefit tax liability	<b>N.A.</b>
12. Total interest payable	<b>N.A.</b>
13. Total tax and interest payable	<b>N.A.</b>
14. Taxes Paid	<b>N.A.</b>
(a) Advance Tax	<b>N.A.</b>
(b) Self-assessment Tax	<b>N.A.</b>
(c) Total Taxes Paid (14a+14b)	<b>N.A.</b>
15. Tax Payable (13-14c)	<b>N.A.</b>
16. Refund (14c-13)	<b>N.A.</b>

Receipt No.....  
 Date.....

Seal and  
 Signature of receiving Official

ru KITRET info@keyproplus.com 11269 Vaishnav & Company 2526342

*Sharma*  
*Sharma*

*Jain*  
*Eon Agnika Associates*

*Proprietor*

**yaishnav & Company**  
Tax Consultants

Tel.: 2526342  
108, Sapna Chamber,  
12/1, South Tukoganj,  
Indore

Assessee Name: SHRI MUKESH SHARMA  
Father's Name: SHRI KAILASH CHANDRA SHARMA  
Address : PROP: M/S TAPPU TRADERS  
1, SUKHSANTI NAGAR,  
INDORE

Assessment Year : 2008-09 Residential Status : Resident  
Previous Year : 01-04-2007 To 31-03-2008 Due Date of Return : 31/07/2008  
PAN : AYHPS9288F Municipal Ward : 62  
Ward/Circle/Range: ITO 2(2), INDORE (BPL W 52 2)  
Status : 01 » Individual Date of Birth : 18/11/1967

[11269]

Page: 1

Rs.              Rs.              Rs.  
**COMPUTATION OF INCOME**

**PROFIT & GAINS OF BUSINESS or PROFESSION**

Net Estimated Income from Trading Business of Stone Supply.	124850	-----	124850
-------------------------------------------------------------	--------	-------	--------

**SUMMARY OF TOTAL INCOME**

Profits & Gains of Business or Profession Own Business or Profession	124850
<b>GROSS TOTAL INCOME</b>	124850

**Less: Deductions under chapter VI-A**

Deduction u/s 80-C School/College Tuition Fee paid for Child	4000	4000
Life Insurance Premium (LIP)	10864	10864
Allowable Deduction u/s 80-C	-----	14864
<b>Total Deductions under chapter VI-A</b>	(-) 14864	(-) 14864
<b>NET TOTAL INCOME</b>	109986	109986
<b>ROUNDED OFF</b>	109990	109990

**CALCULATION OF TAX**

Tax on Total Income	NIL
<b>Net Tax Payable</b>	NIL

**LIST OF DOCUMENTS ATTACHED**

(a) Computation of Income & Tax	1	(b) Life Insurance Premium Receipt	1
---------------------------------	---	------------------------------------	---

*Sharma*  
Raj Agrika Associates  
Proprietor

*Sharma*

Assessee Name: **SHRI MUKESH SHARMA**  
Father's Name: **SHRI KAILASH CHANDRA SHARMA**

Assessment Year : 2008-09  
[11269]

Previous Year : 01-04-2007 To 31-03-2008

Page: 1

**TRADING ACCOUNT**  
As on 31.03.08

Particular	Amount	Particular	Amount
Opening Stock	158450.00	Sales	1258475.00
Purchases	958245.00	Closing Stock	84745.00
Gross Profit	226525.00		
	1343220.00		1343220.00

**PROFIT & LOSS ACCOUNT**  
For the Year Ending 31.03.08

Particular	Amount	Particular	Amount
A/c salary	18000.00	Gross Profit tfd. from	226525.00
Salary to Staff	36000.00		
Conveyance Expenses	7254.00		
Electricity Expenses	6582.00		
Shop Rent	12000.00		
Shop exp.	3548.00		
Legal Exp. & Advisor's Fee	1500.00		
Printin & Stationary	2540.00		
Postage & Telegram	250.00		
Chowkidary Expenses	3600.00		
Travelling Expenses	10401.00		
Net Profit	124850.00		
	226525.00		226525.00

**BALANCE SHEET**  
As on 31.03.08

Liabilities	Amount	Assets	Amount
Capital A/cs	317750.00	Investment in Business	178195.00
		Sundry Debtors	125000.00
		Cash in hand/Bank	14555.00
	317750.00		317750.00

For Agrika Associates  
S&V

Proprietor

Donar

## INCOME-TAX DEPARTMENT

## ACKNOWLEDGEMENT

Received with thanks from **SHRI MUKESH SHARMA**  
 a return of income and/or return of fringe benefits in **Form No. ITR-4**  
 for the Assessment Year **2007-08**, having the following particulars:-

## PERSONAL INFORMATION

NAME	<b>SHRI MUKESH SHARMA</b>
PAN	<b>AYHTS9288F</b>
Flat/Door/Block No.	<b>PROP: M/S TAPPU TRADERS</b>
Name of Premises/Bldg/Village	
Road/Street/Post Office	
Area/Locality	
Town/City/District	
State	



## COMPUTATION OF INCOME AND TAX THEREON

1. Gross total income	<b>114850</b>
2. Deductions under chapter VI-A	<b>14864</b>
3. Total income	<b>99990</b>
4. Net tax payable	<b>NIL</b>
5. Interest payable	<b>NIL</b>
6. Total tax and interest payable	<b>NIL</b>
7. Taxes paid	
(a) Advance tax	<b>NIL</b>
(b) TDS	<b>NIL</b>
(c) TCS	<b>NIL</b>
(d) Self-assessment tax	<b>NIL</b>
(e) Total Taxes Paid (7a+7b+7c+7d)	<b>NIL</b>
8. Tax Payable (6-7e)	<b>NIL</b>
9. Refund (7e-6)	<b>NIL</b>

## COMPUTATION OF FRINGE BENEFITS AND TAX THEREON

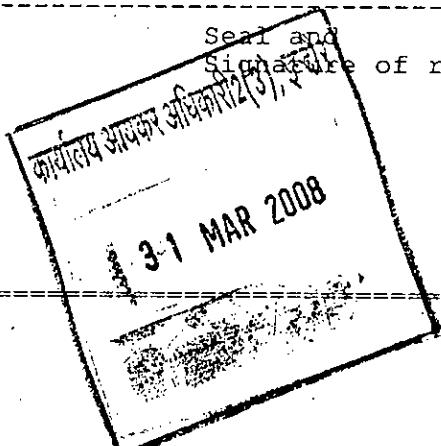
10. Value of fringe Benefits	<b>N.A.</b>
11. Total fringe benefit tax liability	<b>N.A.</b>
12. Total interest payable	<b>N.A.</b>
13. Total tax and interest payable	<b>N.A.</b>
14. Taxes Paid	
(a) Advance Tax	<b>N.A.</b>
(b) Self-assessment Tax	<b>N.A.</b>
(c) Total Taxes Paid (14a+14b)	<b>N.A.</b>
15. Tax Payable (13-14c)	<b>N.A.</b>
16. Refund (14c-13)	<b>N.A.</b>

000231248

Receipt No.....  
Date.....

Seal and

Signature of receiving Official



OSV  
 For Aagrika Agro Services  
 Proprietor

Sarma  
 Sarmel  
 Sarmel

Tax Consultants

108, Sapna Chamber,  
12/1, South Tukoganj,  
Indore

Assessee Name: **SHRI MUKESH SHARMA**  
Father's Name: **SHRI KAILASH CHANDRA SHARMA**  
Address : PROP: M/S TAPPU TRADERS

Assessment Year : 2007-08 Residential Status : Resident  
Previous Year : 01-04-2006 To 31-03-2007 Due Date of Return : 31/07/2007  
PAN : AYHTS9288P Municipal Ward : 62  
Ward/Circle/Range: ITO 2(2), INDORE (BPL W 52 2)  
Status : 01 Individual Date of Birth : 18/11/1967  
Bank A/c Details : A/c# 3-C,2341 Bank: Indore Premire Co-Op.Bank Ltd. bangali chouraha branch ind  
MICR Code: SB

[11269]

Page: 1

**COMPUTATION OF INCOME**

**PROFIT & GAINS OF BUSINESS or PROFESSION**

Net Estimated Income from Trading Business of Stone Supply.

114850

----- 114850

**SUMMARY OF TOTAL INCOME**

Profits & Gains of Business or Profession  
Own Business or Profession

114850

Less: Deductions under chapter VI-A **GROSS TOTAL INCOME** 114850

Deduction u/s 80-C

School/College Tuition Fee paid for Child 4000  
4000

Life Insurance Premium (LIP) 10864  
Allowable Deduction u/s 80-C ----- 14864

Total Deductions under chapter VI-A

(-) 14864

**NET TOTAL INCOME**  
**ROUNDED OFF**

99986

99990

**CALCULATION OF TAX**

ax on Total Income

NIL

Net Tax Payable

NIL

**LIST OF DOCUMENTS ATTACHED**

a) Computation of Income & Tax 1 (b) Life Insurance Premium Receipt 1

*Mukesh*  
*Sharma*

*Sharma*  
*OSV*  
*For Agrika Associates*  
*Proprietor*

**SHRI MUKESH SHARMA**

Assessment Year 2007-08

Page: 2

**STATEMENT OF AFFAIRS  
As on 31.03.2007**

Particular	Amount	Amount	Particular	Amount	Amount
Investment in Business	161110.00		Opening Balance	247770.00	
Sundry Debtors	112000.00		Income As Above	99990.00	
Cash in Hand/Bank	14650.00			-----	347760.00
	-----	287760.00	WITHDRAWALS		-60000.00
		287760.00			287760.00

Mukesh  
Sharma  
Sharma

Sharma  
Sharma

03/04/2007  
For P. S. Sharma  
Prop.

## Government of India



## INCOME-TAX DEPARTMENT

## ACKNOWLEDGEMENT

ceived with thanks from **SHRI CHANDAR SHEKHAR SHARMA**  
 return of income and/or return of fringe benefits in Form No. ITR-4  
 for the Assessment Year 2009-10, having the following particulars:-

## PERSONAL INFORMATION

NAME	<b>SHRI CHANDAR SHEKHAR SHARMA</b>	
PAN	<b>AYHPS9289E</b>	
Flat/Door/Block No.	<b>A</b>	
Name of Premises/Bldg/Village	<b>SUKHA SHANTI NAGAR,</b>	
Road/Street/Post Office		
Area/Locality	<b>NERA BANGALI COLONY CHOURAHAA,</b>	
Town/City/District	<b>INDORE</b>	
State		
Signature of Assessing Officer (Ard/Circle)	<b>ITO 2(2), INDORE</b>	<b>BPL W 52 2</b>
Status Code	<b>01 Individual</b>	
Original or Revised	<b>ORIGINAL</b>	

## COMPUTATION OF INCOME AND TAX THEREON

1. Gross total income	1	<b>223974</b>
2. Deductions under chapter VI-A	2	<b>54330</b>
3. Total income	3	<b>169640</b>
3a. Current Year Loss (if any)	3a	<b>NIL</b>
4. Net tax payable	4	<b>2023</b>
5. Interest payable	5	<b>160</b>
6. Total tax and interest payable	6	<b>2183</b>
7. Taxes paid		
(a) Advance tax	7a	<b>NIL</b>
(b) TDS	7b	<b>NIL</b>
(c) TCS	7c	<b>NIL</b>
(d) Self-assessment tax	7d	<b>2180</b>
(e) Total Taxes Paid (7a+7b+7c+7d)	7e	<b>2180</b>
Tax Payable (6-7e)	8	<b>NIL</b>
9. Refund (7e-6)	9	<b>NIL</b>

## COMPUTATION OF FRINGE BENEFITS AND TAX THEREON

10. Value of fringe Benefits	10	<b>N.A.</b>
11. Total fringe benefit tax liability	11	<b>N.A.</b>
12. Total interest payable	12	<b>N.A.</b>
13. Total tax and interest payable	13	<b>N.A.</b>
14. Taxes Paid		
(a) Advance Tax	14a	<b>N.A.</b>
(b) Self-assessment Tax	14b	<b>N.A.</b>
(c) Total Taxes Paid (14a+14b)	14c	<b>N.A.</b>
15. Tax Payable (13-14c)	15	<b>N.A.</b>
16. Refund (14c-13)	16	<b>N.A.</b>

Seal and  
Signature of receiving Official

23/03/2010

Keyproplus Associates

Receipt No.....  
Date.....

Assessee Name: SHRI CHANDAR SHEKHAR SHARMA  
Father's Name: SHRI KAILASH CHANDRA SHARMA  
Address : A, SUKHA SHANTI NAGAR,  
NERA BANGALI COLONY CHOURAHA,  
INDORE - 000000

Assessment Year : 2009-10 Residential Status : Resident  
Previous Year : 01-04-2008 To 31-03-2009 Due Date of Return : 31/07/2009  
PAN : AYHPS9289E Municipal Ward : 62  
Ward/Circle/Range: ITO 2(2), INDORE (BPL W 52 2)  
Status : 01 » Individual Date of Birth : 04/01/1963

[11268]

Page: 1

Rs.                    Rs.                    Rs.  
**COMPUTATION OF INCOME**

PROFIT & GAINS OF BUSINESS or PROFESSION

Net Estimated Income from Building Material supply.	224500
Less: Deductions/Expenses claimed Depreciation as per Statement	(-) 1027
	-----
	223473

INCOME FROM OTHER SOURCES

INCOME FROM INTEREST

Interest from S/B and Notified Companies Punjab National Bank	501
	---
	501

**SUMMARY OF TOTAL INCOME**

Profits & Gains of Business or Profession Own Business or Profession	223473
Income from Other Sources	
Income from Interests	501
	---
	501

GROSS TOTAL INCOME                            223974

Less: Deductions under chapter VI-A

Deduction u/s 80-C	
Life Insurance Premium (LIP)	21330
Future Ger. Insurance Co.	8000
Max Newyork Life Insurance	15000
HDFC Life Insurance	10000
Allowable Deduction u/s 80-C	54330

Total Deductions under chapter VI-A                            (-) 54330

<u>NET TOTAL INCOME</u>	169644
<u>ROUNDED OFF</u>	169640

**CALCULATION OF TAX**

Tax on Total Income	1964
Add: Education Cess.... @ 2.00%	39
Secondary & Higher Edu.Cess.... @ 1.00%	20

For Agrika Associates  
Proprietor

Assessee Name: SHRI CHANDAR SHEKHAR SHARMA  
Father's Name: SHRI KAILASH CHANDRA SHARMA

Assessment Year : 2009-10  
[11268]

Previous Year : 01-04-2008 To 31-03-2009

Page: 1

TRADING ACCOUNT  
As on 31.03.09

Particular	Amount	Particular	Amount
Opening Stock	65037.00	Sales	1244587.00
Purchases	921548.00	Closing Stock	33896.00
Gross Profit	291898.00		
	1278483.00		1278483.00

PROFIT & LOSS ACCOUNT  
For the Year Ending 31.03.09

Particular	Amount	Particular	Amount
A/c salary	6000.00	Gross Profit tfd. from	291898.00
Salary to Staff	24000.00		
Conveyance Expenses	7154.00		
Electricity Expenses	6215.00		
shop rent	6000.00		
Shop exp.	3158.00		
Legal Exp.& Advisor's Fee	1500.00		
Stationery & Printing	1972.00		
Postage & Telegram	254.00		
Chowkidary Expenses	3600.00		
Travelling Expenses	7545.00		
Net Profit	224500.00		
	291898.00		291898.00

BALANCE SHEET  
As on 31.03.09

Liabilities	Amount	Assets	Amount
Capital A/cs	483780.00	Investment in Business	345105.00
		Sundry Debtors	115000.00
		Motorcycle	4107.00
		Cash in hand/Bank	19568.00
	483780.00		483780.00

*Sonam  
Sunita*

For Agnika Associates  
OLV

Proprietor

- Rs.      - Rs.      - Rs.

2023

Add: Interest u/s 234-A for 8 months @1.00%	160
---------------------------------------------	-----

<u>Net Tax Payable</u>	2183
<u>ROUNDED OFF</u>	2180

#### LIST OF DOCUMENTS ATTACHED

(a) Computation of Income & Tax	1	(b) Self Assessment challan receipt	1
(c) Life Insurance Premium Receipt	1		

#### DEPRECIATION CHART

##### Under Head Profit & Gains of Business or Profession

BLOCK OF ASSETS	Depreciation Rate (%)	WrittenDown Value As on 01-04-2008	Total Depreciation Value	WrittenDown Value As On 31-03-2009
MOTOR CYCLE	20.00	5134	5134	1027
T O T A L		5134	5134	1027
				4107

#### STATEMENT OF AFFAIRS As on 31.03.2009

Particular	Amount	Amount	Particular	Amount	Amount
Motor Cycle	4107.00		Opening Balance	394140.00	
Investment in Business	345105.00		Income As Above	169640.00	
Sundry Debtors	115000.00				563780.00
Cash in Hand/bank	19568.00		WITHDRAWALS		-80000.00
	-----	483780.00			
		483780.00			483780.00

*Same Same*  
*For Aagnika Associates*  
*Proprietor*



## INCOME-TAX DEPARTMENT



## ACKNOWLEDGEMENT

Received with thanks from **SHRI CHANDAR SHEKHAR SHARMA**  
 a return of income and/or return of fringe benefits in **Form No. ITR-4**  
 for the Assessment Year **2008-09**, having the following particulars:-

## PERSONAL INFORMATION

NAME	<b>SHRI CHANDAR SHEKHAR SHARMA</b>
PAN	<b>AYHPS9289E</b>
Flat/Door/Block No.	<b>A</b>
Name of Premises/Bldg/Village	<b>SUKHA SHANTI NAGAR,</b>
Road/Street/Post Office	
Area/Locality	<b>NERA BANGALI COLONY CHOURAHA,</b>
Town/City/District	<b>INDORE</b>
State	
Designation of Assessing Officer (Ward/Circle)	<b>ITO 2 (2), INDORE</b>
	<b>BPL W 52 2</b>

## COMPUTATION OF INCOME AND TAX THEREON

1. Gross total income	<b>178293</b>
2. Deductions under chapter VI-A	<b>70330</b>
3. Total income	<b>107960</b>
3a. Current Year Loss (if any)	<b>NIL</b>
4. Net tax payable	<b>NIL</b>
5. Interest payable	<b>NIL</b>
6. Total tax and interest payable	<b>NIL</b>
7. Taxes paid	
(a) Advance tax	<b>NIL</b>
(b) TDS	<b>NIL</b>
(c) TCS	<b>NIL</b>
(d) Self-assessment tax	<b>NIL</b>
(e) Total Taxes Paid (7a+7b+7c+7d)	<b>NIL</b>
8. Tax Payable (6-7e)	<b>NIL</b>
9. Refund (7e-6)	<b>NIL</b>

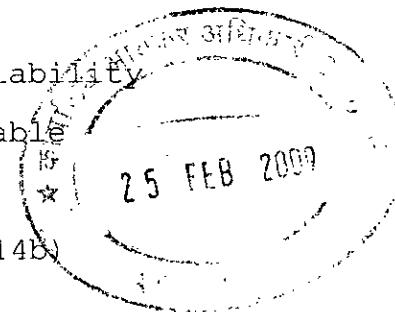
**0002311221**

## COMPUTATION OF FRINGE BENEFITS AND TAX THEREON

10. Value of fringe Benefits	<b>N.A.</b>
11. Total fringe benefit tax liability	<b>N.A.</b>
12. Total interest payable	<b>N.A.</b>
13. Total tax and interest payable	<b>N.A.</b>
14. Taxes Paid	
(a) Advance Tax	<b>N.A.</b>
(b) Self-assessment Tax	<b>N.A.</b>
(c) Total Taxes Paid (14a+14b)	<b>N.A.</b>
15. Tax Payable (13-14c)	<b>N.A.</b>
16. Refund (14c-13)	<b>N.A.</b>

Receipt No.....  
 Date.....

Seal and  
 Signature of receiving Official



**Vaishnav & Company**

Tax Consultants

Tel.: 2526341

108, Sapna Chamber,  
12/1, South Tukoganj,  
Indore

Assessee Name: **SHRI CHANDAR SHEKHAR SHARMA**  
 Father's Name: **SHRI KAILASH CHANDRA SHARMA**  
 Address : A, SUKHA SHANTI NAGAR,  
 NERA BANGALI COLONY CHOURAHA,  
 INDORE

Assessment Year : <b>2008-09</b>	Residential Status : Resident
Previous Year : <b>01-04-2007 To 31-03-2008</b>	Due Date of Return : <b>31/07/2008</b>
PAN : <b>AYHPS9289E</b>	Municipal Ward : <b>62</b>
Ward/Circle/Range: <b>ITO 2(2), INDORE</b>	(BPL W. 52 2)
Status : <b>01 » Individual</b>	Date of Birth : <b>04/01/1963</b>

[11268]

Page: 1

Rs.      Rs.      Rs.

**COMPUTATION OF INCOME**PROFIT & GAINS OF BUSINESS or PROFESSION

Net Estimated Income from Building Material supply.	179500
Less: Deductions/Expenses claimed Depreciation as per Statement	(-) 1284
	-----
	178216

INCOME FROM OTHER SOURCESINCOME FROM INTEREST

Interest from S/B and Notified Companies Punjab National Bank	77
	---
	77

**SUMMARY OF TOTAL INCOME**

Profits & Gains of Business or Profession Own Business or Profession	178216
Income from Other Sources	
Income from Interests	77
	---
	77

GROSS TOTAL INCOME

178293

Less: Deductions under chapter VI-A

Deduction u/s 80-C	
School/College Tuition Fee paid for Child MAYANK SHARMA	14000
Life Insurance Premium (LIP)	21330
ICICI Prudential	20000
Max Newyork Life Insurance	15000
Allowable Deduction u/s 80-C	-----
	70330
Total Deductions under chapter VI-A	(-) 70330
	-----
NET TOTAL INCOME	107963
ROUNDED OFF	107960
	=====

*Sharma*

Rs. Rs. RS.

**CALCULATION OF TAX**

Tax on Total Income NIL

Net Tax Payable NIL**LIST OF DOCUMENTS ATTACHED**

(a) Computation of Income &amp; Tax 1 (b) Life Insurance Premium Receipt 1

**DEPRECIATION CHART****Under Head Profit & Gains of Business or Profession**

BLOCK OF ASSETS	Depreciation Rate (%)	WrittenDown Value As on 01-04-2007	Total Depreciation Value	WrittenDown Amount Value As On 31-03-2008
MOTOR CYCLE	20.00	6418	6418	1284
T O T A L		6418	6418	1284
				5134

**STATEMENT OF AFFAIRS  
As on 31.03.2008**

Particular	Amount	Amount	Particular	Amount	Amount
Motor Cycle	5134.00		Opening Balance	366180.00	
Investment in Business	232790.00		Income As Above	107960.00	
Sundry Debtors	113500.00		WITHDRAWALS		474140.00
Cash at Bank	23432.00				-80000.00
Cash in Hand	19284.00				
		394140.00			
		394140.00			394140.00

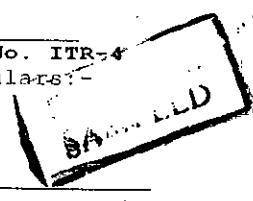
## INCOME-TAX DEPARTMENT

## ACKNOWLEDGEMENT

Received with thanks from SHRI CHANDAR SHEKHAR SHARMA  
 a return of income and/or return of fringe benefits in Form No. ITR-4  
 for the Assessment Year 2007-08, having the following particulars:-

## PERSONAL INFORMATION

NAME	SHRI CHANDAR SHEKHAR SHARMA
PAN	AYHPS9289E
Flat/Door/Block No.	A
Name of Premises/Bldg/Village	SUKHA SHANTI NAGAR,
Road/Street/Post Office	NERA BANGALI COLONY CHOURAH,
Area/Locality	
Town/City/District	INDORE
State	



## COMPUTATION OF INCOME AND TAX THEREON

1. Gross total income	141246
2. Deductions under chapter VI-A	41251
3. Total income	100000
4. Net tax payable	NIL
5. Interest payable	NIL
6. Total tax and interest payable	NIL
7. Taxes paid	
(a) Advance tax	NIL
(b) TDS	NIL
(c) TCS	NIL
(d) Self-assessment tax	NIL
(e) Total Taxes Paid (7a+7b+7c+7d)	NIL
8. Tax Payable (6-7e)	NIL
9. Refund (7e-6)	NIL

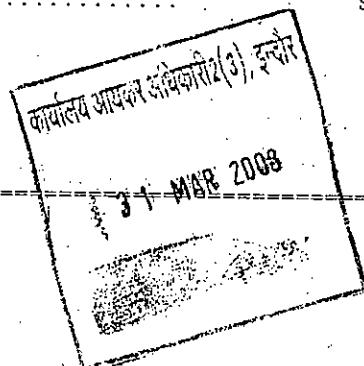
## COMPUTATION OF FRINGE BENEFITS AND TAX THEREON

10. Value of fringe Benefits	N.A.
11. Total fringe benefit tax liability	N.A.
12. Total interest payable	N.A.
13. Total tax and interest payable	N.A.
14. Taxes Paid	
(a) Advance Tax	N.A.
(b) Self-assessment Tax	N.A.
(c) Total Taxes Paid (14a+14b)	N.A.
15. Tax Payable (13-14c)	N.A.
16. Refund (14c-13)	N.A.

Receipt No.....  
 Date:.....

Seal and  
 Signature of receiving Official

000231249



*S. Agri  
S. Agri*

OSV  
*Eas. Agrika Associates*  
 Proprietor

31 MAR 2008

Tax Consultants

12/1 T-100, Indore  
Indore

Assessee Name: SHRI CHANDAR SHEKHAR SHARMA  
Father's Name: SHRI KAILASH CHANDRA SHARMA  
Address : A, SUKHA SHANTI NAGAR,  
NERA BANGALI COLONY CHOURAHAN,  
INDORE

Assessment Year : 2007-08 Residential Status : Resident  
Previous Year : 01-04-2006 To 31-03-2007 Due Date of Return : 31/07/2007  
PAN : AVHPS9289E Municipal Ward : 62  
Ward/Circle/Range: ITO 2(2), INDORE (BPL W 52 2)  
Status : 01 Individual Date of Birth : 04/01/1963  
Bank A/c Details : A/c 16560 Bank: Punjab National Bank Manorma gani, Indore

[11268]

Page:

Rs.      Rs.      Rs.

COMPUTATION OF INCOME

PROFIT & GAINS OF BUSINESS or PROFESSION

Net Estimated Income from Building Material supply.	142850
Less: Deductions/Expenses claimed Depreciation as per Statement	(-) 1604

SUMMARY OF TOTAL INCOME

Profits & Gains of Business or Profession Own Business or Profession	141246	
Less: Deductions under chapter VI-A	GROSS TOTAL INCOME	141246

Deduction u/s 80-C	
School/College Tuition Fee paid for Child MAYANK SHARMA	6675
Life Insurance Premium (LIP)	32176
Allowable Deduction u/s 80-C	3880
Deduction u/s 80-D	
Medical Insurance Premium	2400
Allowable Deduction u/s 80-D	2400
Total Deductions under chapter VI-A	

NET TOTAL INCOME  
ROUNDED OFF

53193  
00000

CALCULATION OF TAX

Tax on Total Income NIL

Net Tax Payable

LIST OF DOCUMENTS ATTACHED

(a) Computation of Income & Tax 1 (b) Life Insurance Premium Receipt 1  
(c) Medical Insurance Premium Recpt. 1

*S. Jaiswal*

*Ramna*

*Eon Agrika Associates*  
*OSV*  
*Proprietor*

Rs. Rs. Rs.

## DEPRECIATION CHART

Under Head Profit &amp; Gains of Business or Profession

BLOCK OF ASSETS	Depreciation Rate (%)	Written Down Value As on 01-04-2006	Total Depreciation		Written Down Value As On 31-03-2007
			Value	Amount	
MOTOR CYCLE	20.00	8022	8022	1604	6418
T O T A L		8022	8022	1604	6418

STATEMENT OF AFFAIRS  
As on 31.03.2007

Particular	Amount	Amount	Particular	Amount	Amount
Motor Cycle	6418.00		Opening Balance	326180.00	
Investment in Business	230390.00		Income As Above	100000.00	
Sundry Debtors	113500.00		-----	-----	426180.00
Cash in Hand/Bank	15872.00		WITHDRAWALS	-60000.00	
-----	366180.00		-----	-----	366180.00

*Sharma**Sharma**For Agrika Initiates**OSV*  
*Purielop*

- ए.टी.एम. सह डेबिट कार्ड सुविधा का अधिक से अधिक लाभ उठाएँ।
- ए.टी.एम. सह डेबिट कार्ड प्रथम वर्ष निःशुल्क जारी किया जाता है।
- स्टेट बैंक ग्रुप के 7000 एवं अन्य बैंक के 8000 से अधिक ए.टी.एम. केन्द्रों पर आहरण सुविधा।
- कार्ड जेब में रखें, चिन्तामुक्त खरीददारी का आनन्द लें।
- न्यूनतमं राशि एवं इस राशि के न बनाए रखने पर लगने वाले अर्थदण्ड की जानकारी शाखा/बैंक की वेबसाइट <http://www.indorebank.org> पर उपलब्ध है।

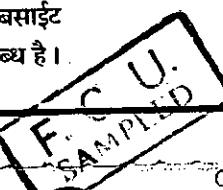
● Enjoy benefits of ATM-cum-Debit Card.

● ATM-cum-Debit Card issued first year free of cost.

● Draw Cash at over 7000 networked ATM of State Bank Group and over 8000 ATM's of other Banks.

● Keep card in pocket, and enjoy tension free shopping.

● Information on minimum Balance required to be maintained & penalty for non-maintenance thereof, is available at the Branch/Bank's website  
<http://www.indorebank.org>



CONTINUATION

## STATE BANK OF INDORE

24/10/2008 1501050 30412  
GOYAL NAGAR, INDORE ( 30412 )  
FRIENDS HOUSE ( 2595014 )  
Mode of Operation : SINGLE  
Nom. Reg No :  
Date of Issue: 24/10/2008

CHANDRA SHEKHAR SHARMA

161-TELEPHONE NAGAR, INDORE

INDORE 452018

बचत खाता पास बुक

SAVINGS BANK ACCOUNT PASS BOOK

153001317505

खाता सं::

A/c. No.:

शाखा प्रबंधक  
Br. Manager

For Agrika Associates  
Proprietor

Sonu

Sonu

Sonu

## Carried Forward

3973.10Cr

दिनांक DATE	विवरण PARTICULARS	चेक नं. CHEQUE NO.	आहारित राशि AMT. DRAWN	जमा की गई राशि AMT. DEPOSITED	खाता शेष BALANCE
					INR
	Brought Forward		3973.10Cr		
22/01/09	Deposit by BY CASH		2600.00		6573.10Cr
	Uncl Bal: 0.00 Clr Bal: 6573.10 Cr;+MOD BAL: 6573.10Cr ( Control: 1101275 30412 53001317505 24/01/09)				
24/01/09	CSH DEP		3000.00		9573.10Cr
	Uncl Bal: 0.00 Clr Bal: 9573.10 Cr;+MOD BAL: 9573.10Cr ( Control: 1101275 30412 53001317505 04/02/09)				
27/01/09	HDFC	640100	2878.00		6695.10Cr
28/01/09	INDIA	664264	5555.00		1140.10Cr
28/01/09	CSH DEP		12000.00		13140.10Cr
	Uncl Bal: 0.00 Clr Bal: 13140.10 Cr;+MOD BAL: 13140.10Cr ( Control: 1101275 30412 53001317505 10/02/09)				
04/02/09	MICR SB CHQ		40.00		13100.10Cr
05/02/09	ECS-SeqNo:2003601567		4949.00		8151.10Cr
09/02/09	DISHONOUR CHEQ		75.00		8076.10Cr
	Uncl Bal: 0.00 Clr Bal: 8076.10 Cr;+MOD BAL: 8076.10Cr ( Control: 2201410 30133 53001317505 11/02/09)				
10/02/09	OWN CHQ XFER DP	523003	8000.00		16076.10Cr
	Uncl Bal: 0.00 Clr Bal: 16076.10 Cr;+MOD BAL: 16076.10Cr ( Control: 1101275 30412 53001317505 16/02/09)				
	Uncl Bal: 0.00 Clr Bal: 16076.10 Cr;+MOD BAL: 16076.10Cr ( Control: 1101275 30412 53001317505 05/03/09)				
18/02/09	AXIS	558051	12000.00		4076.10Cr
25/02/09	HDFC	664273	2878.00		1198.10Cr
28/02/09	CR INT CR		25.00		1223.10Cr
03/03/09	CSH DEP		5000.00		6223.10Cr
	Uncl Bal: 0.00 Clr Bal: 6223.10 Cr;+MOD BAL: 6223.10Cr ( Control: 1101275 30412 53001317505 19/03/09)				
05/03/09	ECS-SeqNo:2003795193		4949.00		1274.10Cr

For Agrika Associates  
Proprietor

Sharma  
Rajendra  
Sarne

दिनांक DATE	विवरण PARTICULARS	चेक नं. CHEQUE NO.	आहरित राशि AMT. DRAWN	जमा की गई राशि AMT. DEPOSITED	खाता स्थेष. BALANCE लघु स्थिता. INITIALS
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( Control: 1801039 30412 53001317505 08/05/09)

24/03/09 CSH DEP			3000.00	4274.10Cr
26/03/09 HDFC	664274	2878.00	1396.10Cr	
02/04/09 Deposit by BY CASH		4949.00	6346.10Cr	
06/04/09 ECS-SeqNo:2003960706			1397.10Cr	
13/04/09 CSH DEP			9397.10Cr	
16/04/09 RELIANCE	558052	7627.00	1770.10Cr	
25/04/09 Deposit by BY CASH		3000.00	4770.10Cr	
27/04/09 HDFC	664275	2878.00	1892.10Cr	
04/05/09 CSH DEP		5000.00	6892.10Cr	
05/05/09 ECS-SeqNo:2004123848		4949.00	1943.10Cr	
08/05/09 CSH DEP		2500.00	4443.10Cr	

F.C.  
SAMPLED

Uncl Bal: 0.00 Clr Bal: 4443.10 Cr;+MOD BAL: 4443.10Cr

( Control: 1101275 30412 53001317505 22/05/09)

12/05/09 CAS PRES CHQ	558053	2335.00	2108.10Cr
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Uncl Bal: 0.00 Clr Bal: 2108.10 Cr;+MOD BAL: 2108.10Cr

( Control: 1801039 30412 53001317505 04/06/09)

22/05/09 Deposit by BY CASH		3000.00	5108.10Cr
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26/05/09 HDFC	664276	2878.00	2230.10Cr
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04/06/09 CSH DEP		3000.00	5230.10Cr
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Uncl Bal: 0.00 Clr Bal: 5230.10 Cr;+MOD BAL: 5230.10Cr			
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( Control: 301064 30412 53001317505 09/06/09)

04/06/09 OWN CHG XFER DP	523014	720.00	5950.10Cr
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05/06/09 ECS-SeqNo:2004287934		4949.00	1001.10Cr
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Uncl Bal: 0.00 Clr Bal: 1001.10 Cr;+MOD BAL: 1001.10Cr

( Control: 1101275 30412 53001317505 06/07/09)

23/06/09 CSH DEP		2890.00	3801.10Cr
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For Agrika Associates  
OSV  
Proprietor

Sharma  
Swami

W.P.

Carried Forward		3801.10Cr			
दिनांक DATE	विवरण PARTICULARS	चेक नं. CHEQUE NO.	आहरित राशि AMT. DRAWN	जमा की गई राशि AMT. DEPOSITED	खाता शेष BALANCE
	Brought Forward		3801.10Cr		
26/06/09 .....	664277		2878.00		
04/07/09 CSH DEP			4949.00	5000.00	923.10Cr
06/07/09 ECS-SeqNo:2004460879					5923.10Cr
Uncl Bal: 0.00	Clr Bal: 974.10 Cr;+MOD BAL: 974.10Cr				974.10Cr
( Control: 1101275 30412 53001317505 22/07/09)					
06/07/09 Deposit by BY CASH				1200.00	2174.10Cr
07/07/09 ECSCreditUCO BANK238				200.00	2374.10Cr
09/07/09 Deposit by by cash				2000.00	4374.10Cr
Uncl Bal: 0.00	Clr Bal: 4374.10 Cr;+MOD BAL: 4374.10Cr				
( Control: 1801039 30412 53001317505 28/07/09)					
24/07/09 Deposit by BY CASH				7100.00	11074.10Cr
25/07/09 NEFC	664278		2878.00		8596.10Cr
27/07/09 SDR	558056		7581.00		1015.10Cr
Uncl Bal: 0.00	Clr Bal: 1015.10 Cr;+MOD BAL: 1015.10Cr				
( Control: 1801039 30412 53001317505 01/09/09)					
03/08/09 CSH DEP			4949.00	5000.00	6015.10Cr
05/08/09 ECS-SeqNo:2004653363					1066.10Cr
11/08/09 CSH DEP					4066.10Cr
11/08/09 INTERCOR FEE P			600.00	3000.00	4060.10Cr
12/08/09 CAS CASH CHEQUE	558057		3000.00		1060.10Cr
21/08/09 CSH DEP					4060.10Cr
23/08/09 5047753041200059797			1100.00		2960.10Cr
24/08/09 NEFTICIC0000104C				56987.89	59947.99Cr
TRF FRM 099511388882					
24/08/09 Deposit by				1000.00	60947.99Cr
25/08/09 HDFC	664279		2878.00		58069.99Cr
26/08/09 CAS CASH CHEQUE	558059		25000.00		33069.99Cr
29/08/09 CAS CASH CHEQUE	558060		20000.00		13069.99Cr

For Agrika Associates  
Proprietor

S. S. S. S. S.

Carried Forward		13069.99Cr			
दिनांक DATE	विवरण PARTICULARS	चेक नं. CHEQUE NO.	आहरित राशि AMT. DRAWN	जमा की गई राशि AMT. DEPOSITED	खाता शेष BALANCE
	Brought Forward		13069.99Cr		
31/08/09	CR INT CR Uncl-Bal: 0.00 Clr Bal: 13092.99 Cr;+MOD BAL: 13092.99Cr ( Control: 1101275 30412 53001317505 07/09/09)		23.00		13092.99Cr
02/09/09	5047753041200059797		7000.00		6092.99Cr
05/09/09	ECS-SeqNo:2004856604 Uncl Bal: 0.00 Clr Bal: 1143.99 Cr;+MOD BAL: 1143.99Cr ( Control: 1101275 30412 53001317505 23/09/09)		4949.00		1143.99Cr
09/09/09	CSH DEP			5900.00	7043.99Cr
09/09/09	5047753041200059797		5965.00		1078.99Cr
23/09/09	CSH DEP Uncl Bal: 0.00 Clr Bal: 4078.99 Cr;+MOD BAL: 4078.99Cr ( Control: 1101275 30412 53001317505 06/10/09)		3000.00		4078.99Cr
25/09/09	NDFC	664280	2878.00		1200.99Cr
03/10/09	F.C SAMPLED			5000.00	6200.99Cr
05/10/09	ECS-SeqNo:2005025730		4949.00		1251.99Cr
06/10/09	CSH DEP			3000.00	4251.99Cr
06/10/09	INTERCOR FEE P Uncl Bal: 0.00 Clr Bal: 4245.99 Cr;+MOD BAL: 4245.99Cr ( Control: 1101275 30412 53001317505 24/11/09)		6.00		4245.99Cr
07/10/09	5047753041200059797		3000.00		1245.99Cr
22/10/09	CSH DEP			2500.00	3745.99Cr
27/10/09	ECS-SeqNo:1005150949			26.00	3771.99Cr
29/10/09	HDFC	558061	2871.00		900.99Cr
30/10/09	CSH DEP			1500.00	2400.99Cr
03/11/09	CSH DEP -			6000.00	8400.99Cr
05/11/09	ECS-SeqNo:2005211821		4949.00		3451.99Cr
08/11/09	5047753041200059797		990.00		2461.99Cr
19/11/09	CSH DEP			3500.00	5961.99Cr

Bar Agrika Associates  
Proprietor  
DSV

Carried Forward		5961.99Cr			
दिनांक DATE	विवरण PARTICULARS	चेक नं. CHEQUE NO.	आहारत राशि AMT. DRAWN	जमा की गई राशि AMT. DEPOSITED	खाता शेष BALANCE
					लघु हस्ताक्षर INITIALS
	Brought Forward		5961.99Cr		
19/11/09	COR CSH DEP		3500.00		
19/11/09	CSH DEP			3400.00	2461.99Cr
Uncl Bal: 0.00	Clr Bal: 5861.99 Cr; +MOD BAL: 5861.99Cr				5861.99Cr
( Control: 1101275 30412 53001317505 21/12/09)					
26/11/09	ECS-SeqNo:1005321632				
27/11/09	HDFC	558062	2878.00	1327.00	7188.99Cr
04/12/09	CSH DEP			5000.00	4310.99Cr
05/12/09	ECS-SeqNo:2005425090		4949.00		9310.99Cr
08/12/09	CSH DEP				4361.99Cr
09/12/09	5047753041200059797		5000.00	10000.00	14361.99Cr
10/12/09	HSBC	330867	8700.00		9361.99Cr
17/12/09	CSH DEP			3000.00	661.99Cr
21/12/09	CSH DEP			2860.00	3661.99Cr
					6461.99Cr
<i>F. C. U. SAMPLED</i>					
Uncl Bal: 0.00	Clr Bal: 6461.99 Cr; +MOD BAL: 6461.99Cr				
( Control: 1101275 30412 53001317505 29/12/09)					
21/12/09	5047753041200059797		3150.00		3311.99Cr
21/12/09	5047753041200059797		1000.00		2311.99Cr
22/12/09	CSH DEP			2000.00	4311.99Cr
24/12/09	CSH DEP			1000.00	5311.99Cr
(UncleBal: 0.00	Clr Bal: 5311.99 Cr; +MOD BAL: 5311.99Cr				
31/12/09	ZXC	558063	2878.00		
31/12/09	035101	81583			2433.99Cr
01/01/10	JJCICI	330868		28300.00	25733.99Cr
01/01/10	CAS CASH CHEQUE	330869	600.00		25133.99Cr
Uncl Bal: 0.00	Clr Bal: 15133.99 Cr; +MOD BAL: 15133.99Cr		10000.00		15133.99Cr
( Control: 1101275 30412 53001317505 06/01/10)					
05/01/10	ECS-SeqNo:2005566302		4949.00		10184.99Cr

*Edu Agrika Associates*

*Proprietor*

*Govind*

*Suresh*

		Carried Forward		10164.99Cr		
दिनांक DATE	विवरण PARTICULARS	चेक नं. CHEQUE NO.	आहरित राशि AMT. DRAWN	जमा की गई राशि AMT. DEPOSITED	खाता शेष BALANCE	रुपये हजार INR
	Brought Forward		10164.99Cr			
06/01/10	Paid to TO SELF	330870	6000.00			4164.99Cr
	Uncl Bal: 0.00					
	Clr Bal: 4164.99 Cr; +MOD BAL: 4164.99Cr					
	( Control: 1101275 30412 53001317505 13/01/10)					
08/01/10	5047753041200059797		1200.00			2984.99Cr
13/01/10	5047753041200059797		2000.00			984.99Cr
	Uncl Bal: 0.00					
	Clr Bal: 984.99 Cr; +MOD BAL: 984.99Cr					
	( Control: 1101275 30412 53001317505 17/02/10)					
18/01/10	CSH DEP			2900.00		3884.99Cr
23/01/10	5047753041200059797		2700.00			1184.99Cr
23/01/10	CSH DEP			2600.00		3784.99Cr
28/01/10	...	558064	2878.00			906.99Cr
02/02/10	CSH DEP			5000.00		5906.99Cr
05/02/10	ECS-SeqNo:2005733614		4946.00			4946.00
	Uncl Bal: 0.00					
	Clr Bal: 957.99 Cr; +MOD BAL: 957.99Cr					
	( Control: 1101275 30412 53001317505 24/02/10)					
20/02/10	035101	89050		47975.00		48932.99Cr
	Uncl Bal: 0.00					
	Clr Bal: 48932.99 Cr; +MOD BAL: 48932.99Cr					
	( Control: 1801039 30412 53001317505 26/02/10)					
24/02/10	5047753041200059797		20000.00			28932.99Cr
26/02/10	CREDIT	538976288		66425.00		95357.99Cr
	Uncl Bal: 0.00					
	Clr Bal: 95357.99 Cr; +MOD BAL: 95357.99Cr					
	( Control: 6059805 30412 53001317505 03/03/10)					
26/02/10	CAS CASH CHEQUE	330871	40000.00			55357.99Cr
28/02/10	CR INT CR			20.00		55377.99Cr
02/03/10	HDFC	558065	2878.00			52499.99Cr
03/03/10	CXZ	330873	17448.00			35051.99Cr
	Uncl Bal: 0.00					
	Clr Bal: 35051.99 Cr; +MOD BAL: 35051.99Cr					
	( Control: 6050344 30412 53001317505 08/03/10)					

Uncl Bal: 0.00 Clr Bal: 957.99 Cr; +MOD BAL: 957.99Cr  
( Control: 1101275 30412 53001317505 24/02/10)

20/02/10 035101 89050 47975.00 48932.99Cr

Uncl Bal: 0.00 Clr Bal: 48932.99 Cr; +MOD BAL: 48932.99Cr  
( Control: 1801039 30412 53001317505 26/02/10)

24/02/10 5047753041200059797 20000.00 66425.00 95357.99Cr

26/02/10 CREDIT 538976288 66425.00 95357.99Cr

Uncl Bal: 0.00 Clr Bal: 95357.99 Cr; +MOD BAL: 95357.99Cr  
( Control: 6059805 30412 53001317505 03/03/10)

26/02/10 CAS CASH CHEQUE 330871 40000.00 55357.99Cr

28/02/10 CR INT CR 20.00 55377.99Cr

02/03/10 HDFC 558065 2878.00 52499.99Cr

03/03/10 CXZ 330873 17448.00 35051.99Cr

Uncl Bal: 0.00 Clr Bal: 35051.99 Cr; +MOD BAL: 35051.99Cr  
( Control: 6050344 30412 53001317505 08/03/10)

For Agrika Associates  
OSV  
Proprietor

S. Sharma  
S. Sharma

S. Sharma

दिनांक DATE	विवरण PARTULARS	चेक नं. CHEQUE NO.	आहरित राशि AMT. DRAWN	जमा की गई राशि AMT. DEPOSITED	खाता शेष BALANCE
					35051.99Cr INITIALS
			Brought Forward		
03/03/10	5047753041200059797		10000.00		35051.99Cr
04/03/10	ICICI 330872		11774.00		25051.99Cr
06/03/10	ECS-SeqNo:2005889284		4949.00		13277.99Cr
	Uncl Bal: 0.00	Cir Bal: 8328.99 Cr; +MOD BAL: 8328.99Cr			8328.99Cr
	( Control: 6059899 30412 53001317505 29/03/10)				
10/03/10	ATM FEES 504775304		56.00		8328.99Cr
10/03/10	ATM FEES 504775304		50.00		8328.99Cr
11/03/10	SHI 330874		2297.04		8328.99Cr
16/03/10	Paid to 53001317505		1870.00		4171.95Cr
17/03/10	5047753041200059797		0.00		4171.95Cr
	Uncl Bal: 0.00	Cir Bal: 818.95 Cr; +MOD BAL: 818.95Cr			4171.95Cr
	( Control: 6059899 30412 53001317505 29/03/10)				
25/03/10	CSH DEP		500.00		4171.95Cr
27/03/10	TO CLG 330876		475.00		3696.95Cr
27/03/10	TO CLG 558066		2878.00		818.95Cr
	Uncl Bal: 0.00	Cir Bal: 818.95 Cr; +MOD BAL: 818.95Cr			
	( Control: 6059805 30412 53001317505 06/04/10)				
05/04/10	CSH DEP		5000.00		5818.95Cr
05/04/10	ECS-SeqNo:2006042828		4949.00		869.95Cr
	Uncl Bal: 0.00	Cir Bal: 869.95 Cr; +MOD BAL: 869.95Cr			

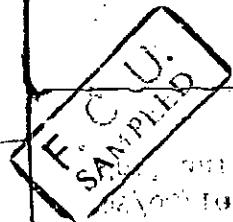
**For Aagrika Associates**

*P. J. P. Professor Helms*

*Werner*

*S. Bannister*

QNCJ PST: 0700 0711 0718 0723 0728 PST: 8 1830  
320310Z 10 0700 320310Z 383000  
320310Z 10 0700 320310Z 433100



**SAMP** 11/05/2010 6059805 30412 2595014 11/05/2010  
11/05/2010 6059805 30412 2595014 11/05/2010  
**11/05/2010 6059805 30412 2595014 11/05/2010**  
**GOYAL NAGAR, INDORE ( 30412 )**  
**FRIENDS HOUSE ( 2595014 )**  
**Mode of Operation : EITHER OR SURVIVOR** 20000.00  
**Nom.Reg.No :** 30412  
**Date of Issue: 11/05/2010**

**CONTINUATION**

CHANDRA SHEKHAR SHARMA  
Mr. MUKESH SHARMA  
161-TELEPHONE NAGAR, INDORE

21

53001317505



Poznávka

DATE	PARTiculars	CHEQUE NO.	AMT. DRAWN	AMT. DEPOSITED	BALANCE AS ON
					Brought Forward
( Control: 6050344 30412 53001317505 24/05/10)					
20/05/10 DISHONOUR CHEQ	330877		75.00		604.95Cr
21/05/10 035101	9648			9000.00	9604.95Cr
Uncl Bal: 0.00	Clr Bal: 9604.95 Cr; +MOD BAL: 9604.95Cr				
( Control: 6059899 30412 53001317505 16/06/10)					
28/05/10 HDFC	558068		2878.00		6726.95Cr
05/06/10 5047753041200059797			6000.00		726.95Cr
07/06/10 CSH DEP				5000.00	5726.95Cr
08/06/10 CSH DEP				12200.00	17926.95Cr
09/06/10 HSBC	330878		4796.24		13130.71Cr
09/06/10 5047753041200059797			12150.00		980.71Cr
Uncl Bal: 0.00	Clr Bal: 980.71 Cr; +MOD BAL: 980.71Cr				

U.  
E SAN PLD

Somnd

For Agrika Associates  
DSV  
Proprietor

Somnd

DATE	PARTICULARS	CHEQUE NO.	चक्र क्र.	आहारत राशि	जमा की गई राशि	खाता रेष	BALANCE	लघु हस्ता INITIALS
		ES 226	98/03					
03/03/10	Brought Forward					35051.99Cr		
03/03/10	5047753041200059797	330872		10000.00		25051.99Cr		
03/03/10	TCTC	330872		11774.00		13277.99Cr		
06/03/10	ECS SeqNo:2005889284			4949.00		8328.99Cr		
Uncl Bal:	0.00	Clr Bal:	8328.99 Cr;+MOD BAL:	8328.99Cr				
	( Control: 6059899 30412 53001317505 25/03/10)							
10/03/10	AIM FEES	504775304		50.00		4171.95Cr		
10/03/10	AIM FEES	504775304		50.00		4171.95Cr		
11/03/10	SHI	330874		2257.04		3671.95Cr		
16/03/10	Paid to	330875		1606.00		4171.95Cr		
17/03/10	5047753041200059797			800.00		3671.95Cr		
Uncl Bal:	0.00	Clr Bal:	3671.95 Cr;+MOD BAL:	3671.95Cr				
	( Control: 6059899 30412 53001317505 29/03/10)							
25/03/10	CSH DEP			500.00		4171.95Cr		
	<b>SAMPLED</b>							
27/03/10	TO CLG	330876		475.00		3696.95Cr		
27/03/10	TO CLG	558066		2878.00		818.95Cr		
Uncl Bal:	0.00	Clr Bal:	818.95 Cr;+MOD BAL:	818.95Cr				
	( Control: 6059805 30412 53001317505 06/04/10)							
05/04/10	CSH DEP			5000.00		5618.95Cr		
05/04/10	ECS SeqNo:2006042828			4949.00		869.95Cr		
Uncl Bal:	0.00	Clr Bal:	869.95 Cr;+MOD BAL:	869.95Cr				
	( Control: 6059805 30412 53001317505 22/04/10)							
08/04/10	CSH DEP			1500.00		2369.95Cr		
08/04/10	5047753041200059797			1212.00		1157.95Cr		
22/04/10	CSH DEP			2400.00		3557.95Cr		
Uncl Bal:	0.00	Clr Bal:	3557.95 Cr;+MOD BAL:	3557.95Cr				
	( Control: 6059899 30412 53001317505 11/05/10)							
27/04/10	HDFC	558067		2878.00		679.95Cr		
Uncl Bal:	0.00	Clr Bal:	679.95 Cr;+MOD BAL:	679.95Cr				

Eg. Agritco Associates  
Proprietor

S  
Swami

Swami

**ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ**  
punjab national bank

Punjab National Bank  
BO: INDORE, MANORAMA GANJ  
1, MANORAMA GANJ, PALASA, DHAATI, INDORE - 452001 (Phone: 0731)

ACCOUNT PARTICULARS  
\*Call our toll free number 1800 180 2222 from anywhere in India\*

Mode of Operation : SELF

Customer No. : 400184310

Account No. 062900 0100016560 MR.  
MR. CHANDRA SHERKAR SHARMA S/O R C SHARMA

161 TELEPHONE NAGAR

INDORE

INDORE

MADHYA PRADESH INDIA

Pin :

Date of Issue : 27-02-2007

\*\*Computer generated entries shown in the statement of account do not require any authentication/initial from bank official. Please do not accept any manual entry in your computer generated statement of account  
\*\*\*- OUR ATM/DEBIT CARDS CAN ALSO BE USED AT ATMs

OF NITR, SBI & NFS WITH NOMINAL CHARGES -\*\*\*

कृपया अपनी पास बुक महीने में कम से कम एक बार अवश्य पूरी करायें।

\*\* Please GET YOUR PASSBOOK ONCE A MONTH  
TO AVOID LEVY OF CHARGES. \*\*\*

तारीख / DATE

प्रबंधक / MANAGER

0699000100016560

पास-बुक में प्रयुक्त शब्द-संक्षेप

ABBREVIATIONS USED IN THE PASS BOOK

समाप्तोधन	स. 0.00
Clearing	Cdg.
अन्तरण	अ.
Transfer	Tr.
-2493946, 2490753 )	चेक
Cheque	Ch.
कमीशन	कमी.
Commission	Com.
ब्याज	ब्याज
Interest	Int.
बट्टा	बट्टा
Discount	Disc.
बाही चेक/खारीदे गये बिल	टी.टी.
Outstation Cheques/Bills Purchased	D.D.
लाभांश पत्र	L.A. पत्र
Dividend Warrant	D/W
बापरी	बापरी
Returning	Rtg.
प्रासंगिक प्रभार	प्रा.प्र.
Incidental Charges	IC
आगे से लाया गया	आ. /ले.
Carried Over	C/O
पीछे से लाया गया	पी. /ला.
Brought Forward	B/F
स्थानीय चेक/मांग इफट	एस.टी.टी.
Local Cheque/Demand Draft	L.D.D.
इफट	ट्रा.
Draft	Dft.
नकद	नकद
Cash	Cash
बाही बिल/चेक	ओ.बी.सी.
Outstation Bill/Cheque	O.B.C.
आवक डाक अन्तरण	आई.एम.टी.
Inward Mail Transfer	I.M.T.
विदेशी बाहा बिल खारीदे	एफ.ओ.बी.पी.
Foreign Outward Bills Purchased	F.O.B.P.
विदेशी बाहा बिल वसूली	एफ.ओ.बी.सी.
Foreign Outward Bills Collected	F.O.B.C.

For Agrikal Associates  
Proprietor

Sharma  
Kumar  
Jain

दिनांक Date	चेक संख्या एवं विवरण Cheque No. and Particulars	क्राती गई रकम CR Amount	जमा की गई रकम CR Amount	शेष जमा राशि Balance	अ.ए. Off. Int.
27-02-2007	315976 To SELF	3,000.00		29,271.50 Cr	
28-02-2007	By CLEARING - 813283		33,000.00	62,271.50 Cr	
01-03-2007	315978 To SELF	5,000.00		57,271.50 Cr	
01-03-2007	315975 To KARNATAKA VIDYA NIKETAN (28)	2,550.00		54,721.50 Cr	##
01-03-2007	315977 To UMA SHANKAR	15,000.00		39,721.50 Cr	
02-03-2007	By Interest		103.00	39,824.50 Cr	
03-03-2007	315974 To MAX NEW YORK LIC (288600)	3,750.00		36,074.50 Cr	##
05-03-2007	315979 To SATSH SACHDEV	3,000.00		33,074.50 Cr	
15-03-2007	315980 To HSBC CARD (288600)	15,000.00		18,074.50 Cr	##
23-03-2007	666641 To SELF	16,000.00		2,074.50 Cr	
03-04-2007	By CASH		2,500.00	4,574.50 Cr	
16-04-2007	666642 To L I C (288600)	1,514.00		3,060.50 Cr	##
19-04-2007	To SATISH	1,000.00		2,060.50 Cr	
25-09-2007	By Interest (446300)		5,000.00	2,096.50 Cr	##
02-09-2007	By Interest		36.00	2,096.50 Cr	
25-09-2007	By CASH (446300)		5,000.00	7,096.50 Cr	##
01-10-2007	By CASH			24,096.50 Cr	
04-10-2007	666646 To MALWA INSTI (288600)	22,000.00		2,096.50 Cr	##
13-12-2007	By CASH (072600)		10,000.00	12,096.50 Cr	##
22-12-2007	By CASH (271700)		5,700.00	17,796.50 Cr	##
24-12-2007	666649 To MAHAVEER VERMA (475100)	5,700.00		12,096.50 Cr	##
24-12-2007	666648 To SBI CARD (288600)	9,326.00		2,770.50 Cr	##
29-02-2008	By CLEARING - 714830 (288600)		1,54,600.00	1,57,370.50 Cr	##
	आगे ले जाइ गई रकम Carried Over			-Carried Over to next page-	

OSV  
Ranu  
Sameer  
Proprietor  
E&A Agrika Associates

दिनांक Date	चेक संख्या एवं विवरण Cheque No. and Particulars	क्रमी गई रकम CR Amount	नो. जमाई गई रकम CR Amount	शेष जमा राशि Balance	अ.ट. Off. Int'l.
			Balance b/f	1,57,370.50 Cr	
01-03-2008	By Interest		41.00	1,57,411.50 Cr	
03-03-2008	To SELF (475100)	40,000.00		1,17,411.50 Cr	##
04-03-2008	To SELF (475100)	20,000.00		97,411.50 Cr	##
10-03-2008	To SELF (475100)	20,000.00		77,411.50 Cr	##
10-03-2008	666655 To RISHAB JAIN (475100)	10,000.00		67,411.50 Cr	##
11-03-2008	666656 To RISHAB JAIN (475100)	7,000.00		60,411.50 Cr	##
13-03-2008	666657 To SELF (475100)	30,000.00		30,411.50 Cr	##
14-03-2008	666651 To GATTANI (288600)	7,980.00		22,431.50 Cr	##
26-03-2008	By CLEARING - 727666 (288600)		16,000.00	38,431.50 Cr	##
27-03-2008	666658 To SELF	5,000.00		33,431.50 Cr	
29-03-2008	666659 To AJAY (475100)	10,000.00		23,431.50 Cr	##
07-04-2008	666660 To VIPIN SHARMA (475100)	20,000.00		3,431.50 Cr	##
29-05-2008	By CASH (466500)		25,000.00	28,431.50 Cr	##
09-06-2008	666643 To LIC OF INDIA (288600)	1,415.00		27,016.50 Cr	##
02-09-2008	By Interest		322.00	27,338.50 Cr	
22-10-2008	By CASH		3,000.00	30,338.50 Cr	
24-10-2008	By CLEARING - 184403 (288600)		4,270.00	34,608.50 Cr	##
25-10-2008	283801 To SELF (475100)	10,000.00		24,608.50 Cr	##
20-11-2008	283802 To SELF	20,000.00		4,608.50 Cr	
03-12-2008	283803 To RAJENDRA CHOUKSEY	3,000.00		1,608.50 Cr	
05-02-2009	By CASH		6,000.00	7,608.50 Cr	
06-02-2009	283804 To MALWA INST. (288600) अमोले जाह मह रकम	6,000.00		1,608.50 Cr	##
				Carried Over to next page	
	Carried Over				

For Adarika Associates  
S. R. Agarwal  
Ravinder  
Parveen

Carried Over

दिनांक Date	चेक संख्या एवं विवरण Cheque No. and Particulars	काली गई रकम DR Amount	पृष्ठा 3 जमा की गई रकम CR Amount	शेष जमा राशि Balance	अ.ह. Off. Int'l.
21-02-2009			Balance b/f 500.00	1,608.50 Cr	
24-02-2009	BY CASH To LIC (288600)	606.00	500.00	2,108.50 Cr	
01-03-2009	By Interest		179.00	1,502.50 Cr	##
22-05-2009	By CASH (194300)		30,000.00	1,681.50 Cr	
25-05-2009	To DR SATYENDRA SHARMA	30,000.00	30,000.00	31,681.50 Cr	##
28-05-2009	To ISO DEPOSIT - 22-05-200 (19)	30.00		1,681.50 Cr	
				1,651.50 Cr	##
15-06-2009	By CASH		2,504.00	4,151.50 Cr	
17-06-2009	To NATIONAL INSURANCE (288600)	2,972.00	2,504.00	1,179.50 Cr	##
30-06-2009	By CLEARING - 955260 (284400)	7,000.00	7,000.00	8,179.50 Cr	##
06-07-2009	To RAJESH	2,500.00		5,679.50 Cr	
09-07-2009	By CASH		6,500.00	10,179.50 Cr	
17-07-2009	To LIC (288600)	8,870.00	6,500.00	1,309.50 Cr	##
22-08-2009	By CASH (194300)		10,000.00	11,309.50 Cr	##
24-08-2009	To ISO DEPOSIT - 22-08-200 (19)	20.00		11,289.50 Cr	##
26-08-2009	By CASH		15,000.00	26,289.50 Cr	
29-08-2009	To MAX NEW YORK (288600)	15,000.00	15,000.00	11,289.50 Cr	##
29-08-2009	To FUTURE GENERAL (288600)	3,000.00		3,289.50 Cr	##
03-09-2009	By Interest		26.00	3,315.50 Cr	
25-09-2009	By CASH (194300)		15,000.00	18,315.50 Cr	##
26-09-2009	To ISO DEPOSIT - 25-09-200 (19)	26.00		18,295.50 Cr	##
26-09-2009	To SELF	15,000.00	2,000.00	3,295.50 Cr	##
20-11-2009	By CASH (231900)			5,295.50 Cr	##
21-11-2009	To ISO DEPOSIT - 20-11-200 (23)	5.00		5,290.50 Cr	##
24-11-2009	To SELF	1,000.00		3,390.50 Cr	
05-01-2010	By TR		2,200.00	5,490.50 Cr	
07-01-2010	To A K SAXENA	4,000.00		1,490.50 Cr	
	आगे ले जाई गई रकम Carried Over				

Ch

OSV  
For Agrika Associates  
Proprietor

Sarita  
Sarita

Sarita

आगे ले जाई गई रकम  
Carried Over

```

graph TD
    OA[Bar Agrícola Asociados  
OSV] --- S[Sociedad]
    S --- P[Proprietor]
    S --- S2[Socia]
    P --- S2
  
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दिनांक Date	चेक संख्या एवं विवरण Cheque No. and Particulars	निकाती गई रकम Page no. : 3 DR Amount	जमा की गई रकम CR Amount	शेष जमा राशि Balance	अ.इ. Off. Int.
	<i>F. J. SAMPLED</i>				
10-01-2010	By CASH (475100)		4,500.00	5,990.50 Cr ##	
25-01-2010	283815 To SELF (475100)	4,200.00		1,790.50 Cr ##	
25-02-2010	By CLEARING - 415133 (288600)		25,000.00	26,790.50 Cr ##	
25-02-2010	By CLEARING - 415132 (288600)		25,000.00	51,790.50 Cr ##	
02-03-2010	By Interest		48.00	51,838.50 Cr	
04-03-2010	283817 To SELF (475100)	10,000.00		41,838.50 Cr ##	
04-03-2010	283818 To SANJAY GUPTA	25,000.00		16,838.50 Cr	
05-03-2010	283816 To GATTANI ENT (288600)	5,000.00		11,838.50 Cr ##	
10-03-2010	283819 To HSBC (288600)	7,080.00		4,758.50 Cr ##	
10-03-2010	283820 To SELF (475100)	1,090.00		3,758.50 Cr ##	
30-03-2010	By CLEARING - 210079 (288600)		20,000.00	23,758.50 Cr ##	
06-04-2010	185922 To SELF	1,200.00		22,558.50 Cr	
06-04-2010	185924 To LIC (288600)	9,920.00		12,638.50 Cr ##	
07-04-2010	By CASH			27,638.50 Cr	
07-04-2010	185926 To SELF	13,000.00		14,638.50 Cr	
13-04-2010	185927 To RAO MPPKVCL (288600)	2,490.00		12,148.50 Cr ##	
17-04-2010	185923 To LIC (288600)	6,321.00		5,827.50 Cr ##	
19-04-2010	185928 To RAJESH JAIN (475100)	5,000.00		827.50 Cr ##	
20-04-2010	By TR		2,740.00	3,567.50 Cr	
आगे ले जाई गई रकम Carried Over					

*Ramne*  
*For Agritika Associates*  
*OSV*  
*Ramne*  
*Proprietor*

दिनांक Date	चेक संख्या एवं विवरण Cheque No. and Particulars	Page No. निकाली गई रकम DR Amount	जमा की गई रकम CR Amount	शेष जमा राशि Balance	अ.ह. Off. Int.
21-04-2010	185925 To SELF (475100)	1,500.00		2,067.50 Cr. ##	
21-05-2010	By CLEARING SAT 418958 (288600) <i>ED</i>		40,000.00	42,067.50 Cr. ##	
24-05-2010	185931 To SUNIL SHARMA (475100)	10,000.00		32,067.50 Cr. ##	
31-05-2010	185932 To RAJESH JAIN (475100)	4,000.00		28,067.50 Cr. ##	
31-05-2010	185933 To MUKESH SHARMA (475100)	10,000.00		18,067.50 Cr. ##	
02-06-2010	185934 To MUKESH (475100)	10,000.00		8,067.50 Cr. ##	
02-06-2010	185936 To SELF	7,000.00		1,067.50 Cr. ##	

आगे ले जाई गई रकम  
Carried Over

*Sonam*  
*Sonam*  
*For Agrika Associates*  
*Proprietor*

मोली नेही पाठ धुक्क १८६६

<p>F.C SAMPLED कोटो अमानतदार पासपोर्ट साईब</p>	<p>नाम लुकेबा ५०४ दन्तवाणी पता नक्ष्य वांगिनभाई फिरकली इन्द्री खाता क्र. ३८०३२८७। १५ खाता खोलने का दिनांक ३१/१०/८२</p>
<p>इन्डौर प्रीमियर को-ऑपरेटिव बैंक लि इन्दौर (म.प्र.)</p>	
<p>(पंचीयन क्र. २१ दि. ११-३-१९६६) (म.प्र. सठकारी सोसाइटी अधिनियम १९६० के अन्तर्गत पंचीयन)</p>	
<p>शाखा _____ सेविंग बैंक पास बुक हस्ता. बैंक अधिकारी</p>	

S. Sharma

इन्दौर प्रीमियर को-आप. बैंक लि., इन्दौर

सेविंग बैंक अकउट नं.

३८१८२६

दिनांक	विवरण	इकाई	U. LED SAF	जमा		नामे		बाकी		हस्ताक्षर
				रु.	पै.	रु.	पै.	रु.	पै.	
१६/४/१६	३५१							३६९०		
१६/४/१६	८५७ वास			०५८						
१६/४/१६	१०००			०५५						
१६/४/१६	८५७ वास			३६३						
१६/४/१६	१०००			१०००		११६६		३४४४		
१६/४/१६	१०००			१०००		११६६	-	२२६८		
१६/४/१६	१०००			१०००		१८३६	-	१८३६		
१६/४/१६	१०००			१०००				३४३६		
१६/४/१६	१०००			१०००				२६३६		
१६/४/१६	१०००			१०००				२३३६		
१६/४/१६	१०००			१०००				२३३६		
१६/४/१६	१०००			१०००				१४३२		
१६/४/१६	१०००			१०००				८३११		

Sharma

इन्दौर प्रीमियर को-आप. बैंक लि., इन्दौर

सेविंग बैंक अकाउन्ट नं.

301828

दिनांक	विवरण	F SA	इनाल/त्रैकार्य
१३/१२/८५	१०)		
१४/१२/८५	पर्णा(C.)		
२१/१२/८५	मम।	३६७	
२२/१२/८५	११।८	३६६	
२३/१२/८५	१०।८ ताम।	३६८	
२४/१२/८५	११।८	३६५	
२५/१२/८५	१०।८।८	३२०	
२६/१२/८५		३२।।	
२७/१२/८५	१०।८।८	३२२	
२८/१२/८५	१०।८।८		

बचता	नामे	बाकी
रु.	रु.	रु.
२०२८६ रु.		४३७९ रु.
६०००० -		३४१८८ रु.
	९००००-	
	२५	
	५०००	
	५०००	१८८६ रु.
	२५००	
	५०००	
(८)		
१८८६		१८८६

इन्दौर प्रीमियर को-आप. बैंक लि., इन्दौर

दिनांक	विवरण	ट्रावल/चेक नं.
२५/८/६	m	
२६/८/६	गा. १००	
२७/८/६	गा. १००	
२८/८/६	गा. १००	373
२९/८/६	गा. १००	374
३०/८/६	गा. १००	375
३१/८/६	गा. १००	376
१/९/६	गा. १००	
२/९/६	गा. १००	
३/९/६	गा. १००	377
४/९/६	गा. १००	378
५/९/६	गा. १००	

Sawal

सेविंग बैंक अकउन्ट नं. ३६/८२६

बचपा		नामे		बाकी		हस्ताक्षर
रु.	पै.	रु.	पै.	रु.	पै.	
				२२६०३	३८	
		५००		२२६०३	३८	
३०००		२८७		२२६०३	३८	
३५६		२८७		२१३४६	३९	
३४००		२८७		२४८६२		
६०००		२८७		३०८०६	३९	
१००००	-	२८७		४०८०६	३९	
		१००००	-	३०४८६	३९	
५२२				४६४८६	३९	
१६०००	-			४६४८६	३९	

इन्दौर प्रीमियर को-आप. बैंक लि., इन्दौर

सेविंग बैंक अकउन्ट नं.

36/88383

दिनांक	विवरण	हातले/चेक नं.
१०/१०/८८	३-	S.A.M.
२५/१०/८८	४५५००	७८५
२५/१०/८८	५००	
१०/११/८८	८५५००	
१०/११/८८	संकरित	
१०/११/८८	बैंक रुपये ८५५००	७८१
२५/११/८८	८५५००	७८३
२५/११/८८	१५०	७८३
१०/१२/८८	६५५००	
२५/१२/८८	५००	७८५

जमा		बाकी	
रु.	पै.	रु.	पै.
१०००००	-	८६५८६३९	
१०००००	-	८६५८६३९	
१०००००	-	८६५८६३९	
१०००००	-	८६५८६३९	
१०००००	-	८६५८६३९	
१०००००	-	८६५८६३९	
१०००००	-	८६५८६३९	
१०००००	-	८६५८६३९	
१०००००	-	८६५८६३९	
१०००००	-	८६५८६३९	

Signature

इन्दौर प्रीमियर को-आप. बैंक लि., इन्दौर

दिनांक	विवरण	झावल/चेक नं.
25/11/87	(M)	
10/12/87	७५३।	
10/12/87	८१५।	७५५
9/11/87	८१५।	७४६
30/11/87	७५३।	७४७
9/12/87	८१५।	
10/12/87	८५३।	
5/12/87	७५३।	७४८
13/12/87	८१५।	७५९
10/12/87	७५३।	७५९
17/12/87	८१५।	
3/1/88	७५३।	
3/1/88	७५३।	

Stamps

सेविंग बैंक अकउन्ट नं. 3C) 493

ब्रामा	नामे	बाकी	हस्ताक्षर
रु.	पै.	रु.	पै.
5000		6726 २९	
	841	11726 २९	
	5895	10885 ११	
1500-		4990 ११	
	841	6490 ११	
308		5644 ११	
8200-		5557 ११	
	841	14257 ११	
1200-		3416 ११	
	841	14616 ११	
152		3837 ११	
10000-		23937 ११	

इन्दौर प्रीमियर को-आप. बैंक लि., इन्दौर

दिनांक	विवरण	इकाइ/बैंक नं.
31/11/90	700/-	
26/12/90		
29/12/90	700/-	
31/12/90	700/-	F. C. SAMPLING
1/1/91		
6/1/91	700/-	
6/1/91	700/-	

सेविंग बैंक अकउन्ट नं.

सेविंग बैंक अकउन्ट नं.					
जगा	नाम	बाकी			
रु.	पै.	रु.	पै.	रु.	पै.
4000		23927	35	27927	35
		841		27927	35
		4976			
6000		98116	35		
		362			
20000		58478	35		

Signature

**Amortization Schedule:**

LAN Number : LPIND00010156872

Location : INDORE  
 Name : CHANDRA SHEKHAR SHARMA  
 Address : 161 TELEPHONE NAGAR  
 NEAR BANGALI CHORHA

INDORE  
 MADHYA PRADESH  
 452001

Loan Amount : 136,900.00  
 No of Advance EMI : 0  
 Tenor (Months) : 36  
 Rate of Interest : 17.29  
 EMI : 4,949.00  
 Start Date : 05-May-2007  
 Repayment Mode : ESCROW

Principal Amount (less) ADV EMIs

F. C. U.  
 SAMPLED  
 136,900.00

<b>EMI No</b>	<b>Instalment Date</b>	<b>EMI Amount</b>	<b>Principal</b>	<b>Interest</b>	<b>Outstanding Principal</b>
1	05-May-2007	4,949.00*	1,607.00	1,973.00	135,293.00
2	05-Jun-2007	4,949.00	3,000.00	1,949.00	132,293.00
3	05-Jul-2007	4,949.00	3,043.00	1,906.00	129,250.00
4	05-Aug-2007	4,949.00	3,087.00	1,862.00	126,163.00
5	05-Sep-2007	4,949.00	3,131.00	1,818.00	123,032.00
6	05-Oct-2007	4,949.00	3,176.00	1,773.00	119,856.00
7	05-Nov-2007	4,949.00	3,222.00	1,727.00	116,634.00
8	05-Dec-2007	4,949.00	3,268.00	1,681.00	113,366.00
9	05-Jan-2008	4,949.00	3,316.00	1,633.00	110,050.00
10	05-Feb-2008	4,949.00	3,363.00	1,586.00	106,687.00
11	05-Mar-2008	4,949.00	3,412.00	1,537.00	103,275.00
12	05-Apr-2008	4,949.00	3,461.00	1,488.00	99,814.00
13	05-May-2008	4,949.00	3,511.00	1,438.00	96,303.00
14	05-Jun-2008	4,949.00	3,561.00	1,388.00	92,742.00
15	05-Jul-2008	4,949.00	3,613.00	1,336.00	89,129.00
16	05-Aug-2008	4,949.00	3,665.00	1,284.00	85,464.00
17	05-Sep-2008	4,949.00	3,718.00	1,231.00	81,746.00
18	05-Oct-2008	4,949.00	3,771.00	1,178.00	77,975.00
19	05-Nov-2008	4,949.00	3,825.00	1,124.00	74,150.00
20	05-Dec-2008	4,949.00	3,881.00	1,068.00	70,269.00
21	05-Jan-2009	4,949.00	3,936.00	1,013.00	66,333.00
22	05-Feb-2009	4,949.00	3,993.00	956.00	62,340.00
23	05-Mar-2009	4,949.00	4,051.00	898.00	58,289.00
24	05-Apr-2009	4,949.00	4,109.00	840.00	54,180.00
25	05-May-2009	4,949.00	4,168.00	781.00	50,012.00
26	05-Jun-2009	4,949.00	4,228.00	721.00	45,784.00
27	05-Jul-2009	4,949.00	4,289.00	660.00	41,495.00
28	05-Aug-2009	4,949.00	4,351.00	598.00	37,144.00
29	05-Sep-2009	4,949.00	4,414.00	535.00	32,730.00
30	05-Oct-2009	4,949.00	4,477.00	472.00	28,253.00
31	05-Nov-2009	4,949.00	4,542.00	407.00	23,711.00
32	05-Dec-2009	4,949.00	4,607.00	342.00	19,104.00
33	05-Jan-2010	4,949.00	4,674.00	275.00	14,430.00
34	05-Feb-2010	4,949.00	4,741.00	208.00	9,689.00
35	05-Mar-2010	4,949.00	4,809.00	140.00	4,880.00
36	05-Apr-2010	4,949.00	4,880.00	69.00	0.00
<b>Total</b>			<b>136,900.00</b>	<b>39,895.00</b>	

++++ End Statement ++++

\* First Installement Includes Rs.1,369.00 towards credit facility origination charges.

05-MAY-2010

MR SHARMA CHANDRA SHEKHAR  
HOUSE NO 161,  
TELEPHONE NAGAR,  
INDORE-452001

Loan Account Number : 530224059

## STATEMENT OF ACCOUNT FOR THE PERIOD 01-APR-2008 TO 31-MAR-2009

BORROWER /S:

SHARMA CHANDRA SHEKHAR

(All amounts in Rupees)

LOAN AMOUNT	275000.00	ROI	13.00%	CURRENT EMI	2878.00
DISBURSEMENT UPTO DATE	275000.00	DISBURSEMENT FOR THE YEAR			0.00

During The Year	EMI	P E M I	0th Recd	Total
Opening balance	0.00	0.00		
Receivable	34536.00	0.00		34536
Received	34543.00	0.00	1114.00	35657
Closing balance	(7.00)	0.00		

## Transactions during the Year :

Acc Dt	Doc No	PM	Description	Amount	Eff Dt
28-APR-2008	693580	P	EMI	2878	28-APR-2008
16-JUN-2008	640093	B	INCIDENTAL CHARGES	270	16-JUN-2008
16-JUN-2008	640093	B	ADDITIONAL INTEREST	611	16-JUN-2008
16-JUN-2008	640093	B	EMI	2879	16-JUN-2008
25-JUL-2008	640094	P	EMI	2878	25-JUL-2008
21-AUG-2008	942685	C	EMI	2877	21-AUG-2008
21-AUG-2008	942685	C	ADDITIONAL INTEREST	68	21-AUG-2008
21-AUG-2008	942685	C	INCIDENTAL CHARGES	30	21-AUG-2008
25-AUG-2008	640095	P	EMI	2878	25-AUG-2008
25-SEP-2008	640096	P	EMI	2878	25-SEP-2008
25-OCT-2008	640097	P	EMI	2878	25-OCT-2008
25-NOV-2008	640098	P	EMI	2878	25-NOV-2008
25-DEC-2008	640099	P	EMI	2878	25-DEC-2008
31-DEC-2008	640099	B	EMI	(2878)	25-DEC-2008
05-JAN-2009	5830	C	INCIDENTAL CHARGES	115	03-JAN-2009
05-JAN-2009	5830	C	EMI	2885	03-JAN-2009
25-JAN-2009	640100	P	EMI	2878	25-JAN-2009
25-FEB-2009	664273	P	EMI	2878	25-FEB-2009
25-MAR-2009	664274	P	EMI	2878	25-MAR-2009

Acc Dt	Doc No	PM	Description	Amount	HDFC
					HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED www.hdfc.com

Paymode: C-Cash ; D-Draft ; R/I-Cheque ; P-PDC ; S-Salary  
O-Outstation; N-Coll Centre; V-Voucher

Negative amounts are indicated in brackets.

INDORE-452001

THIS STATEMENT REQUIRES NO AUTHORISATION FROM HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED.

STATEMENT OF ACCOUNT FOR THE PERIOD 01-APR-2009 TO 31-MAR-2010

BORROWER /S:

SHARMA CHANDRA SHEKHAR

(All amounts in Rupees)

LOAN AMOUNT	#	275000.00	ROI :	12.25%	CURRENT EMI :	2878.00
DISBURSEMENT UPTO DATE:		275000.00	DISBURSEMENT FOR THE YEAR :			0.00

During The Year	EMI	P E M I	Oth Recd	Total
Opening balance	(7.00)	0.00		
Receivable	34536.00	0.00		34536
Received	34529.00	0.00	0.00	34529
Closing balance	0.00	0.00		

Transactions during the Year :

Acc Dt	Doc No	PM	Description	Amount	Eff Dt
25-APR-2009	664275	P	EMI	2878	25-APR-2009
25-MAY-2009	664276	P	EMI	2878	25-MAY-2009
22-JUN-2009	119617	B	LIC SUSPENSE	7000	19-JUN-2009
23-JUN-2009	140535	V	LIC SUSPENSE	(7000)	
25-JUN-2009	664277	P	EMI	2878	25-JUN-2009
25-JUL-2009	664278	P	EMI	2878	25-JUL-2009
25-AUG-2009	664279	P	EMI	2878	25-AUG-2009
25-SEP-2009	664280	P	EMI	2878	25-SEP-2009
26-OCT-2009	558061	B	EMI	2871	26-OCT-2009
25-NOV-2009	558062	P	EMI	2878	25-NOV-2009
25-DEC-2009	558063	P	EMI	2878	25-DEC-2009
25-JAN-2010	558064	P	EMI	2878	25-JAN-2010
25-FEB-2010	558065	P	EMI	2878	25-FEB-2010
25-MAR-2010	558066	P	EMI	2878	25-MAR-2010

Paymode: C-Cash ; D-Draft ; R/I-Cheque ; P-PDC ; S-Salary  
O-Outstation; N-Coll Centre; V-Voucher

Negative amounts are indicated in brackets.

THIS STATEMENT REQUIRES NO AUTHORISATION FROM HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED.

HDFC House, 10-A/1, MG Road, Indore-452 001

Tel.: 4223300, 4433333 Fax : (0731) 2513784

MR SHARMA CHANDRA SHEKHAR  
Regd Office: Ramon House, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai-400 020  
House No. 169  
MR SHARMA CHANDRA SHEKHAR

HOUSE NO 161,  
TELE: ONE NAGAR,  
INDORE-452001

Loan Account Number: 10000000000000000000  
HDFC  
HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED  
www.hdfc.com

STATEMENT OF ACCOUNT FOR THE PERIOD 01-APR-2010 TO 05-MAY-2010

BORROWER /S:

SHARMA CHANDRA SHEKHAR

(All amounts in Rupees)

LOAN AMOUNT	₹ 275000	ROI 12.25% CURRENT EMI	₹ 2878
DISBURSEMENT UPTO DATE	₹ 275000	DISBURSEMENT FOR THE YEAR	₹ 0
During The Year		EMI	P E M I
Opening balance		0	0
Receivable		2878	0
Received		2878	0
Receipts other than EMI and PMI			0
			0

Transactions during the Year :

Acc Dt	Doc No	PM	Description	Amount	Eff Dt	Bounce Reason
25-APR-2010	558067	P E M I		2878	25-APR-2010	(For Chq Bounce if any)

Paymodes: C-Cash ; D-Draft ; R/I-Cheque ; P-PDC ; S-Salary  
O-Outstation; H-Coll.Centre ; V-Voucher  
Negative amounts are indicated in brackets.

THIS STATEMENT REQUIRES NO AUTHORISATION FROM HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED.

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at school

23/5/88

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