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રજીસ્ટ્રેશન પહોંચ

પહોંચ નંબર ૨૦૨૦૩૧૦૦૦૬૮૩૯ દસ્તાવેજ નંબર ૨૭૮૧ દસ્તાવેજ વર્ષ ૨૦૨૦
તારીખ ૨૬ માહે યોગેસ્ટ સને ૨૦૨૦

દસ્તાવેજનો પ્રકાર: મોર્ગેજ

અવેજ ૨૦૦૦૦૦૦૦.૦૦

રજુ કરનારનું નામ Arvindbhai Hirabhai Patel

નીચે પ્રમાણે ફી પહોંચી

રૂ. પૈસા

રજીસ્ટ્રેશન ફી.....

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નકલ કરવા ની ફી સાઈડ / ફોલીયો.....

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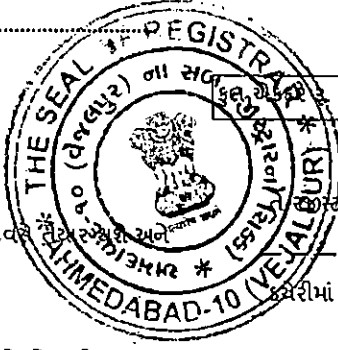
ઈન્ડેક્સ-૨ ફી.....

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તા. 26 / 8 / 20

અંકે રૂપીયા પાંચ હજાર નવ સો પૂરા

દસ્તાવેજ

ના દિવસે



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રજીસ્ટર ટપાલથી મોકલવામાં

આવશે.

નકલ

દસ્તાવેજ રજીસ્ટર ટપાલથી નીચેના સરનામે મોકલશે.

Gokulnagar Soc., Mehsana

અગર

Arvindbhai Patel

ને આપશો

રજુ કરનારની સહી

D R Parmar

D R Parmar
સબ રજીસ્ટ્રાર

અમદાવાદ-૧૦ વેજલપુર

અંકે રૂ. : 5900.00

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સબ રજીસ્ટ્રાર, અમદાવાદ-૧૦ વેજલપુર

Miscellaneous પર્હોય

પર્હોય નંબર ૨૦૨૦૩૧૦૦૦૬૮૬૩ દસ્તાવેજ નંબર ૨૭૮૧ દસ્તાવેજ વર્ષ ૨૦૨૦
તારીખ ૨૬ માહે ઓગસ્ટ સને ૨૦૨૦

રજુ કરનારનું નામ Arvindbhai Hirabhai Patel

નીચે પ્રમાણે ફી પર્હોયી

રૂ. પૈસા

રજીસ્ટ્રેશન ફી.....
નકલ કરવા ની ફી સાઈડ / ફોલીયો.....
શેરોની નકલ કરવા માટે ફી.....
ટપાલ ખર્ચ.....
નકલો અથવા ચાદીઓ (કલમ ૬૪ થી ૬૭).....
શોધ અગર તપાસણી.....
દંડ કલમ-૨૫.....
કલમ-૩૪ (કલમ-૫૭).....
નકલ ફી ફોલીયો.....
ઈન્ડેક્સ-૨ ફી.....

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અંકે રૂપીયા અંકે રૂપીયા

દસ્તાવેજ

ના દિવસે તૈયાર થશે અને

નકલ

દસ્તાવેજ રજીસ્ટર ટપાલથી નીચેના સરનામે મોકલશો.

Gokulnagar Unjha Soc., Mehsana

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ને આપશો

રજુ કરનારની સહી

તે રજીસ્ટર ટપાલથી મોકલવામાં

આવશે.

કચેરીમાં આપવામાં

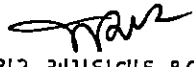


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અમદાવાદ-૧૦ વેજલપુર

અંકે રૂ. : 700.00

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Serial No. 19609 Date 19/8/20
 Name. Rajkumar Bulldeo
 & Infra. Pvt Ltd
 Address. Ahmedabad
 Value Rs. 1,20,300/-
 (Words) Eleven thousand two hundred and thirty
 The Kalupur Com. Co-op. Bank Ltd.
 Licence No. GUJ/SOSIAUTH/AV/203/200
 Sign. *[Signature]*

INDENTURE OF MORTGAGE

THIS INDENTURE OF MORTGAGE made at the place and on the day, month and year set out in the First Schedule hereunder written between the person(s) named in the First Schedule hereunder written (the "Mortgagor") of the ONE PART

in favour of

ICICI BANK LIMITED, a company incorporated under the Companies Act, 1956 and a bank within the meaning of the Banking Regulation Act, 1949 and having its registered office at Landmark, Race Course Circle, Vadodara 390 007, and its corporate office at ICICI Bank Towers, Bandra Kurla Complex, Mumbai 400 051, and amongst others, a branch / office at the place specified in the First Schedule hereunder written (the "Mortgagee", which expression shall, unless it be repugnant to the subject or context thereof, be deemed to include its successors and assigns) of the OTHER PART.

THE KALUPUR COMM. CO-OP. BANK LTD.
 ANANDNAGAR BR.
 AHMEDABAD-380015
 GUJ/SOSIAUTH/AV/203/2007

19609
 164060
 AUG 19 2020
 ONE ONE TWO ZERO THREE TWO ZERO 15:43
 Rs. 1120300/- PB6618

INDIA STAMP DUTY GUJARAT



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WHEREAS :

(1) By a master facility agreement (the "Facility Agreement", which expression shall include all amendments made thereto from time to time) (a copy of which has been made available to the Mortgagor) made on the day, month and year set out in the First Schedule hereunder written between the person(s) named in the First Schedule hereunder written (the "Borrower") and the Mortgagee, the Mortgagee has agreed to grant / extend to the Borrower and the Borrower has agreed to avail from the Mortgagee, on the terms and conditions contained in the Facility Agreement, certain facilities not exceeding amounts in the aggregate specified in the First Schedule hereunder written (the "Facilities", which expression shall, as the context may permit or require, mean any or each of such Facilities).

(2) One of the conditions of the Facility Agreement is that the Facilities together with all interest, commission, costs, charges, expenses and all other monies including any increase as a result of

revaluation / devaluation / fluctuation or otherwise in the rates of exchange of foreign currencies, if any, involved, whatsoever stipulated in or payable by the Borrower under the Facility Agreement and/or the other Transaction Documents shall be secured, inter alia, by a charge on the Mortgaged Properties.

(3) The Mortgagor and the Mortgagee have agreed that the mortgage and charge on the Mortgaged Properties shall be by way of a legal mortgage in English form by way of a registered mortgage deed being these presents.

NOW THIS INDENTURE WITNESSETH AS FOLLOWS AND IT IS HEREBY AGREED AND DECLARED BY THE MORTGAGOR AS UNDER :

1. In pursuance of the Facility Agreement and in consideration of the Mortgagee having, at the request of the Mortgagor, granted / extended and/or agreed to grant / extend the Facilities to the Borrower on the terms and subject to the conditions set out in the Facility Agreement and the other Transaction Documents and in consideration of the

As witness
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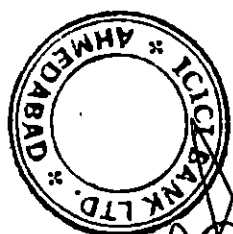
premises, the Mortgagor hereby agrees, confirms and undertakes that the Borrower shall repay / pay the facilities, all interest, commission, charges, costs, expenses and all other monies including any increase as a result of revaluation / devaluation / fluctuation or otherwise in the rates of exchange of foreign currencies, if any, involved, as stipulated and in the manner set out in the Facility Agreement and the other Transaction Documents and shall duly observe and perform all the terms and conditions of the Facility Agreement and the other Transaction Documents.

2. In pursuance of the Facility Agreement and for the consideration aforesaid and as security for the repayment / payment by the Borrower of the Facilities, all interest, commission, charges, costs, expenses and all other monies including any increase as a result of revaluation / devaluation / fluctuation or otherwise in the rates of exchange of foreign currencies, if any, involved, as stipulated and in the manner set out in the Facility Agreement and/or the other Transaction Documents

hereby secured or intended to be hereby secured, the Mortgagor doth hereby grant, convey, assign, assure and transfer unto the Mortgagee all the Mortgaged Properties in terms of the provisions set out in the First Schedule hereunder written.

3. The Mortgagor shall, within a period of six months from expiry of every financial year, intimate in writing to the Mortgagee and shall forthwith thereafter at its own expenses without any demand from the Mortgagee grant, convey, transfer, assure and assign unto the Mortgagee all lands and hereditaments which may hereafter be acquired by the Mortgagor and will, unless otherwise agreed to by the Mortgagee, transfer and assign all plant, machinery, articles and things of the nature described in the First Schedule hereunder written which may hereafter be acquired by the Mortgagor whether in addition to or in substitution to any plant, machinery, etc., and all such lands, hereditaments, plants, machinery, articles and things shall, as and when the same shall be acquired by the Mortgagor, become and be deemed to be part of the

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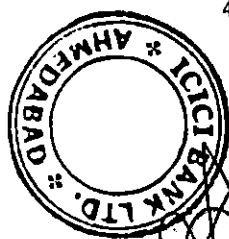
Mortgaged Properties.

4. At any time before the security constituted hereunder becomes enforceable, the Mortgagee may, at the cost and request of the Mortgagor do or concur with the Mortgagor in selling all or any of the things which the Mortgagor might have done in respect of the Mortgaged Properties and particularly, but not by way of limitation may sell, call in, collect, convert, lease, purchase, substitute, exchange, surrender, develop, deal with or exercise any right in respect of all or any of the Mortgaged Properties upon such terms and for such consideration as the Mortgagee deems fit. Provided that all property of any description and all net capital monies arising from or receivable upon any such dealing as aforesaid and remaining after payment therefrom of the costs and expenses of and incidental to such dealing shall be and become part of the Mortgaged Properties and shall be paid to or vested in or specifically charged in favour of the Mortgagee in such manner as the Mortgagee shall require.

5. The Mortgaged Properties shall be and remain security to the Mortgagee for the due repayment / payment of the principal amount of the Facilities, all interest, commission, charges, costs, expenses and all other monies including any increase as a result of revaluation / devaluation / fluctuation or otherwise in the rates of exchange of foreign currencies, if any, involved, as stipulated and in the manner set out in the Facility Agreement and/or the other Transaction Documents intended to be hereby secured and the Mortgagee shall permit the Mortgagor, until the happening of one or more of the Events of Default, upon the happening of which the security hereby constituted shall become enforceable as hereinafter provided, to hold and enjoy the Mortgaged Properties and to carry on therein and therewith the business authorized by the constitutional documents, if any, of the Mortgagor.

6. The Mortgage Properties shall be and remain security to the Mortgagee for the due repayment / payment of the Facilities, all interest,

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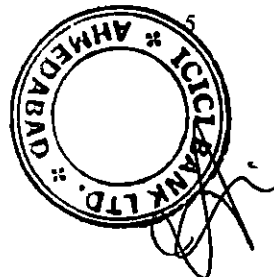
commission, charges, costs, expenses and all other monies including any increase as a result of revaluation / devaluation / fluctuation or otherwise in the rates of exchange of foreign currencies, if any, involved, as stipulated and in the manner set out in the Facility Agreement and/or the other Transaction Documents intended to be hereby secured and the Mortgagee shall permit the Mortgagor, until the happening of one or more of the Events of Default upon the happening of which the security hereby constituted shall become enforceable as hereinafter provided, to hold and enjoy the Mortgaged Properties and to carry on therein and therewith the business authorized by the constitutional documents, if any, of the Mortgagor.

7. Upon the happening of any Event of Default, the Mortgagee may (but subject to the provisions herein contained as to notice where such provision is applicable) in its discretion, enter upon or take possession of and/or receive, collect the rents, profits and income of the Mortgaged Properties or any of them or any part thereof

and subject to and with the rights conferred on them by Clause 4 hereof may at its discretion, sell, call in, collect and convert into monies the whole or part of the Mortgaged Properties with full power to sell any of the Mortgaged Properties either by public auction or private contract and either for a lumpsum or a sum payable by instalments or for a sum on account and a mortgage or charge for the balance and with full power upon every such sale to make any special or other stipulations as to title or evidence or commencement of title or as to the removal of any property which may be sold separately or otherwise as the Mortgagee shall think proper and with full power to buy in or rescind or vary any contract for sale of the Mortgaged Properties or any part thereof and re-sell the same without being responsible for any loss which may be occasioned thereby and with full power to compromise and effect compositions and for the purposes aforesaid or any of them to execute and do all such acts, assurances and things as it shall think fit PROVIDED that before making any such entry or



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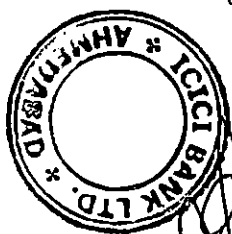
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taking possession as aforesaid or making any sale, calling in, collection or conversion under the aforesaid power of attorney in that behalf ("Power of Sale"), the Mortgagee shall give written notice of their intention to the Mortgagor ~~but~~ the Mortgagee shall not be bound to give any such notice in any case where it shall certify, either before or after entry, that in their opinion further delay would imperil the interests of the Mortgagee, or in any case where an order or resolution for the winding up / insolvency / bankruptcy of the Mortgagee shall have been made or passed. The Mortgagee shall not exercise the Power of Sale if in the case of such power arising by reason of any default in payment of any monies due in respect of the Facilities, the Mortgagor shall provide to the Mortgagee the payment of monies so in arrears within three months next after the notice has been given or if in the case of such power arising by reason of any provision as herein stated the Mortgagor shall, within 30 (thirty) days of the receipt of a notice, remove, discharge or pay out any distress, execution or

process or fully perform the covenants, conditions or provisions breached, if capable of being performed, or make good the breach thereof, or pay adequate compensation for such breach to the satisfaction of the Mortgagee and any compensation so paid to the Mortgagee shall be deemed to be part of the Mortgaged Properties.

8. On the happening of any Event of Default and upon the security hereby constituted becoming enforceable and after the Mortgagee shall have made entry or taken possession of the Mortgaged Properties and until the Mortgaged Properties shall be sold, called in, collected or converted under the Power of Sale as mentioned in Clause 6 hereinabove, the Mortgagee may, if it shall think fit so to do but not otherwise, either itself carry on and manage the business of the Mortgagor in and with the Mortgaged Properties or any of them or appoint a Receiver to carry on and manage the same and the Mortgagee or the Receiver may manage and conduct the same as they shall in their discretion think fit.

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The Mortgagee or the Receiver so appointed may for the purpose of carrying on the said business do all or any of the following acts and things viz :

a) Employ or remove such experts, officers, agents, managers, clerks, accountants, servants, workmen and others and upon such terms with such salaries, wages or remuneration as the Mortgagee or the Receiver shall think proper;

b) Renew or replace such plant / equipment as shall be worn out or lost or otherwise becomes unserviceable and repair and keep in repair the buildings, machinery, plant and other property comprised in the Mortgaged Properties;

c) Acquire and provide all such machinery, materials and things as the Mortgagee or the Receiver may consider necessary;

d) Insure all or any of the Mortgaged Properties of an insurable nature against loss or damage by fire and against such other risks in such sum or sums as the Mortgagee or the Receiver shall think fit;

e) Settle, arrange, compromise and submit to

arbitration any accounts, claims, questions or disputes whatsoever which may arise in connection with the said business or the Mortgaged Properties or in any way relating to the security and execute, releases or other discharges in relation thereto;

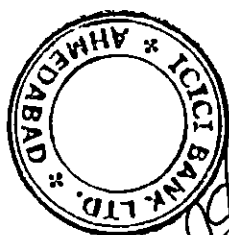
f) Bring, take, defend, compromise, submit to arbitration and/or

discontinue any actions, suits or proceedings whatsoever, civil or criminal, in relation to the business or any portion of the Mortgaged Properties;

g) Allow time for payment of any debt with or without security;

h) Subject to such consent as may be necessary demise or let out, sub-let or underlet the Mortgaged Properties or any part or parts thereof for such terms at such rents and generally in such manner and upon such conditions and stipulations as the Mortgagee or the Receiver shall think fit;

i) Exchange any part or parts of the Mortgaged Properties for any other security or property suitable for the purposes of the Mortgagor and upon such terms as may seem expedient and either with or without payment or receipt of monies for equality



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of exchange or otherwise;

j) Assent to the modification of any contracts or arrangements which may be subsisting in respect of any of the Mortgaged Properties and, in particular, the terms of any concession or licence for the property being held;

k) Execute and do all such acts, deeds, matters and things as to the Mortgagee or the Receiver may appear necessary or proper for or in relation to any of the purposes aforesaid;

m) Establish, maintain and operation all Mortgagee accounts of the Mortgagor; give discharge for all amounts paid to the Mortgagor by any persons; sign receipts in respect of amounts received.

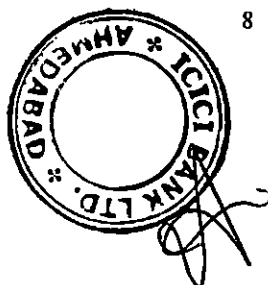
The Mortgagee or the Receiver so appointed may for any of the purposes aforesaid do or cause to be done all such acts and things respecting the business and the Mortgaged Properties as the Mortgagee / Receiver could do or cause to be done if the Mortgagee / Receiver had the absolute possession of the Mortgaged Properties and had carried on the said business without being answerable for any loss or damage which may happen

thereby.

9. The Mortgagee may raise or borrow such monies on the security of the Mortgaged Properties or any part thereof ranking either in priority or pari passu or subsequent to these presents as the Mortgagee shall decide, for the purpose of making any payment under or by virtue of these presents or in relation to the exercise of any powers duties or obligations of the Mortgagee or the Receiver or otherwise in relation to the Mortgaged Properties or these presents or for the purpose of paying off or discharging any mortgages or charges for the time being on the Mortgaged Properties or any part thereof or any costs, charges and expenses which shall be incurred by the Mortgagee under or by virtue of these presents and the Mortgagee may raise and borrow such monies as aforesaid at such rate or rates of interest and generally on such terms and conditions as the Mortgagee shall think fit.

10. Subject to the provisions of Section 69A of the Transfer of Property Act, 1882, and to such of the provisions of law as may, for

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the time being be applicable, the Mortgagee, at any time after the security hereby constituted becomes enforceable and whether or not the Mortgagee shall then have entered into or taken possession of the Mortgaged Properties and in addition to powers hereinbefore conferred upon the Mortgagee after such entry into or taking possession may, in writing, appoint any official of the Mortgagee as Receiver(s) of the Mortgaged Properties or any part thereof and remove any Receiver(s) so appointed and appoint any such other person(s) in his or their stead and unless the Mortgagee shall otherwise prescribe in writing such Receiver(s) shall have all the powers hereinbefore conferred upon the Mortgagee. All the provisions and powers hereinbefore declared in respect of a Receiver appointed by the Mortgagee after entering into or taking possession by the Mortgagee shall apply to a Receiver appointed before entering into or taking possession by the Mortgagee and in particular such Receiver shall be deemed to be the agent of the Mortgagor which shall be solely responsible for his acts

and defaults and for his remuneration. In addition to the foregoing, the following provisions shall also apply to such Receiver :

a) Appointment before or after possession:

Such appointment may be made either before or after the Mortgagee shall have entered into or taken possession of the Mortgaged Properties or any part thereof;

b) Receiver to be invested with powers by the Mortgagee :

Such Receiver may be invested by the Mortgagee with such powers and discretions including powers of management as the Mortgagee may think expedient;

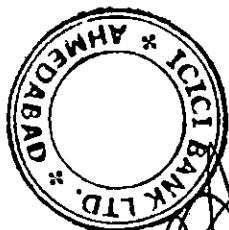
c) Receiver to exercise powers vested in the Mortgagee :

Unless otherwise directed by the Mortgagee, the Receiver shall have and may exercise all the powers and authorities vested in the Mortgagee;

d) Receiver to conform to regulations made by the Mortgagee :

The Receiver shall, in the exercise of his powers, authorities and discretions, conform to the regulations and directions made and

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given by the Mortgagee from time to time;

e) Receiver's remuneration :

The Mortgagee may, from time to time, fix remuneration of the Receiver and direct payment thereof of the Mortgaged Properties, but the Mortgagor shall be liable for the payment of such remuneration;

f) Receiver to give security:

The Mortgagee may, from time to time and at any time, require the Receiver to give security for the due performance of his duties as such Receiver and may fix the nature and the amount of the security to be given, but the Mortgagee shall not be bound in any case to require any such security;

g) Receiver to pay the monies :

Unless otherwise directed by the Mortgagee all monies from time to time received by such Receiver shall be paid over to the Mortgagee of and concerning the monies arising from any sale, calling in, collection or conversion;

h) Mortgagee may pay monies to Receiver:

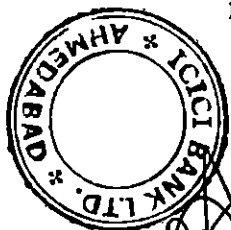
The Mortgagee may pay over to the Receiver any monies constituting part of the Mortgaged Properties to the intent that the same may be

applied for the purposes hereof by such Receiver and the Mortgagee may, from time to time, determine what funds the Receiver shall be at liberty to keep in hand with a view to the performance of his duties as such Receiver;

i) Receiver's power to borrow on the Mortgaged Properties :

Subject as provided herein the Receiver may for the purpose of carrying on the business of the Mortgagor as mentioned in (b) above, for defraying any costs, charges, losses or expenses (including his remuneration) which shall be incurred by him in exercise of the powers, authorities and discretion vested in him and for all or any of the purposes raise and borrow monies on the security of the Mortgaged Properties or any part thereof at such rate or rates of interest and generally on such terms and conditions as he may think fit, and no person lending any such money shall be concerned to inquire as to the propriety or purpose of the exercise of the said power or to see to the application of any monies so raised or borrowed Provided that the Receiver shall not exercise the said power without first

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obtaining the written consent of the Mortgagee but the Mortgagee shall incur no responsibility or liability to any lender or otherwise by reason of their giving or refusing such consent whether absolutely or subject to any limitation or condition; Receiver Agent of the Mortgagee:

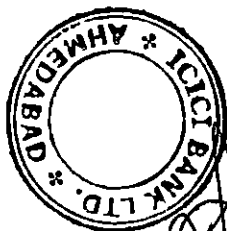
Every such Receiver shall be the agent of the Mortgagee for all purposes and the Mortgagee alone shall be responsible for his acts and defaults, losses or misconduct and liable on any contract or engagement made or entered into by him and for his remuneration and the Mortgagee shall not incur any liability or responsibility therefor by reason of their making or consenting to his appointment as such Receiver;

k) Applicability of The Transfer of Property Act, 1882:

Subject as aforesaid the provisions of the Transfer of Property Act, 1882 and the powers thereby conferred on a mortgagee or Receiver shall, so far as applicable, apply to such Receiver.

11. Subject as aforesaid, the Mortgagee may invest the net capital monies referred

to in Clause 4 hereof upon some or one of the investments hereinafter authorised or place the same upon deposit or in current account in the name of the Mortgagee with any Scheduled bank(s) with power from time to time at their discretion to vary such investments and with power from time to time at their discretion to resort to any such investments for any of the purposes for which such proceeds are under these presents authorised to be expended. And subject as aforesaid the Mortgagee shall stand possessed of the said investments until the Power of Sale shall arise to pay the income thereof and any net monies in the nature of income arising to the Mortgagee and after the Power of Sale shall have arisen shall hold the said investments and monies and the income thereof respectively and the net monies in the nature of income upon and for the purposes hereinbefore expressed concerning the monies to arise from any sale, calling in, collection and conversion made as aforesaid PROVIDED ALWAYS that in default of such Power of Sale arising



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and after payment and satisfaction of all monies intended to be secured by these presents the said investments monies and income thereof and net monies last aforesaid shall be in trust for the Mortgagor or its assigns.

Any monies which under the powers herein contained ought to be invested by the Mortgagee may be invested in the name of the Mortgagee or under the legal control of the Mortgagee in any of the investments as may be deemed fit by the Mortgagee with power to vary and transpose such investments and in so far as the same shall not be invested shall be placed on deposit in the name of the Mortgagee in Scheduled bank(s).

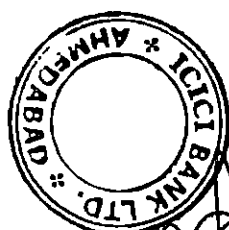
13. In addition to the powers hereinbefore given, the Mortgagee may enter into or take possession of and hold or appoint a Receiver to take possession of any part or parts of the Mortgaged Properties which may at any time appear to them to be in danger of being taken under any process of law by any creditor of the Mortgagor or be otherwise in jeopardy and where a Receiver is

appointed under this Clause the provisions of Clauses 8 and 10 hereof shall apply mutatis mutandis and the Mortgagee may at any time give up possession or discharge the Receiver.

14. The Mortgagee shall not, nor shall any Receiver as aforesaid, be liable by reason of the Mortgagee or such Receiver entering into or taking possession of the Mortgaged Properties or any part or parts thereof, to account as mortgagees in possession or for anything except actual receipts or be liable for any loss upon realisation or for any default or omission for which a mortgagee-in-possession might be liable.

15. If and when the Mortgagee shall have made an entry into or taken possession of the Mortgaged Properties under the powers conferred upon the Mortgagee by these presents, the Mortgagee may at any time afterwards give up possession of the Mortgaged Properties or any of them or any part or parts thereof to the Mortgagor either unconditionally or upon such terms and conditions as may be

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specified by the Mortgagee.

16. The Mortgagee shall out of the monies received by the Mortgagee in carrying on the business as mentioned in Clause 8 hereof, and out of the rents, profits and income of the Mortgaged Properties, pay and discharge the costs, charges and expenses incurred in carrying on the business including the remuneration of the Receiver (if any) and in the management of the Mortgaged Properties or in the performance or exercise or the attempted performance or exercise of the powers and duties under these presents and all other outgoings which the Mortgagee or Receiver shall think fit to pay and shall pay and apply the residue of the said receipts, rents, profits and monies in the manner hereinbefore provided with respect to the monies arising from any sale or conversion under the Power of Sale or conversion under these presents.

17. Until the happening of any of the Events of Default the Mortgagee shall not be in any manner required, bound or concerned to interfere with the management or the

affairs of the Mortgagor or its business or the custody, care, preservation or repair of the Mortgaged Properties or any part thereof.

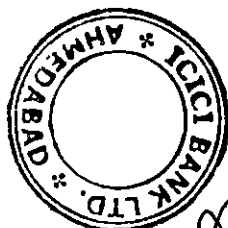
18. The Mortgagor hereby declares, represents and covenants that :

i) the Mortgaged Properties hereinbefore expressed to be granted, conveyed, assigned, assured and transferred are the sole and absolute property(ies) of the Mortgagor and are free from any other mortgage, charge or encumbrance and are not subject to any lien, lispendens, attachment or other process issued by any Court or other authority;

ii) notwithstanding anything by the Mortgagor done or executed or omitted to be done or executed or knowingly suffered to the contrary, the Mortgagor now has power and authority to grant, convey, assign, assure and transfer unto the Mortgagee the Mortgaged Properties;

iii) it shall be lawful for the Mortgagee upon entering into or taking possession under the provisions herein

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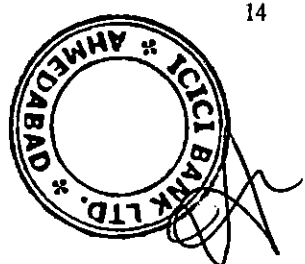
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contained of all or any of the Mortgaged Properties thenceforth to hold and enjoy the same and to receive the rents and profits thereof without any interruption or disturbance by the Mortgagor or any other person or persons claiming by, through, under or in trust for the Mortgagor that freed and discharged from or otherwise by the Mortgagor sufficiently indemnified against all encumbrances and demands whatsoever;

iv) the Mortgagor shall execute all such deeds, documents and assurances and do all such acts and things as the Mortgagee may require for exercising the rights under these presents or for effectuating and completing the security hereby created and shall, from time to time and at all times after the security hereby constituted shall become enforceable, execute and do all such deeds, documents, assurances, acts and things as the Mortgagee may require for facilitating realisation of the Mortgaged Properties and for exercising all the powers, authorities and discretions hereby conferred on the Mortgagee

or any Receiver and in particular the Mortgagor shall execute all transfers, conveyances, assignments and assurances of the Mortgaged Properties whether to the Mortgagee or to their nominees and shall give all notices, orders and directions which the Mortgagee may think expedient and shall perform or cause to be performed all acts and things requisite or desirable for the purpose of giving effect to the exercise of any of the said powers, authorities and discretions and further shall, for such purposes or any of them make or consent to such application to any Government or local authority as the Mortgagee may require for the consent, sanction or authorisation of such authority to or for the sale and transfer of the Mortgaged Properties or any part thereof and it shall be lawful for the Mortgagee to make or consent to make any such application in the name of the Mortgagor and for the purposes aforesaid a certificate in writing signed by the Mortgagee to the effect that any particular assurance or thing required by them is reasonably required by them shall be

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conclusive evidence of the fact.

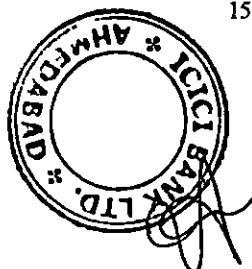
v) the Mortgagor shall maintain and keep in proper order, repair and in good condition the Mortgaged Properties. In case the Mortgagor fails to keep in proper order, repair and in good condition the relevant Mortgaged Properties. In case the Mortgagee fails to keep in proper order, repair and in good condition the Mortgaged Properties or any part thereof, then the Mortgagee may, but shall not be bound to, maintain in proper order or repair or condition the Mortgaged Properties or any part thereof and any expense incurred by the Mortgagee and their costs and charges therefore shall be reimbursed by the Mortgagor;

vi) The Mortgagor shall insure and keep insured the relevant Mortgaged Properties in accordance with the terms of the Facility Agreement and shall duly pay all premia and other sums payable for that purpose, the insurance in respect of the Mortgaged Properties shall be taken in joint names of the Mortgagor, the Mortgagee

and any other person having a charge on the relevant Mortgaged Properties and acceptable to the Mortgagee and the Mortgagor shall keep the insurance policies and renewals thereof with the Mortgagee and in the event of failure on the part of the Mortgagor to insure the relevant Mortgaged Properties or to pay the insurance premia or other sums referred to above, the Mortgagee may but shall not be bound to get the Mortgaged Properties insured or pay the insurance premia and other sums referred to above which shall be reimbursed by the Mortgagor;

vii) The Mortgagor shall keep proper books of account as required by the applicable laws and therein make true and proper entries of all dealings and transactions of and in relation to the Mortgaged Properties and the business of the Mortgagor and keep the said books of account and all other books, registers and other documents relating to the affairs of the Mortgagor at its registered office or, where permitted by law, at other place or places where the books of account and

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documents of a similar nature may be kept and the Mortgagor will ensure that all entries in the same relating to the Mortgaged Properties and the business of the Mortgagor shall at all times be open for inspection of the Mortgagee and such person or persons as the Mortgagee shall, from time to time, in writing for that purpose, appoint. All original documents in relation to the Mortgaged Properties if not already handed over to the Mortgagee shall be held by the Mortgagor in trust for the Mortgagee;

viii) The Mortgagor shall give to the Mortgagee or to such person or persons as aforesaid such information as they or he or she or any of them shall require as to all matters relating to the business, property and affairs of the Mortgagor and at the time of the issue thereof to the shareholders/members/partners, if any, of the Mortgagor furnish to the Mortgagee copies of every report, balance sheet, profit and loss account, circulars or notices, issued to the shareholders/members/partners and the Mortgagee shall be entitled, if they think fit,

from time to time, to nominate a firm of Chartered Accountant to examine the books of account, documents and property of the Mortgagor or any part thereof and to investigate into the affairs thereof and the Mortgagor shall allow any such accountant or agent to make such examination and investigation and shall furnish him with all such information as he may require and shall pay all costs, charges and expenses of and incidental to such examination and investigation;

ix) The Mortgagor shall permit the Mortgagee and such person, as they shall, from time to time in writing for that purpose appoint, to enter into or upon and to inspect the state and condition of all the Mortgaged Properties and pay all travelling, hotel and other expenses of any person whom the Mortgagee may depute for the purpose of such inspection and if the Mortgagee shall, for any reason, decide that it is necessary to employ an expert, to pay the fees and all travelling, hotel and other expenses of such an expert;

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x) The Mortgagor shall punctually pay all rents, royalties, taxes, rates, levies, cesses, assessments, impositions and outgoings, governmental, municipal or otherwise imposed upon or payable by the Mortgagor as and when the same shall become payable and when required by the Mortgagee produce the receipts of such payment and also punctually pay and discharge all debts, obligations and liabilities which may have priority over the security created hereunder and observe, perform and comply with all covenants and obligations which ought to be observed and performed by the Mortgagor in respect of any part of the Mortgaged Properties;

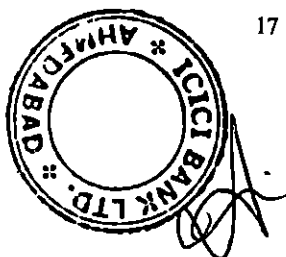
xi) The Mortgagor shall forthwith give notice in writing to the Mortgagee of commencement of any proceedings directly affecting the Mortgaged Properties;

xii) The Mortgagor shall duly cause these presents to be registered in all respects so as to comply with the provisions of the Companies Act, 1956 if applicable and also cause these presents to be registered in conformity

with the provisions of the Indian Registration Act, 1908, or any other Act, Ordinance or Regulation of or relating to any part of India, within which any portion of the Mortgaged Properties is or may be situated, by which the registration of deeds is required and generally do all other acts (if any) necessary for the purpose of assuring the legal validity of these presents, and in accordance with the Mortgagor's constitutional documents;

xiii) The Mortgagor shall diligently preserve its corporate existence and status and all rights, contracts, privileges, franchises and concessions now held or hereafter acquired by it in the conduct of its business and that it will comply with each and every term of the said franchises and concessions and all acts, rules, regulations, orders and directions of any legislative, executive, administrative or judicial body applicable to the Mortgaged Properties or any part thereof PROVIDED THAT the Mortgagor may contest in good faith the validity of any such acts, rules, regulations, orders and directions and pending the determination of such

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contest may postpone compliance therewith if the security for the Facilities is not thereby materially endangered or impaired. The Mortgagor will not do or voluntarily suffer or permit to be done any act or thing whereby its right to transact its business might or could be terminated or whereby payment of the Facilities and/or any other monies in respect thereof might or could be hindered or delayed;

xiv) The Mortgagor shall pay all such stamp duty (including any additional stamp duty), other duties, taxes, charges and penalties, if and when the Mortgagor may be required to pay according to the laws for the time being in force in the State in which its properties are situated or otherwise, and in the event of the Mortgagor failing to pay such stamp duty, other duties, taxes and penalties as aforesaid, the Mortgagee will be at liberty (but shall not be bound) to pay the same and the Mortgagor shall reimburse the same to the Mortgagee on demand;

xv) The Mortgagor shall reimburse all sums paid or

expenses incurred by the Mortgagee or any Receiver, Attorney, Manager, Agent or other person appointed by the Mortgagee for all or any of the purposes mentioned in these presents immediately on receipt of a notice of demand from them in this behalf and all such sums shall carry further interest at the default interest rate specified in the Facility Agreement as from the date when the same shall have been advanced, paid or become payable or due and as regards liabilities, the Mortgagor will, on demand, pay and satisfy or obtain the releases of such persons from such liabilities and if any sum payable under these presents shall be paid by the Mortgagee, the Mortgagor shall, forthwith on demand, reimburse the same to the Mortgagee and until payment or reimbursement of all such sums, the same shall be a charge upon the Mortgaged Properties;

xvi) The Mortgagor shall promptly inform the Mortgagee if it has knowledge of a notice of any application for winding up/ dissolution/ bankruptcy / insolvency having been made or any statutory notice



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of winding up or dissolution under the Companies Act, 1956 (if applicable) or other applicable Acts or otherwise of any suit or other legal process intended to be filed or initiated against the Mortgagor and affecting the title to the Mortgagee's properties or if a Receiver is appointed of any of its properties or business or undertaking;

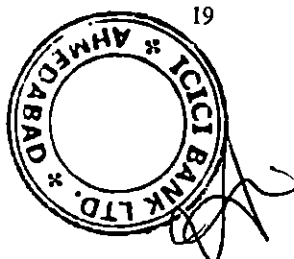
(ii) The Mortgagor shall promptly inform the Mortgagee of the happening of any labour strikes, lockouts, shut-downs, fires or any event likely to have a substantial effect on the Mortgaged Properties or on the Mortgagor's profits or business and of any material changes in the rate of production or sales of the Mortgagor with an explanation of the reasons therefor;

xviii) The Mortgagor shall promptly inform the Mortgagee of any loss or damage which the Mortgagor may suffer due to any force majeure circumstances or act of God, such as earthquake, flood, tempest or typhoon, etc. against which the Mortgagor may not have insured its properties;

xix) The Mortgagor shall apply for and make its best endeavour to obtain renewal of the leases under which any of the leasehold lands, if any, forming part of the Mortgaged Properties may, during the continuance of this security, be held as and when the same may be due for renewal in accordance with the provisions thereof and duly vest in the Mortgagee as part of the Mortgaged Properties and in such manner as the Mortgagee may direct all such renewed leases. The Mortgagor shall comply with the provisions of all documents in connection with such leases;

xx) The Mortgagor shall not pull down or remove any building or structure (except any temporary structure) on the lands for the time being forming part of the Mortgaged Properties or the fixed plant or machinery or any fixtures or fittings annexed to the same or any of them except in the ordinary course of repair and maintenance or improvement or replacement or otherwise in the course of and for the

Arvind Mehta
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Asst.



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purposes of carrying on the business of the Mortgaged Properties and the Mortgagor will in such case forthwith restore or procure to be restored such building, structure, plant, machinery, fixtures or fittings as the case may be, or replace the same or procure the same to be replaced by others of a similar nature and of at least equal value;

The Mortgagor shall not or dispose off the Mortgaged Properties or any part thereof or create thereon any mortgage, lien or charge by way of hypothecation, pledge or otherwise howsoever or other encumbrance of any kind whatsoever;

(xxii) The Mortgagor hereby represents and warrants that :

(a) The Mortgagor has the competence and power to execute these presents;

(b) The Mortgagor has done all acts, conditions and things required to be done, fulfilled or performed, and all authorisations required or essential for the execution of these presents or for the performance of the Mortgagor's obligations in

terms of and under these presents have been done, fulfilled, obtained, effected and performed and are in full force and effect and no such authorisation has been, or is threatened to be, revoked or cancelled;

(c) These presents have been duly and validly executed by the Mortgagor or on behalf of the Mortgagor and these presents constitute legal, valid and binding obligations of the Mortgagor;

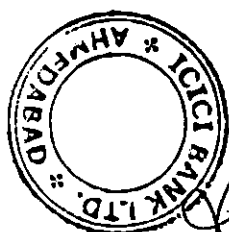
(d) The entry into, delivery and performance by the Mortgagor of, and the transactions contemplated by, these presents do not and will not conflict : (i) with any law; (ii) with the constitutional documents, if any, of the Mortgagor; or (iii) with any document which is binding upon the Mortgagor or on any of its assets;

(e) All amounts payable by the Mortgagor under these presents will be made free and clear of and without deduction / withholding for or on account of any tax or levy and without any setoff;

(f)(i) To the extent applicable, the execution or entering into by the Mortgagor of these presents constitutes, and performance of its obligations under these presents will constitute,



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private and commercial acts done and performed for private and commercial purposes; (ii) The Mortgagor is not, will not be entitled to, and will not claim immunity for themselves or any of its assets from suit, execution, attachment or other legal process in any proceedings in relation to these presents;

The Mortgagor's agreement that these presents are governed by Indian law, is legal, valid and binding on the Mortgagor;

(h) Except to the extent disclosed to the Mortgagee, no litigation, arbitration, administrative or other proceedings are pending or threatened against the Mortgagor or its assets, which, if adversely determined, might have a Material Adverse Effect;

(i) (i) All information communicated to or supplied by or on behalf of the Mortgagor to the Mortgagee from time to time in a form and manner acceptable to the Mortgagee, are true and fair/true, correct and complete in all respects as on the date on which it was communicated or supplied; (ii) Nothing has occurred since the date of communication or supply of any information to the

Mortgagee which renders such information untrue or misleading in any respect.

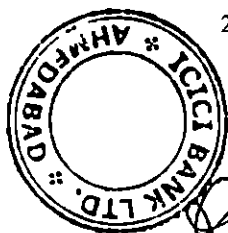
19. In the event of the Government taking over the management of the Mortgagor and/or the Mortgaged Properties and/or the entire undertaking of the Mortgagor and/or in the event of nationalisation of the Mortgagor or its business or a moratorium being passed or in case the running of the business of the Mortgagor or its management or control is taken away either as part of any unemployment relief scheme or for any other reason whatsoever, or under the provisions of The Industrial (Development and Regulation) Act, 1951 or under any other Act, the Mortgagee shall be entitled to receive the whole of the compensation to which the Mortgagor shall be entitled and to apply the same or a sufficient portion thereof in accordance with provisions of the Facility Agreement and all monies secured hereunder shall become immediately payable and the security created hereunder shall become enforceable.

20. No purchaser, mortgagor, mortgagee or



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other person dealing with the Mortgagee or any Receiver appointed by them or their attorneys or agents shall be concerned to inquire whether the power exercised or purported to be exercised has become exercisable or whether any money remains due on the security of these presents or as to the necessity or expediency of the stipulations and conditions subject to which sale shall have been made or otherwise as to the propriety or regularity of any sale, calling in, collection or conversion or to see to the application of any money paid to the Mortgagee or Receiver and in the absence of malafides on the part of such purchaser, mortgagor, mortgagee or other person such dealing shall be deemed, so far as regards the safety and protection of such person, to be within the powers hereby conferred and be valid and effectual accordingly and the remedy of the Mortgagor or its assigns in respect of any impropriety or irregularity whatsoever in the exercise of such power shall be in damages only.

21. Upon any such sale, calling in, collection or

conversion as aforesaid and upon any other dealing or transaction under the provisions herein contained the receipt of the Mortgagee for the purchase money of any of the Mortgaged Properties are sold and for any other monies paid otherwise howsoever to them shall effectually discharge the purchaser(s) or person paying the same therefrom and from being concerned to see to the application or being answerable for the loss or misapplication or non-application thereof.

22. The Mortgagee may, at any time after the security hereby constituted becomes enforceable, apply to the relevant Court for an order that the powers hereof be exercised and carried into execution under the directions of the Court and for the appointment of a Receiver or Receivers and Manager of the Mortgaged Properties or any of them and for any other order in relation to the execution and administration of the powers hereof as the Mortgagee shall deem expedient and shall be indemnified by the Mortgagor against all costs, charges and expenses



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incurred for or in relation to any such application or proceeding.

23. The Mortgagee hereof may, in the execution and exercise of all or any of the powers, authorities and discretions vested in them by these presents act by an officer or officers for the time being of the Mortgagee and the Mortgagee may also, whenever they think it expedient, delegate by Power of Attorney or otherwise to any such officer all or any of the powers, authorities and discretions vested in them by these presents and any such delegation may be made upon such terms and conditions and subject to such regulations (including power to sub-delegate) as the Mortgagee may think fit and the Mortgagee shall not be bound to supervise the proceedings or be in anywise responsible for any loss incurred by reason of any misconduct or default or any mistake, oversight, error of judgement, forgetfulness or want of prudence on the part of any such delegate or sub-delegate.

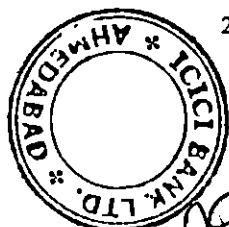
24. The Mortgagor hereby acknowledges, agrees and

confirms that the Mortgagee shall, at the request and cost of the Mortgagor, release, re-assign or reconvey to the Mortgagor or as the Mortgagor may direct or to such other person entitled thereto, the Mortgaged Properties or such part thereof as may remain subject to the security hereby created freed and discharged from the security hereby created upon proof being given to the reasonable satisfaction of the Mortgagee that all the Facilities together with all interest, and all other monies payable hereunder have been paid off or satisfied in accordance with the tenor thereof and upon payment of all costs, charges and expenses incurred by the Mortgagee or by any Receiver in relation to these presents and upon observance and performance of the terms and conditions and covenants herein contained and in the Transaction Documents.

25. The Mortgagor shall pay to the Mortgagee all legal, travelling and other costs, charges and expenses incurred by them or their officers or their employees, their representatives / agents in connection with execution



Arvind Mehta
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of these presents including costs, charges and expenses of and incidental to the approval and execution of these presents and all other documents affecting the security herein and will indemnify them against all actions, proceedings, costs, charges, expenses, claims and demands whatsoever which may be brought or made against or incurred by them in respect of any matter thing done or omitted to be done in respect of or in relation to the Mortgaged Properties.



26. The Mortgagor hereby irrevocably appoints the Mortgagee to be the attorney of the Mortgagor in the name and on behalf of the Mortgagor to execute, sign and do any deeds, documents, assurances, acts and things which shall in the opinion of the Mortgagee be necessary or expedient that the Mortgagor should execute, sign and do for the purpose of carrying out any of the trusts or obligations declared or imposed upon the Mortgagor by these presents or of giving to the Mortgagee on their behalf the full benefit of any of the provisions of these presents and generally to use the

name of the Mortgagor in the exercise of all or any of the powers hereby conferred upon the Mortgagee or any Receiver appointed by them.

27.(a) Any notice or request required to be served or given on the Mortgagor shall for the purposes of these presents be sufficiently served at the registered / principal / business office of the Mortgagor or if left or affixed to any part of the premises hereby mortgaged and such notice shall also be deemed to be properly and duly affected if it is sent by post in a registered letter addressed to the Mortgagor at its registered office and such services shall be deemed to have been made at the time at which such Registered letter would in the ordinary course of post be delivered and even though returned unserved on account of refusal or otherwise howsoever.

b) Any notice or request to be given or made to the Mortgagee or to any other party shall be in writing. Such notice or request shall be deemed to have been given or made when it is delivered by hand or despatched by mail or telegram to the party

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to which it is required to be given, or made at such party's designated address.

28. The Mortgagor shall also indemnify and keep the Mortgagee indemnified against all losses, damages, costs, claims and expenses whatsoever which the Mortgagee may suffer, pay or incur by reason of or in connection with any such default on the part of the Mortgagor including legal proceedings taken against the Mortgagor for breach of the terms of these presents.

29. It is hereby expressly agreed that the obligations of the Mortgagor shall be governed by the provisions contained in these presents. In the event of there being any inconsistency or repugnancy between the provisions contained in the Facility Agreement and these presents, the provisions contained in the Facility Agreement shall prevail to the extent of such inconsistency or repugnancy.

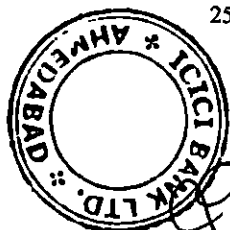
30. The Mortgagor hereby agrees that, without the concurrence of the Mortgagor, the Borrower and the Mortgagee shall be at liberty to vary, alter or modify

the terms and conditions of the Facility Agreement and / or the other Transaction Documents and in particular to defer, postpone or revise the repayment of the Facilities and/or payment of interest and other monies payable by the Borrower to the Mortgagee on such terms and conditions as may be considered necessary by the Mortgagee including any increase in the rate of interest. The Mortgagee shall also be at liberty to absolutely dispense with or release all or any of the security / securities furnished or required to be furnished by the Borrower to the Mortgagee to secure the Facilities. The Mortgagor agrees that the liability under these presents shall in no manner be affected by any such variations, alterations, modifications, waiver, dispensation with or release of security, and that no further consent of the Mortgagor is required for giving effect to any such variation, alteration, modification, waiver, dispensation with, or release of security.

31. The Mortgagee shall have full liberty, without notice to the Mortgagor and without in



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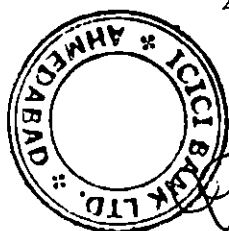
any way affecting these presents, to exercise at any time and in any manner any power or powers reserved to the Mortgagee under the Facility Agreement and/or the other Transaction Documents, to enforce or forbear to enforce payment of the Facilities or any part thereof or interest or other moneys due to the Mortgagee from the Borrower or any of the remedies or securities available to the Mortgagee, to enter into any composition or compound with or to grant time or any other indulgence or facility to the Borrower, to give / grant temporary or extra overdrafts or other advances / credit facilities to the Borrower and to appropriate payments made to it by the Borrower towards repayment / payment of such overdrafts / advances / credit facilities from time to time and the Mortgagor shall not be entitled to question such appropriation or to require the Mortgagee to appropriate such payments towards previous disbursements under the Facilities so as to reduce the liability of the Mortgagor hereunder on account of any such payments AND the Mortgagor shall not be released by the exercise by

the Mortgagee of their liberty in regard to the matters referred to above or by any act or omission on the part of the Mortgagee or by any other matter or thing whatsoever which under the law relating to sureties or otherwise would but for this provision have the effect of so releasing the Mortgagor AND the Mortgagor hereby waives in favour of the Mortgagee so far as may be necessary to give effect to any of the provisions of these presents, all the suretyship and other rights which the Mortgagor might otherwise be entitled to enforce. The Mortgagor also agree that they will not be entitled to the benefit of subrogation vis-a-vis securities or otherwise until all the monies due to the Mortgagee under the Facilities are fully repaid / paid.

32. These presents shall be enforceable against the Mortgagor notwithstanding that any security or securities comprised in any instrument(s) executed or to be executed in favour of the Mortgagee shall, at the time when the proceedings are taken against the Mortgagor on these presents, be



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outstanding or unrealised or lost.

33. The Mortgagor hereby agrees and gives consent to the sale, mortgage on prior, pari-passu or subsequent charge basis, release etc., of any of the assets by the Borrower from time to time may be approved by the Mortgagee or the transfer of any of the assets of the Borrower from one unit to the other or to the release or lease out by the Mortgagee any or whole of the assets charged to the Mortgagee on such terms and conditions as the Mortgagee may deem fit and this may be treated as a standing and continuing consent for each and every individual act of transfer, mortgage, release or lease of any of such assets of the Borrower. The Mortgagor hereby declares and agrees that no separate consent for each such transfer, mortgage, release or lease any of such assets would be necessary in future.

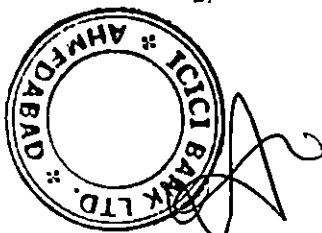
34. The Mortgagor hereby agree and declare that the Borrower will be free to avail of further loan(s) or other facilities from the Mortgagee or any other person in addition to the Facilities

and/or to secure the same during the subsistence of these presents and in that event the security herein contained will not be affected or vitiated in any way whatsoever but will remain in full force and effect and binding on the Mortgagor.

35. The rights of the Mortgagee against the Mortgagor shall remain in full force and effect notwithstanding any arrangement which may be reached between the Mortgagee and the other guarantor(s), if any, or notwithstanding the release of that other or others from liability and notwithstanding that at any time hereafter the other guarantor(s) may cease for any reason whatsoever to be liable to the Mortgagee, the Mortgagee shall be at liberty to require the performance by the Mortgagor of their obligations hereunder to the same extent in all respects as if the Mortgagor had at all times been solely liable to perform the said obligations.

36. To give effect to these presents, the Mortgagee may act as though the Mortgagor were the principal debtor to the Mortgagee.

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J. Patel
18/11/20



37. The Mortgagor hereby declares and agrees that they have not received and shall not, without the prior consent in writing of the Mortgagee receive any security or commission from the Borrower for giving these presents so long any monies remain due and payable by the Borrower to the Mortgagee under the Facility Agreement and/or the other Transaction Documents.



38. The Mortgagor shall not in the event of the liquidation / insolvency of the Borrower prove in competition with the Mortgagee in the liquidation / insolvency proceedings.

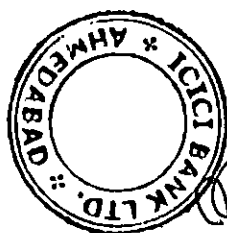
39. A certificate in writing signed by a duly authorised official of the Mortgagee shall be conclusive evidence against the Mortgagor of the amount for the time being due to the Mortgagee from the Borrower / the Mortgagor in any action or proceeding brought on these presents against the Mortgagor.

40. These presents shall not be wholly or partially satisfied or exhausted by any payments made to or settled with the Mortgagee by the Borrower and shall be valid

and binding on the Mortgagor and operative until repayment in full of all moneys due to the Mortgagee under the Facility Agreement and/or the other Transaction Documents.

41. These presents shall be irrevocable and the obligations of the Mortgagor hereunder shall not be conditional on the receipt of any prior notice by the Mortgagor or by the Borrower and the demand or notice by the Mortgagee as provided in Clause 22 hereof shall be sufficient notice to or demand on the Mortgagor.

42. The liability of the Mortgagor under these presents shall not be affected by : (i) any change in the constitution or winding up of the Borrower / the Mortgagor or any absorption, merger or amalgamation of the Borrower / the Mortgagor with any other company, corporation or concern; or (ii) any change in the management of the Borrower / the Mortgagor or take over of the management of the Borrower / the Mortgagor by Central or State Government or by any other authority; or (iii) acquisition or nationalisation of the



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Borrower / the Mortgagor and/ or of any of its undertaking(s) pursuant to any law; or (iv) any change in the constitution of the Mortgagee; or (v) bankruptcy / insolvency / death of the Mortgagor / the Borrower; or (vi) the absence or deficiency of powers on the part of the Mortgagor to give guarantees and/or indemnities or any irregularity in the exercise of such powers. The Mortgagor undertakes not to revoke these presents during the subsistence of the Facility Agreement.

43. These presents shall be a continuing one and shall remain in full force and effect till such time the Borrower repays / pays in full the Facilities together with all interest, commission, costs, charges, expenses and all other monies payable under the Facility Agreement and/or the other Transaction Documents.

44. The Mortgagee shall be entitled to exercise general lien and/or adjust, appropriate or set off all securities / deposits held by the Mortgagee to the credit of or the benefit of the Mortgagor on any account or

otherwise howsoever towards the discharge and satisfaction of the liability of the Mortgagor under these presents.

45. Any admission or acknowledgement in writing given or any part payment made by the Borrower in respect of the Facilities shall be binding on the Mortgagor and shall be treated as given on behalf of the Mortgagor also.

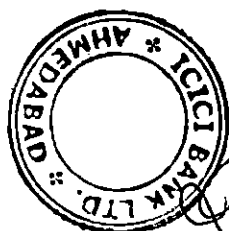
46. These presents are in addition to and not by way of limitation of or substitution for, any other guarantee(s) that the Mortgagor may have previously given or may hereafter give to the Mortgagee (whether alone or jointly with other parties) and these presents shall not revoke or limit any such other guarantee(s),

47. These presents shall be governed by and construed in accordance with the laws of India.

48. The Mortgagor agrees that any legal action or proceedings arising out of these presents may be brought by the Mortgagee, in its absolute discretion, in any competent court,



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tribunal or other appropriate forum having jurisdiction. The Mortgagor shall not exercise any rights which they may have acquired by way of subrogation or otherwise, or take any action or make any claim in competition with an action or claim of the Mortgagee.

Any provision of these presents which is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of prohibition or unenforceability but shall not invalidate the remaining provisions of these presents or affect such provision in any other jurisdiction.

50. The Mortgagor hereby agrees, confirms and undertakes that :

(A) the Mortgagee shall, as the Mortgagee may deem appropriate and necessary, be entitled to disclose all or any : (i) information and data relating to the Mortgagor; (ii) information or data relating to these presents or any other securities furnished by the Mortgagor in favour of the Mortgagee; (iii) obligations assumed / to be assumed by the Mortgagor in relation to the Facilities under these presents or any other

securities furnished by the Mortgagor for any other credit facility granted / to be granted by the Mortgagee; (iv) default, if any, committed by the Mortgagor in discharge of the aforesaid obligations, to Credit Information Bureau (India) Limited ("CIBIL") and any other agency authorised in this behalf by Reserve Bank of India ("RBI");

(B) CIBIL and / or any other agency so authorised may use, process the aforesaid information and data disclosed by the Mortgagee in the manner as deemed fit by them;

(C) CIBIL and / or any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to the Mortgagee / financial institutions and other credit grantors or registered users, as may be specified by RBI in this behalf;

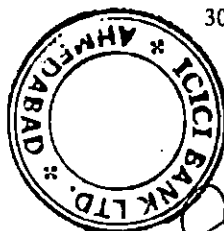
(D) the information and data furnished by the Mortgagor to the Mortgagee from time to time shall be true and correct.

51. All capitalised terms used but not specifically defined herein shall have the respective meanings



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ascribed to them in the Facility Agreement.

2.A DETAILS OF THE BORROWER

Rajkamal Builders Infrastructure Pvt. Ltd, a company within the meaning of the Companies Act 2013 and having its Registered Office at 39, Park Hill Society, Opp. Karnavati Club, Ramdevnagar, Ahmedabad-380015

Arvind Patel
Hb Patel
Arvind Patel

2.B DETAILS OF THE MORTGAGOR

MORTGAGOR-1

Mr. Arvindbhai Hirabhai Patel age 52 yrs., son of Hirabhai Patel, residing at Gokulnagar Vrijha Soc. Mehsana



MORTGAGOR-2

Mr. Hiren Mahendrabhai Patel, age 35 yrs., son of Mahendrabhai Patel, residing at Parkhill Soc. Satellite, Ahmedabad

MORTGAGOR-3

Mr. Akshay Sureshbhai Patel, age 30 yrs., son of Sureshbhai Patel, residing at Amba Park, Soc. Vrijha, Mehsana

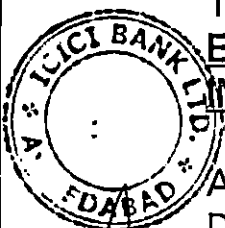
THE FIRST SCHEDULE ABOVE REFERRED TO

1. DATE AND PLACE OF EXECUTION OF THIS INDENTURE

At: Ahmedabad

Date: The 26th day of August, Two Thousand and Twenty

The expression "Mortgagor" shall, unless it be repugnant to the subject or context thereof or as the subject may



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permit or require, mean any or each of the aforesaid individuals and shall include his / her / their respective heirs, legal representatives, executors, administrators and permitted assigns.

DATE OF THE FACILITY AGREEMENT

The 7th day of August,
Two Thousand and

4. AMOUNTS OF THE FACILITIES

the aggregate not exceeding Rs 200.0 million.-

5. THE BANK'S BRANCH / OFFICE ADDRESS

ICICI Bank,
8th Floor, JMC
House, Ambawadi,
Ahmedabad - 380006

6. DEFINITIONS AND CONSTRUCTION

In these presents, unless there is anything repugnant to the subject or context thereof, the expressions listed below shall have the following meanings, viz.:

"Mortgaged Properties" means all the immoveable of

the Mortgagor expressed to be granted, conveyed, transferred, assured and assigned and all other properties hereby made as specific security for the repayment / payment of the principal amount of the Facilities, all interest, premia on prepayment, fees, costs, charges, expenses, and all other monies including any increase as a result of devaluation / revaluation/fluctuation in the rates of exchange of foreign currencies involved for the time being owing and intended to be secured hereunder in terms of the provisions of Clause 2 of the main body of these presents and this Schedule and all future properties hereinafter agreed to be granted, conveyed, transferred, assured and assigned by the Mortgagor to the Mortgagee in terms of the provisions of Clause 3 of the main body of these presents and this Schedule.

All capitalised terms used but not specifically defined herein shall have the respective meanings ascribed to them under the Facility Agreement.

7. ULCRA

The provisions of the Urban Land (Ceiling and Regulation) Act, 1976 ("ULCRA") are not applicable to the Properties

8. CHARGING CLAUSE

The Mortgagor doth hereby:

grant, convey, assign, assure, and transfer unto the Mortgagee all and singular the freehold lands more particularly described in the Second Schedule hereunder written together with all buildings (including flats and/or other premises) erections, godowns and constructions of every description which are standing, erected or attached or shall at any time hereafter during the continuance of the security hereby constituted be erected and standing or attached to the aforesaid lands and premises or any part thereof and all trees, fences, hedges, ditches, ways, sewerages, drains, waters, water-courses, liberties, privileges, easements and appurtenances whatsoever to the aforesaid lands or any part thereof belonging to or in anywise appertaining or usually held, occupied, enjoyed therewith or

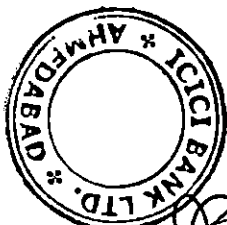
reputed to belong or be appurtenant thereto and all the estate, right, title, interest, property, claim and demand whatsoever of the Mortgagor into and upon the same, to have and to hold all and singular the aforesaid premises unto and to the use of the Mortgagee absolutely and subject to the powers and provisions herein contained and subject also to the proviso for redemption hereinafter mentioned;

(iv) assign and transfer unto the Mortgagee all amounts owing to, and received and/or receivable by, the Mortgagor and/or any person on its behalf, all book debts, all cash flows and receivables and proceeds arising from Projects and Other Projects, and all rights, title, interest, benefits, claims and demands whatsoever of the Mortgagor in, to or in respect of all the aforesaid assets, including but not limited to the Mortgagor's cash-in-hand, both present and future (the "Receivables", which expression shall, as the context may permit or require, mean any or each of such Receivables) to have and hold the same unto and to the use of the Mortgagee absolutely and subject to the powers and provisions herein



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[Signature]



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contained and subject also to the proviso for redemption hereinafter mentioned;

(v) assign and transfer unto the Mortgagee all right, title, interest, benefit, claims and demands whatsoever of the Mortgagors, in, to, under and/or in respect of the Project Documents (including insurance policies) including, without limitation, the right to compel performance thereunder, and to substitute, or to be substituted for, the Mortgagor thereunder, and to commence and conduct either in the name of the Mortgagor or in their own names or otherwise any proceedings against any persons in respect of any breach of, the Project Documents and, including without limitation, rights and benefits to all amounts owing to, or received by, the Mortgagor and all claims thereunder and all other claims of the Mortgagor under or in any proceedings against all or any such persons and together with the right to further assign any of the Project Documents, both present and future, to have and to hold all and singular the aforesaid assets, rights, properties, etc. unto and to the use of the

Mortgagee absolutely and subject to the powers and provisions contained herein and subject also to the proviso for redemption hereinafter mentioned.

**THE SECOND
SCHEDULE ABOVE
REFERRED TO**

(Description of the
immoveable properties)

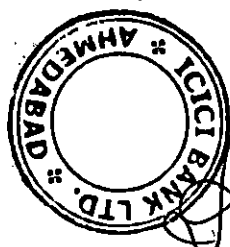
Property 1

All that immovable property bearing Sub-Plot No. 34 having plot area admeasuring about 402 Sq. Mtrs. situated in Satyatriveni Co-operative Housing Society Limited, Vibhag-1, standing/ constructed on the land bearing Final Plot No. 115/1 of T.P. Scheme No. 6 (Old Revenue Survey No. 971, 972 and 984), situated, lying and being at Mouje: Vejalpur, Taluka : Vejalpur within the Registration Sub-District : Ahmedabad-10 (Vejalpur) and District : Ahmedabad together with construction standing thereon and the same is bounded as under:-



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On the East by Plot No. 33 and 6 Mtrs. Society Road
On the West by Other land
On the North by Common Plot
On the South by Sub-Plot No. 35

On the East by Plot No. C/115/L
On the West by Block No. 133
On the North by 7.50 Meter Society Internal Road
On the South by Plot No. C/137



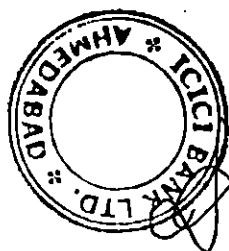
Property 2

All that immovable property bearing Private Plot No. 124/B having plot area admeasuring about 1200 Sq. Yds. equivalent to 1003.35 Sq. Mtrs. situated in Chinese Sector of "Prarthana Upvan" scheme of Sanukt Co-operative Housing Society Limited, standing/constructed on the land bearing New Block/ Survey No. 120, 118, 117, 116, 115 etc. (allotted in lieu of the Old Revenue Survey No. 127, 128, 129, 130 and 131 etc.), situated, lying and being at Mouje: Palodiya, Taluka : Kalol within the Registration Sub-District : Kalol and District : Gandhinagar and the same is bounded as under:-

together with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth, both present and future.

IN WITNESS WHEREOF the Mortgagor has hereunto caused these presents to be executed on the day and year first hereinabove written in the manner hereafter appearing.

Arvind Patel
H. Patel
20/8/17



SIGNED AND DELIVERED by

1. Mr. Arvindbhai Hirabhai Patel

Arvindbhai Patel



2. Mr. Hirenbhai Mahendrabhai Patel

H. Patel



3. Mr. Akshay Sureshbhai Patel

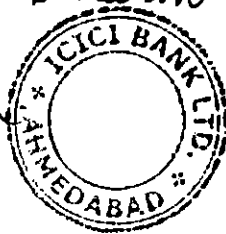
Akshay Patel



Claiming

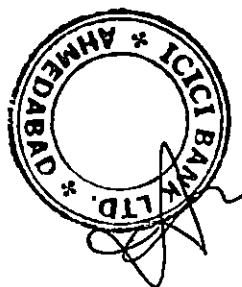
4. Amit V. Vikhramani

Amit V. Vikhramani



KEEP

Arvindbhai Patel
H. Patel
Akshay Patel





અનુક્રમણિકા નંબર - ૨
સબ-રજીસ્ટ્રાર કચેરી, સબ રજીસ્ટ્રાર કચેરી, કલોલ.

ગ્રામનું નામ - PALODIYA..

સર્વેક્ષણ પ્રકાર અને અલેખ (જમીન પટ્ટાના કિસ્સામાં આકાર પટે આપનાર અથવા પટે રાખનાર આપે છે તે જણાવવું)	સર્વે નંબર પેટા વિભાગ નંબર અને ઘર નંબર (જો કંઈ પણ હોય તો)	સંકલન	આકાર અથવા જુદી આપવામાં આવે ત્યારે તે.	દસ્તાવેજ કરી આપનાર પક્ષકારનું નામ અથવા દિવાની કોર્ટના હુકમનામાં અથવા આદેશના સંબંધમાં પ્રતિવાદીનું નામ	દસ્તાવેજ કરી લેનાર પક્ષકારનું નામ અથવા દિવાની કોર્ટના હુકમનામાં અથવા આદેશના સંબંધમાં વાદીનું નામ	તારીખ રજીસ્ટ્રારી - વીજાપુરી	અવકાશ વીજાપુરી અને પાલોડિયા	શેરો	AHD-10 VJR
માલિકો, કર્મચારી/વંચાણ મ.પ.પ.૦૦૦૦૦=૦૦	રે.સ.નં./વોલક નં.૧૨૭/૧૨૮, ૧૨૯-૧૩૦ તથા-૧૩૧ વીગેરે ની બીજાબેલીની જમીન ઉપર આવેલ આલેલ સાનુકત કો.ઓ.હા.સો.લી. ની પ્રાર્થના ઉપલબ્ધ ના નામે યોજાણખાતી યોજનાના સેક્ટર ચાઈનીઝ ના પ્લોટ નં.સી/૧૨૪/બી. સેક્ટર ૧૨૦૦ સ.ચો.વાર યાને કે ૧૦૦૩.૩૫ સ.ચો.મી. બીજાબેલીની રહેણાકીય ઉપયોગી જમીન			હરીપ્રસાદ કે. જોષી વીચેના નં.૧ અને ૨ નાં કુ.મુ. તરીકે ૧) શ્રી અલ્પા જી. મહેતા Pan No. AAXPM ૦૭૭૪ A ૨) શ્રીમતી અમિતા જી. મહેતા Pan No. AAXPM ૦૭૭૫ B	અરવિંદભાઈ હીરાભાઈ પટેલ હિરેન મહેન્દ્રભાઈ પટેલ અક્ષય સુરેશભાઈ પટેલ	૨૭/૧૧/૨૦૦૬ ૨૭/૧૧/૨૦૦૬	૭૪૧૬	2781 37 45	2020



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ડાઉનલ કરનાર INDEXER-CLERK

ખરી નકલ

સબ-રજીસ્ટ્રાર
સબ રજીસ્ટ્રાર કચેરી, કલોલ.

Assistant Engineer,
Dist. Panchayat Irr. Dn
B. K. Palanpur

ડી.આર.દેશાઈ બી. તારીખ: ૨૭/૧૧/૨૦૦૬ ના રોજની

અરજી નંબર : ૬૮૭૦ ઉપરથી નકલ આપી

પહેલું નંબર: ૨૦૦૬૦૦૧૩૪૩૯

તારીખ: ૨૭/૧૧/૨૦૦૬

સબ-રજીસ્ટ્રાર
સબ રજીસ્ટ્રાર કચેરી, કલોલ.

નોંધ : કોમ્પ્યુટર પ્રિન્ટમાં કોઈ પણ રીતે કરેલ સુધારો માન્ય ગણાશે નહીં.

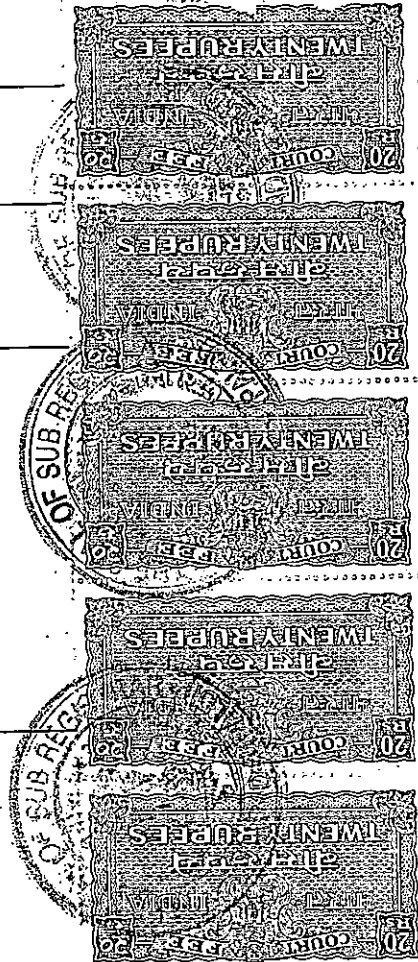


અનુક્રમણિકા નંબર - ૨

સબ-રજીસ્ટ્રાર કચેરી, અમદાવાદ(૪-પાલડી)

ગામનું નામ - વેજલપુર

દસ્તાવેજી પ્રકાર અને અંદેશ (પાસ પડેલા કિસ્સામાં આકાર પડે આપનાર અથવા પડે રાખનાર આપે છે તે જણાવવું)	સરવે નંબર પેટા વિભાગ નંબર અને ઘર નંબર (જો કોઈ પણ હોય તો)	સેનચમ આકાર અથવા જમીન આપવામાં આવે ત્યારે તે.	દસ્તાવેજ કરી આપનાર પસંદગરનું નામ અથવા દિવાની કોર્ટના કુમનનામાં અથવા આદેશના સંબંધમાં પ્રતિવાદીનું નામ	દસ્તાવેજ કરી લેનાર પસંદગરનું નામ અથવા દિવાની કોર્ટના કુમનનામાં અથવા આદેશના સંબંધમાં વાદીનું નામ	તારીખ સહીની નોંધણીની	અનુક્રમ, વોલ્યુમ અને પૃષ્ઠ નંબર	શેરો
માટીકી ફેરખાત/વેચાણ શ. ૧૨૦૦૦૦૦૦૦૦	સન-૬૭૧,૬૭૨,૬૮૪, TP-૬,FP-૧૧૫/૧,સબવોલેટન-૩૪ સયોમી-૪૦૨ પોલ્ટએરીયા, સત્યસિદ્ધેશી કોઓકેસીટી વિભાગ-૧.		રજમીકાન્ત બાબુલાલ પટેલ જય રમીકાન્ત પટેલ	આરવિંદભાઈ હીરાભાઈ પટેલ	૨૮/૦૩/૨૦૦૬ ૨૬/૦૪/૨૦૦૬	૨૪૬૨	



મુકાબલ કરનાર N.M.SOLANKI

ખરી નકલ

TRUE COPY:

Simbar

Assistant Engineer,
Dist. Panchayat Irri. Dr

B. K. Palanpur

: કોમ્પ્યુટર પ્રિન્ટમાં કોઇ પણ રીતે કરેલ સુધારો મૂકી ગણાશે નહીં.

સબ-રજીસ્ટ્રાર
અમદાવાદ(૪-પાલડી)સબ-રજીસ્ટ્રાર
અમદાવાદ(૪-પાલડી)

કુ.પી.રાવલ ની તારીખ: ૦૨/૦૫/૨૦૦૬ ના રોજની

અરજી નંબર : ૩૪૭૭ ઉપરથી નકલ આપી

તારીખ: ૧૦/૦૫/૨૦૦૬

AHD-10 VJR
2781-3445
2020

To,

Sub Registrar Office
Ahmedabad,
Gujarat

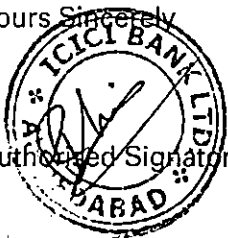


Sub: Authority to execute documents on behalf of ICICI Bank



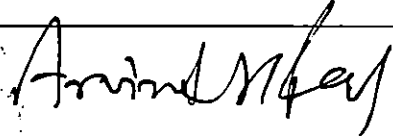

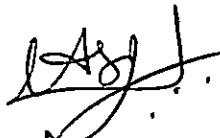


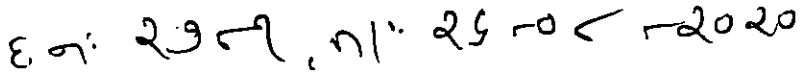

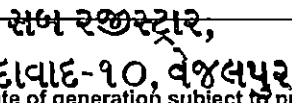
With reference to above, Mr. Amit Vithalani (EMP: 239042) authorized as per internal policy of ICICI Bank to execute mortgage documents on behalf of ICICI Bank.

Yours Sincerely,

Authorized Signatory



E- CHALLAN

Login ID PDEN	2020310004503	BARCODE				Printed On	26/08/2020 10:22:32
Department	Superintendent of Stamps And Inspector General Of Registration		Payer Details				
Property Details	Sub-Plot No. 34 having plot area admeasuring about 402 Sq. Mtrs. situated in Satyatriveni Co- operative Housing Society Limited, Vibhag-1, standing/ constructed on the land bearing Final Plot No. 115/1 of T.P. Scheme No. 6 (Old Revenue Survey No. 971,		TAX ID (If Any)				
			PAN No. (If Applicable)		ABZPP0510G		
			Full Name		PATEL ARVIND BHAI		
			Address		26/A GOKUL NAGAR SOCIETY, GOLDAN CHOKADI, UNJHA, MAHESANA, GUJARAT 384170		
Office Name	S.R.O - Ahmedabad-10 Vejalpur						
Location	AHMEDABAD						
Transaction No	Account Head Details		Amount (RS.)	Bank CIN	Date	Bank-Branch	
Year	2020-2021 One time						
20200824260997457	Registration Fee (0030-03-104-00)	5900.00	5900.00	57000013551003024082048479	24/08/2020	SBIEPAY	
Total Amount :-			5900.00				
Total Amount In Words :-			Rupees Five Thousand Nine Hundred Only				
Remarks (If Any)							
        							

SS&IGR-GUJARAT


અમદાવાદ-૧૦, વેજલપુર

Note :- (1) Stamp duty paid by the E-Challan is valid up to 6 months from the date of generation subject to provision of Sec52/c of the Gujarat stamp Act-1958.

(2) The Registration fee paid by E-challan is valid up to 4 month from the date of execution of the instrument, u/s.23 of the Registration Act-1908.

Disclaimer: This is a digitally system generated e-Challan, Which does not require signature.

e- Challan

Login ID PDEN	2020310004647	BARCODE					Printed On	26/08/2020 17:19:20
Department	Superintendent of Stamps And Inspector General Of Registration		Payer Details					
Office Name	S.R.O - Ahmedabad-10 Vejalpur		Full Name	Arvindbhai pate!				
Type	Application Fee Application		Address	Ahm				
Location	AHMEDABAD							
Year	2020-2021 One time							
Transaction No	Account Head Details		Amount (RS.)	Bank CIN	Date	Bank-Branch		
20200826267992408	Application Fee (0030-03-104-00)	700.00	700.00	57000013551003026082081851	26/08/2020	SBIEPAY		
Total Amount :-		700.00						
Total Amount In Words :-		Rupees Seven Hundred Only						
Remarks (If Any)								

AHD-10-VJR


2781-4145

2020

SS&IGR-GUJARAT

Disclaimer: This is a digitally system generated e-Challan, Which does not require signature.

દ. નં. ૨૭૮૨, તા. ૨૬-૦૮-૨૦૨૦
પૂરત મેળા રી.


સબ રજીસ્ટ્રાર,
અમદાવાદ-૧૦, વેજલપુર

AHD-10 - VJR

2781

02 45

2020

26/08/20 4:18:25 pm

Version:1.1.2019.4

Serial No. 2781

Presented of the office of the Sub-Registrar of

S.R.O - Ahmedabad-10 Between the hour of
Vejalpur 15 to 16 on Date 26/08/2020



Arvindbhai Hirabhai Patel

(D R Parmar)

Sub Registrar

S.R.O - Ahmedabad-10 Vejalpur

Receipt No :- 2020310006839

Received Fees as following	Rs.
Registration	5000
Side Copy Fee (45)	900
Side Copy Fee	
Other Fees	0

TOTAL :- 5900

પૂરતી માલુમતો ફી રૂ. 5900/- મલકેલું.

2020310006839, તા: 26-08-2020
સબ રજીસ્ટ્રાર, અમદાવાદ-૧૦, વેજલપુર
20200824260907457

સબ રજીસ્ટ્રાર,
અમદાવાદ-૧૦, વેજલપુર

(D R Parmar)

Sub Registrar



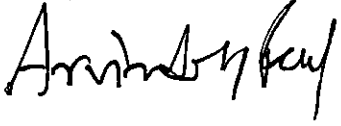
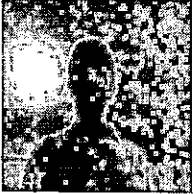









S.R.O - Ahmedabad-10 Vejalpur

AHD-10 - VJR**2781**

43 45

2020

26/08/20 3:57:35 pm Version:1.1.2019.4

Sl.no	Party Name and Address	Age	Photograph	Thumb Impression	Signature
Executing 1.000	Arvinbhai Hirabhai Patel Gokulnagar Unjha Soc., Mehsana	52			
Executing 2.000	Hiren Mahendrabhai Patel Parkhill Soc Satellite, Ahmedabad	35			
Executing 3.000	Akshay Sureshbhai Patel Amba Park Soc Unjha, Mehsana	30			
Claiming 1.000	ICICI Bank Ltd Throug Its Manage Amit V Vithalani Ahmedabad	35			 

Executing Party
admits execution

AHD-10 - VJR

2781

44 45

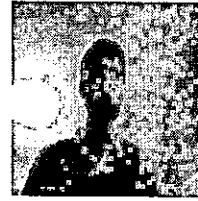
2020

26/08/20 3:57:35 pm Version:1.1.2019.4

1 Rameshkumar D Rabari
Jodhapur Gam, Ahmedabad



2 Navin Desai
Vejalpur, Ahmedabad



State that they personally known
above named executant and
Indetifies him/them.

1.

2. NPDESAI

Date 26 Month August -2020

D R Parmar
Sub Registrar
S.R.O - Ahmedabad-10 Vejalpur

Received Copies of Certified Evidence of Seller , Buyer and
Identifiers of Document

Date 26/08/2020

(D R Parmar)
Sub Registrar
S.R.O - Ahmedabad-10 Vejal

AHD-10 - VJR

2781

45 45

2020

26/08/20 4:48:11 pm

Version:1.1.2019.4

1

Book No.

2781

Registered No.

Date : 26/08/2020

[Signature]

(D R Parmar)

Sub Registrar

S.R.O - Ahmedabad-10 Vejalpur

