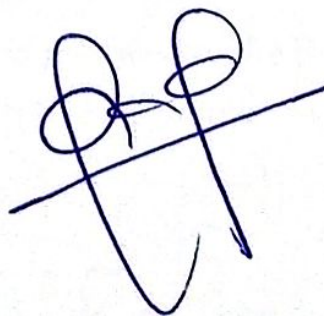


**(EQUITABLE MORTGAGE)**  
**MEMORANDUM OF ENTRY**

**M/s. Santosh Babu Tubki and Associates**, represented by its proprietor **Mr. Santosh Babu Tubki**, having its principal place of business at H.No.778, Patnem, Palolem, Canacona, Goa 403702 as principal borrowers and mortgagors attended the office of **NKGSB Co-operative Bank Limited**, at its Margao Goa Branch (hereinafter referred to as "the Bank") on the 26<sup>th</sup> day of August 2020 and delivered to and deposited with **Mr. Ganesh Shanbhag**, Branch Manager the documents of title described in the First Schedule hereunder written, by way of mortgage by deposit of title deeds in favour of the Bank in respect of the premises described in detail in the Second Schedule hereunder written, (hereinafter referred to as "the said property").

While depositing the said title deeds of the said premises owned by **M/s. Santosh Babu Tubki and Associates**, represented by its proprietor **Mr. Santosh Babu Tubki**, stated that they have deposited the said title Deeds with an intent to create security by way of mortgage by deposit of title deeds in favour of the Bank on the said premises together with all here ditaments, furniture's fixtures, equipment's, attached, installed, erected or to be attached, installed to secure aggregate sum of Rs. 2,20,00,000/- (Rupees Two Crores Twenty Lakhs Only) as detailed hereunder granted to **M/s. The Tubki Realtors**, represented by its proprietor **Mr. Santosh Babu Tubki**, the Borrowers herein:-



**(Details of Credit Facilities)**

**Granted to M/s. The Tubki Realtors, represented by its proprietor Mr. Santosh Babu Tubki.**

| Type         | Amount<br>(Rs.)   | Purpose                                      | Margin                              | ROI                                       | Repayment   |
|--------------|---|--|-------------------------------------|---|---|
| Term<br>Loan | Rs.<br>2,20,00,000/-<br><br>(Rupees<br>Two Crore<br>Twenty<br>Lakhs Only) | Project<br>Finance<br><br>(Mountain<br>view) | 25% of<br>the cost<br>of<br>project | PLR -<br>5.00%<br>i.e.,<br>10.00%<br>p.a. | 60 EMIs of<br>Rs. 6.23 lacs<br>(incl. 18<br>months<br>Moratorium<br>period) |

which loan is advanced / agreed to be advanced by the Bank, pursuant to the sanction of loan vide sanction letter no. ADV/MC/TTR/MADGAON/197/2020-21 dated 17/08/2020 in favour of the Borrower, together with interest, penal interest and other charges and costs, etc.

3. **M/s. Santosh Babu Tubki and Associates, represented by its proprietor Mr. Santosh Babu Tubki**, stated that they are the owners entitled to create a mortgage as aforesaid of the said premises and assured and declared that the documents of title so deposited with Bank were the only documents of title relating to the said mortgaged property in the custody and possession of Mortgagor and there were no other independent documents regarding the same in their custody. They further stated that in case any other or further documents are at all executed or created with respect the said premises/mortgaged property at any time hereafter, the same shall be immediately informed to the Bank in advance and such documents shall be handed over to and deposited with the Bank by them.





3. M/s. Santosh Babu Tubki and Associates, represented by its proprietor Mr. Santosh Babu Tubki, declared that they the Mortgagors have a clean, clear and marketable title to the said property which they have acquired under Original Deed of Sale dated 30<sup>th</sup> May 2005.
4. M/s. Santosh Babu Tubki and Associates, represented by its proprietor Mr. Santosh Babu Tubki, declared and confirmed that there is no mortgage, charge or lien or statutory or other tenancy or other encumbrances or notices of attachments or pending claims or dues on the said property or any part of the mortgaged property existing in favour of any Person, Firm, Company, Board, Society and that the Mortgagor, has not entered into any other agreement or transaction for sale, transfer or alienation of rights on the said property or any part thereof and that the said property is free from any encumbrances, litigation or claims.
5. Mr. Ganesh Shanbhag, Branch Manager accepted the title deeds deposited by M/s. Santosh Babu Tubki and Associates, represented by its proprietor Mr. Santosh Babu Tubki, Borrowers / Mortgagor, in the presence of :-
1. Ms. Suchita Rajadhyaksha, Jr. Officer of the Bank
  2. Ms. Chaitra Nayak, Clerk of the Bank
8. The foregoing was read over to the Guarantor/ Mortgagor by the said Officials of the Bank, who were present at the time of creation of equitable mortgage by deposit of title deeds and the said Borrowers and Guarantor, confirmed the same.



### **First Schedule**

(Description of title deeds, documents and writings with dates and Registration Number parties Name etc.)

- a.) Original Deed of Sale dated 30th May 2005.
- b) Original Deed of Sale dated. 08/06/1971 (Instrumento de Venda E Quitacao do preco)
- c) Nil Certificates of encumbrance.
- d) Survey form I & 14 of Survey No 169/6 and 169/7 Caudi, Canacona
- e) Copy of Income Tax Returns
- f) Copy of Construction License, approved plan , electricity bill etc.

### **Second Schedule**

#### **(Description of Property)**

Plot alongwith proposed building thereon Surveyed under Survey No.169/6 and 169/7 Chaudi, Canacona Property registered in Registration Office of Judicial Division of Quepem under No.16145 and enrolled under Matriz No.1452 in Revenue Office Canacona, Plot Admeasuring about 5082 sq. mts.(that is area 3501 sq. mts under survey No.169/6 and area 1581 under survey No.169/7), The Property known as COPTAMORODA alias VALCOTEAVORIL also known as CUPATORI MOROD situated in ward Nagarcem, of Canacona Municipal Council, Taluka and sub-District of Canacona, District of South Goa. Registration Office at Canacona Goa.

The said property is bounded on

East:-by property Cupatomorod of Vithoba Morto Nalk

West: - by property Vodibag of Ramchandra Vithoba Nalk



South: - by property Chinchmorod of zaiwant Anant Sinai

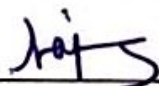
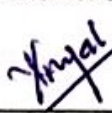
North: - by Hill

Dated this 26<sup>th</sup> Day of August 2020



Mr. Ganesh Shanbhag,  
Branch Manager, NKGSB Co-Op. Bank Ltd.

In presence of:-

1.   
Ms. Suchita Rajadhyaksha, Jr. Officer of the Bank
2.   
Ms. Chaitra Nayak, Clerk of the Bank  
NKGSB Co-Op. Bank Ltd.