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Boman Irani

IMMEDIATE PAST PRESIDENT
Deepak Goradia

PRESIDENT-ELECT
Ajay Ashar

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Domnic Romell
Shrikant Joshi
Jayesh Shah
Shailesh Puranik
Parag Shah
Sukhraj Nahar

HON. SECRETARY
Dhaval Ajmera

TREASURER
Pritam Chivukula

SPECIAL PROJECTS
Shahid Balwa
Parag Munot
Rajendra Chaturvedi
Raajesh Prajapati
Harshul Savla
Parth Mehta

HON. JT. SECRETARIES
Pratik Patel
Tejas Vyas

JT. TREASURERS
Mukesh Patel

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Nainesh Shah
Bandish Ajmera
Sandeep Raheja
Subodh Runwal
Rasesh Kanakia
Gautam Ahuja
Deepak Gundecha

SPECIAL ADVISORS
Abhishek Lodha
Gautam Chatterjee
Ar. Hafeez Contractor
Anuj Puri
Ankur Gupta
Adv. Parimal Shroff

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Jackbastian Nazareth
Venkat K. Narayan
Abhishek Kapoor
Amit Thacker
Gurminder Singh Seera
Munish Doshi
Nishant Agarwal
Cherag Ramakrishnan
Azim F. Tapia
Jayesh C. Shah
Shailesh Sanghvi
Sunny Bijlani
Binitha Dalal
Sahil Parikh
Nikunj Sanghavi
Rushank Shah
Ricardo Romell
Samyag Shah
Rushi Mehta
Rajeev Jain

YOUTHWING CONVENOR
Naman Shah

PROCUREMENT CONVENOR
Nimish Ajmera

WOMEN'S WING CHAIRPERSON
Mona Ajmera

CREDAI-MCHI UNITS
THANE
KALYAN-DOMBIVLI
MIRA VIRAR
RAIGAD
NAVI MUMBAI
PALGHAR BOISAR
BHIWANDI
SHAHAPUR-MURBAD
URAN-DRONAGIRI
ALIBAG
KARJAT-KHALAPUR-KHOPOLI

To,

Dr. Nitin Kareer (I.A.S.),
Additional Chief Secretary,
Revenue Department,
Government of Maharashtra
Mantralya, Mumbai.

Sk/Padak
7.12.2022

बिचिक
अभ्युस (महसूल)
महसूल व विभाग
मंत्रालय, मुंबई

Sub: Issue with regard to Certain Banks not accepting the document registered via E-Registration facility.

Respected Sir,

With your continuous guidance, CREDAI MCHI is taking all possible measures to promote E-Registration to our members.

We would like to bring to your kind attention that certain banks are still refusing to accept E-Registration documents as valid documents in order to proceed with mortgaging the same. Our member Ajmera realty has recently brought to our notice a communication received from the Bank of India branch Located in Bhakti Park Wadala. Wherein bank is still insisting on physical registered copy to proceed further (Email copy attached).

Due to such action few members are still at the backseat in implementing the E-Registration process at their office. We are trying our level best to reach out to each and every member for making them adopt the E-Registration facility.

We hope that our concern will find your attention and necessary steps will be taken at the earliest in order to overcome the issue of the Banks refusing to accept the E-Registration copy.

Thank you for your continuous support.

Yours faithfully,
For CREDAI-MCHI


Boman Irani
President


Dhaval Ajmera
Hon. Secretary

Encl: As Mentioned above

CC

- 1) Shri Shravan Hardikar (I.A.S.)
Inspector general of Registration
Government of Maharashtra

Maharashtra Chamber of Housing Industry

Maker Bhavan II, 4th Floor, 18, V. Thackersey Marg, New Marine Lines, Mumbai - 400 020.
Tel: 42121421, Fax: 4212 1411/407 Email: secretariat@mchi.net Website: www.mchi.net

Subject: Fwd: FW: Acceptance of e-registered cases sanctions/ disbursements for Ajmera GROUP!



Keval CREDAI - MCHI <keval@mchi.net>
to Harish Gupta

Fri, Dec 2, 6:14 PM (5 days ago)

You are viewing an attached message. mchi.net Mail can't verify the authenticity of attached messages.

Keval Valambhia
Chief Operations Officer
Maharashtra Chamber of Housing Industry

----- Forwarded message -----

From: **Shephali Patel** <shephali.p@ajmera.com>
Date: Fri, Dec 2, 2022 at 6:27 PM
Subject: FW: Acceptance of e-registered cases sanctions/ disbursements for Ajmera GROUP!
To: <keval@mchi.net>
Cc: Bhavesh Joshi (Ajmera) <bhavesh.j@ajmera.com>

Dear Sir,

Greetings for the day!

As discussed please refer the below mail received from Bank of India (Bhakti Park branch) wherein they have stated their process pertaining to the acceptance of E-registration document and also stated about a separate Mortgage deed as per our conversation.

In a day or two I shall share the other bank list as well and the mailers.

**Thanks & Regards,
Shephali Patel – AGM CRM
Ajmera Realty & Infra India Ltd**

From: Bhakti Park [<mailto:BhaktiPark.MumbaiSouth@bankofindia.co.in>]
Sent: 01 November 2022 18:07
To: Minar Kadam <minar.k@ajmera.com>
Subject: Acceptance of e-registered cases sanctions/ disbursements for Ajmera GROUP!

Sir,

Please refer to the trail e-mail and discussion we had in the matter.

It has been informed that now, the builder has purchasers of the property has opted for e-registration of the agreement to sale i.e. the purchasers shall not be handed over the physical copy of the agreement and documents shall be available in electronic mode and can be downloaded as per requirement. Since, no original copy of the deed shall be available to the

purchaser. As such, Branch should prefer for registered mortgage of such properties before accepting it as a security.

Bank has prescribed format of Mortgage Deed (CHA 4) to be used in case of registered mortgage. As per trail e-mail, Branch need to convey the process of creation of mortgage upon sanction of any loan to the builder. Branch may convey the following conditions:

- i) Original ESBTR through which stamp duty has been paid for registration of the agreement to be documented & submitted in hard copy to Bank of India. (No Challan MTR 6 is allowed)
- ii) Electronically Registered Agreement with proper stamping,
- iii) Borrower need to deposit the papers as per TSR submitted by the panel advocate
- iv) Properly stamped Mortgage Deed to be executed by the borrower and the same need to be registered before the SRO (Charge as per the State Govt. Rule).
- v) Builder NOC to additionally have following clause - *"We further confirm that we have handed over the original registered agreement to Bank of India and no other agreement either in original or copy has been handed over to any other entity / individual including buyer"*

The above conditions are indicative only and may vary/ depend upon the facts and circumstances of the each case as per Bank's policy guidelines.

Thanks & Regards

Soumya R Behera
Chief Manager
Bhakti Park

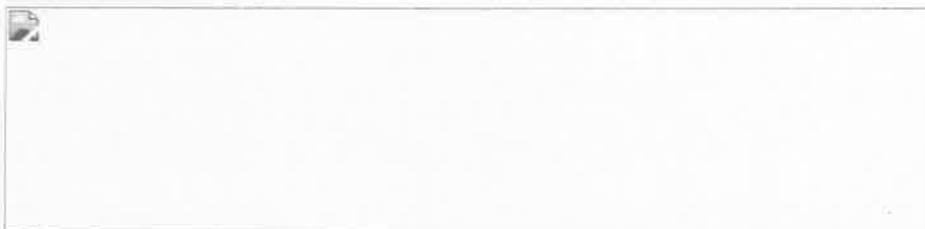
"This message contains some privileged information and is intended only for the recipient named. If you are not the named addressee of this e-mail including attachments, if any, you should not disseminate, distribute, print or copy this e-mail. Please notify us immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. Although Bank of India has taken reasonable precautions to ensure no viruses are present in

this e-mail; Bank cannot be held responsible in any manner for any loss or damage arising from the use of this email or attachments."

“ भ्रष्टाचार मुक्त भारत –विकसित भारत ”
“Corruption free India for a developed Nation”



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