

For CITIZEN CREDIT
CO-OP. BANK LTD.

Authorised Signatory

Refer from Letter Sixty five thousand only
CITIZEN CREDIT CO-OP BANK LTD
E-320, ALIA DE QUEM
PANAJI, GOA 403 001

D-5/STWY/C.A./35/07/2006-ND(PART-III)



28953 NON JUDICIAL T/1/1
147290 DEC 15 2016
R.0465000/- P86818
15.41

INDIA STAMP DUTY GOA

Name of Purchaser KAMAT REALTY



AGREEMENT FOR SALE

THIS AGREEMENT OF SALE is made at Mapusa on this 15th day of
December, 2016 BETWEEN:

BRIN
DR
LL

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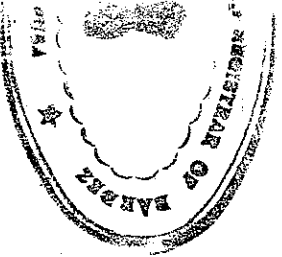
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1. (a) MRS BHARATI RAMKRISHNA NATEKAR also known as MRS. BHARATI RAMCRISNA NATECAR or BHARATI CRISNA CALANGUTKAR or MRS. BHARATI RAMACRISNA XETE NATEKAR, daughter of Late Mr Crisna Atchuta Calangutcar also known as Mr Crishna Atchut Xete Calangutcar or Mr. Crisna Atchut Calangutcar or Mr. Krishna Atchut Kalangutkar and wife of Mr. Ramkrishna Vassudev Natekar also known as Mr. Ramacrisna Xete Natekar or Mr. Ramcrisna Xete Natecar, aged 67 years, married, housewife and her husband (b) MR. RAMKRISHNA VASSUDEV NATEKAR also known as MR RAMACRISNA XETE NATEKAR or MR. RAMCRISNA XETE NATECAR, son of Mr. Late Mr. Vassudev Natekar, aged 73 years, married, retired, both Indian Nationals, both residing at Dattawadi, Mapusa, both jointly hereinafter referred to as the VENDORS (which expression shall, unless it being repugnant to the context or meaning thereof, include their legal heirs, successors or assigns) OF THE FIRST PART.

2. M/S. KAMAT REALTY, a Partnership Firm, registered under the Indian partnership Act, 1932, having its office at 501, Kamat Metropolis - II, Opp. Vintage Hospital, St. Inez, Panaji Goa. represented herein by its Partner, MR. ROHAN RAMESH KAMAT, son of Mr. Ramesh A. Kamat, 28 years of age, married, in business, Indian National and resident of Miramar, Goa, hereinafter referred to as the PURCHASERS, (which expression shall, unless it be repugnant to the context or meaning thereof, mean and include the partners of the said firm for the time being, their respective heirs, successors, legal representatives and assigns), OF THE OTHER PART;

WHEREAS :

1. There exists a property situated within the limits of city of Mapusa bearing Chalta No. 12 of P. T. Sheet No.112 of City Survey Mapusa, admeasuring 1038 sq. mts. as per survey records, which property is described in the Land Registration Records under Description No.



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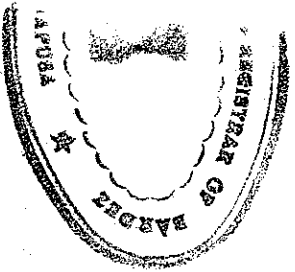
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32987 of Book B-84 at page 191(reverse). This property is described in detail in Schedule No. 1 hereafter written and shall hereinafter be referred to as the SAID PROPERTY.

2. The VENDORS have represented to the PURCHASERS that the VENDORS are the lawful and exclusive owners of the SAID PROPERTY having acquired title to the same in the manner stated herebelow :

- i. As per the Land Registration Records, the SAID PROPERTY is found inscribed under Inscription No. 29013 of Book G-34 at page 44(reverse) in the names of (i) Sripada Atchuta Xete Calangutcar, widower, (ii) Crisna Atchuta Calangutcar also known as Crishna Atchut Xete Calangutcar or Mr. Crisna Atchut Calangutcar or Krishna Atchut Kalangutkar, married to Anjanim Crisna Xete Calangutcar also known as Savitri Krishna Calangutcar or Savitri Krishna Kalangutkar or Savitribai Crisna Calangutkar and (iii) Subhash Subraya Calangutcar, married to Mangala Subhash Calangutcar.

- ii. Vide Deed of Exchange dated 20th December 1980 registered under No. 406, Book No. I, Vol. 159 at pages 361 to 370 on 9/6/1981 in the Office of the Sub-Registrar of Bardez at Mapusa the aforesaid (i) Sripada Atchuta Xete Calangutcar, widower, (ii) Crisna Atchuta Calangutcar also known as Crishna Atchut Xete Calangutcar or Mr. Crisna Atchut Calangutcar or Krishna Atchut Kalangutkar and his wife Anjanim Crisna Xete Calangutcar also known as Savitri Krishna Calangutcar or Savitri Krishna Kalangutkar or Savitribai Crisna Calangutkar and (iii) Subhash Subraya Calangutcar and his wife Mangala Subhash Calangutcar allocated and mutually transferred among themselves the properties jointly owned by them, in pursuance to which the SAID PROPERTY came to be allotted to the said Crisna Atchuta Calangutcar also known as Crishna Atchut Xete Calangutcar or Mr. Crisna Atchut Calangutcar or Krishna Atchut Kalangutkar and his wife Anjanim Crisna Xete



Calangutcar also known as Savitri Krishna Calangutcar or Savitri Krishna Kalangutkar or Savitribai Crisna Calangutkar.

- iii. The Crisna Atchuta Calangutcar also known as Crisna Atchut Xete Calangutcar or Mr. Crisna Atchut Calangutcar or Krishna Atchut Kalangutkar died on 29th November 1991 whereupon a Deed of Succession drawn on 15th December 1995 in the office of the Notary Ex Officio cum Sub-Registrar of Bardez at Mapusa at page 77V onwards of Book No. 781 of Notarial Deeds, his wife Anjanim Crisna Xete Calangutcar also known as Savitri Krishna Calangutcar or Savitri Krishna Kalangutkar or Savitribai Crisna Calangutkar was declared as his half sharer (molety holder) and his only two children (daughters) viz. (i) Quixori alias Kishori Crisna Calangutkar also known as Kishori Xamsundora Neugi or Kishori Xamassundora Neugi or Quixori Alias Kishori Shyamsundar Neogi married to Xamsundora Zairama Neogi also known as Xamassundora Zoirama Neugi or Xamassundora Alias Shyamasundar Zoirama Neugi and (ii) Bharati Crisna Calangutcar also known as Bharati Ramcrisna Xete Natecar or Bharati Ramkrishna Natekar i.e. VENDOR 1(a) herein married to Ramcrisna Xete Natecar also known as Ramkrishna Vassudev Natekar or Mr. Ramcrisna Xete Natekar i.e. VENDOR 1(b) herein were declared as his sole heirs.

- iv. Vide Deed of Relinquishment or Renunciation dated 15th June 2001 in the office of the Notary Ex Officio cum Sub-Registrar of Bardez at Mapusa at page 13V and 14V of Book No. 796 of Notarial Deeds, the said Quixori alias Kishori Crisna Calangutkar also known as Kishori Xamsundora Neugi or Kishori Xamassundora Neugi or Quixori Alias Kishori Shyamsundar Neogi and the said Xamsundora Zairama Neogi also known as Xamassundora Zoirama Neugi or Xamassundora Alias Shyamasundar Zoirama Neogi relinquished and released gratuitously,



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under Article 2029 of the Portuguese Civil Code still prevalent in Goa, all their undivided and illiquid rights which they had in the inheritance of the estate left behind by the said Crisna Atchuta Calangutcar also known as Crishna Atchut Xete Calangutcar or Mr. Crisna Atchut Calangutcar or Krishna Atchut Kalangutkar.

- v. Consequent to the above, the SAID PROPERTY DEVOLVED unto (i) Anjanim Crisna Xete Calangutcar also known as Savitri Krishna Calangutcar or Savitri Krishna Kalangutkar or Savitribai Crisna Calangutkar and (ii) Bharati Crisna Calangutcar also known as Bharati Ramcrisna Xete Natecar or Bharati Ramkrishna Natekar i.e. VENDOR 1(a) and Ramcrisna Xete Natecar also known as Ramkrishna Vassudev Natekar or Mr. Ramcrisna Xete Natekar i.e. VENDOR 1(b) herein in equal half shares.



- vi. The said Anjanim Crisna Xete Calangutcar also known as Savitri Krishna Calangutcar or Savitri Krishna Kalangutkar or Savitribai Crisna Calangutkar died on 2nd October 2002.
- vii. In the meanwhile vide Deed of Relinquishment or Renunciation dated 15th June 2004 in the office of the Notary Ex Officio cum Sub-Registrar of Bardez at Mapusa at page 17V and 18 of Book No. 803 of Notarial Deeds, the said Quixori alias Kishori Crisna Calangutkar also known as Kishori Xamsundora Neugi or Kishori Xamassundora Neugi or Quixori Alias Kishori Shyamsundar Neogi and the said Xamsundora Zairama Neogi also known as Xamassundora Zoirama Neugi or Xamassundora Alias Shyamasundar Zoirama Neogi relinquished and released gratuitously, under Article 2029 of the Portuguese Civil Code still prevalent in Goa, all their undivided and illiquid rights which they had in the inheritance of the estate left behind by the said Anjanim Crisna Xete Calangutcar also known

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as Savitri Krishna Calangutcar or Savitri Krishna
Kalangutkar or Savitribai Crisna Calangutkar.

- viii. Pursuant to the above the SAID PROPERTY in its entirety got devolved unto the VENDORS and the VENDORS are thus the lawful and exclusive owners of the SAID PROPERTY free from all encumbrances, charges and claims.
- ix. The VENDORS have filed Inventory Proceedings under No. IP445/16/A in the Mapusa Court to bring on records the devolution of the SAID PROPERTY unto the VENDORS.
- x. The VENDORS have, in the meantime, completed the requisite mutation proceedings whereupon the names of the VENDORS stand recorded as the "Holders" of the SAID PROPERTY in the Survey Records (Form D) of Mapusa City.
3. In pursuance to the negotiations between the VENDORS and the PURCHASERS, the VENDORS have agreed to sell the SAID PROPERTY and the PURCHASERS have agreed to purchase the SAID PROPERTY from the VENDORS for the consideration and as per the term and conditions set out hereinafter.



NOW THIS AGREEMENT WITNESSETH AS UNDER :

1. In consideration of sum of Rs.1,60,17,250/- (Rupees One Crore Sixty Lakhs Seventeen Thousand Two Hundred Fifty Only) the VENDORS as the lawful and exclusive owners of the SAID PROPERTY, hereby agree to sell the SAID PROPERTY to the PURCHASERS on the terms and conditions hereafter appearing.

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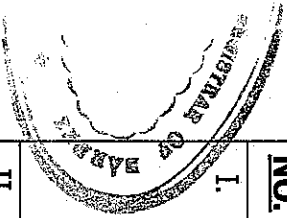
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2. The PURCHASERS shall provide the VENDORS two car parking lots, the location whereof shall be finalised in due course of time, it being agreed that the PURCHASERS reserve the right to unilaterally change the location and/or the size/dimensions of the car parking to be so allotted.

3. The aforesaid consideration of Rs.1,60,17,250/- (Rupees One Crore Sixty Lakhs Seventeen Thousand Two Hundred Fifty Only) shall be paid as under :

SR. NO.	PARTICULARS	AMOUNT
I.	BY WAY OF MONETARY CONSIDERATION: On signing this agreement On handing over possession of the SAID PROPERTY to the PURCHASERS	80,00,000/- 20,00,000/-
II.	BY WAY OF PREMISES:	
1	By way of construction of 1 (one) residential flat in the building to be constructed on the SAID PROPERTY as detailed in clause 3 (a) hereafter written	55,25,000/-
2	By way of construction of 1 (one) shop (with double /mezzanine height) in the building to be constructed on the SAID PROPERTY as detailed in clause 3 (b) hereafter written	4,92,250/-
TOTAL CONSIDERATION		1,60,17,250/-



4. (a) With respect to the 1 residential flat referred to clause II (1) above (hereinafter referred to as the SAID FLAT), it is agreed by and between the parties hereto as under:

(i) The SAID FLAT shall have a super builtup area of 221.00 sq. mts. (including the incidence of staircase/s, lift/s, passage/s),

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corresponding built up area being 199.95 sq. mts. and carpet area being 175.75 sq. mts..

(ii) The SAID FLAT shall be located on the Second floor as shown in red boundary line on the provisional plan attached to and forming part of this agreement.

(iii) The plan referred to hereinabove is subject to change.

(iv) The SAID FLAT shall be constructed in accordance with specifications contained in Schedule II (a) hereafter written.

3 (b) With respect to the shop referred to clause II (2) above (hereinafter referred to as the SAID SHOP), it is agreed by and between the parties hereto as under:



(i) The SAID SHOP shall have a builtup area of 19.69 sq. mts., corresponding carpet area being 16.00 sq. mts.

(ii) The SAID SHOP shall be located on the ground floor as shown in red boundary line on the provisional plan attached to and forming part of this agreement.

(iii) The plan referred to hereinabove is subject to change.

(iv) The SAID SHOP shall be constructed in accordance with specification contained in Schedule II (b) hereafter written.

3 (c) The SAID FLAT and the SAID SHOP shall be completed by the PURCHASERS within a period of 3 years from the date of obtaining the requisite permission/licence for construction of the project on the SAID PROPERTY or part thereof, subject to an extension of further 6 months.

(iii) The VENDORS, or their successors-in-title with respect to the SAID FLAT and the SAID SHOP, shall join the co-operative

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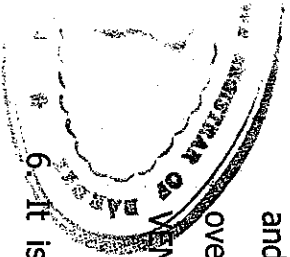
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society or such entity of the premisesowners in the project to be constructed on the SAID PROPERTY or part thereof and hereby agree to abide by the rules and regulations of such society/entity.

4. The PURCHASERS shall apply for and obtain permission/licence for construction of the proposed project on the SAID PROPERTY or part thereof, upon the VENDORS completing (i) the documentation of succession on the death of late Anjanim Crisna Xete Calangutkar also known as Savitri Krishna Calangutkar or Savitri Krishna Kalangutkar or Savitribai Crisna Calangutkar and (ii) the mutation formalities and getting the name of the VENDORS as owner in the survey records.

5. The VENDORS shall convey the SAID PROPERTY unto the PURCHASERS or its nominee/s at such point of time as may be mutually agreed by and between the parties hereto but not later than the date of handing over possession of the SAID FLAT and the SAID SHOP unto the VENDORS.



6. It is agreed by and between the parties hereto that all costs and expenses including stamp duty and registration charges pertaining to sale/transfer of the SAID PROPERTY unto the PURCHASERS or their nominees/assignees shall be borne by the PURCHASERS or their nominees/assignees.

7. The VENDORS do hereby agree to furnish to the PURCHASERS the relevant documents of their title to the SAID PROPERTY and further undertake to do all, deeds and things as may be called upon by the PURCHASERS to perfect their title to the SAID PROPERTY.

8. The VENDORS shall give to the representative/s of the PURCHASERS a suitable power of attorney which will be necessary for the purpose of and in connection with the building project which the PURCHASERS will be taking up on the SAID PROPERTY.

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9. The VENDORS shall hand over the vacant possession of the SAID PROPERTY along with the residential house standing thereon on 16/06/2017.

10. The parties hereto shall be bound with specific performance.

SCHEDULE-I
(DESCRIPTION OF THE SAID PROPERTY)

All that property situated within the limits of city of Mapusa bearing Chalta No. 12 of P. T. Sheet No.112 of City Survey Mapusa, comprising of land admeasuring 1038 sq. mts. as per survey records alongwith a residential house standing thereon, which property is described in the Land Registration Records under Description No. 32987 of Book B-84 at page 191(reverse).
The SAID PROPERTY was originally bounded as under:



On the East : By passage or way, now municipal road;
On the West : By the property of Crisna Prabacar Casatear, now by Vassant Madeva Verang;
On the North : By the plot of Zoirama Bicaji Neugi, now municipal lane, after which is the plot of the said Zoirama Bicaji Neugi; and
On the South : By the plot of Sivaji Ganesh Mappencar, now by motial Bombi Bandecar.

The SAID PROPERTY is presently bounded as under:

On the East: By municipal road;
On the West: By plot bearing Survey No 18/113;
On the North: By municipal lane and
On the South: By the plot bearing Survey No. 13/112.

The SAID PROPERTY is shown delineated in red boundary line on the plan annexed hereto.

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SCHEDULE II

(SPECIFICATIONS)

(a) FOR THE SAID FLAT

The Structure:

It is a r.c.c. framed structure of columns, beams and slabs. The internal partition walls will be brick masonry and the external walls will be brick/laterite masonry.

Plaster:

External plaster will be double coat sand faced cement plaster. Internal plaster will be single coat with second coat of neeru/gypsum based one coat plaster or equivalent.

Flooring:

The flooring will be of vitrified tiles or equivalent. The average landing cost of the tiles at Rs.450.00 per square metre. Toilet dado and floor will have ceramic tiles or equivalent. The average landing cost of the tiles will be Rs.450/- per sq.mtr.

Doors & Windows:

All doors will have teakwood frames or equivalent and flush/teak shutters or equivalent. Window frames and shutters will be of aluminium or UPVC equivalent.

Kitchen:

The Kitchen will have a cooking platform with black granite top. Stainless steel sink with single bowl with 45 cms. Ceramic tiles or equivalent lining above the platform will be provided.

Internal Decor:

The walls will be painted with oil bound distemper, ceiling with white wash.

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External Decor:

External walls will be painted with cement paint.

Water Tanks:

A common underground sump with a common electric pump and a common overhead tank will be provided.

Plumbing & Sanitary:

Soil, waste and water pipes will be partially concealed. White glazed European W.C. units will be provided with flushing system. The sanitary installations will be in accordance with Municipal specifications. One shower and one wash basin will be provided in each toilet.

Electrical Installations:

The electrical wiring will be concealed. In the living cum dining room four light points, two fan points and three plug points will be provided. The bedroom will have two light points, one fan point and one plug point. Kitchen will have one light point, one 15 amps point and one 5 amps point. Toilets will have one light point each. One bell point will be provided.



(b) FOR THE SAID SHOP

The Structure:

It is a r.c.c. framed structure of columns, beams and slabs. The internal partition walls will be brick masonry and the external walls will be brick/laterite masonry.

Plaster:

External plaster will be double coat sand faced cement plaster. Internal plaster will be single coat with second coat of neeru/gypsum based one coat plaster or equivalent.

Flooring:

The flooring will be of vitrified tiles or equivalent. The average landing cost of the tiles at Rs.450.00 per square metre. Toilet dado and floor will

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have ceramic tiles or equivalent. The average landing cost of the tiles will be Rs.450/- per sq.mtr.

Rolling Shutters:

One Rolling Shutter will be provided for the entrance.

Internal Decor:

The walls will be painted with oil bound distemper, ceiling with white wash.

External Decor:

External walls will be painted with cement paint.

Plumbing & Sanitary:

Soil, waste and water pipes will be partially concealed. White glazed European W.C. unit will be provided with flushing system. The sanitary installations will be in accordance with Municipal specifications. One wash basin will be provided in the toilet.

Electrical Installations:

The electrical wiring will be concealed. Two light points, two fan points, three plug points, one 15 amps point and one 5 amps point will be provided.



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IN WITNESS WHEREOF THE VENDORS AND THE PURCHASERS HAVE SIGNED THIS AGREEMENT ON THE DAY, MONTH AND THE YEAR FIRST HEREIN ABOVE WRITTEN.

SIGNED AND DELIVERED)
by the withnamed)
VENDORS)
at Panjim in the presence)
of Witnesses)

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MRS BHARATI RAMKRISHNA NATEKAR also known as MRS. BHARATI RAMCRISNA NATECAR or BHARATI CRISNA CALANGUTKAR or MRS. RAMACRISNA XETE NATEKAR BHARATI



PHOTOGRAPH OF MRS BHARATI RAMKRISHNA NATEKAR also known as MRS. BHARATI RAMCRISNA NATECAR or BHARATI CRISNA CALANGUTKAR or MRS. BHARATI RAMACRISNA XETE NATEKAR

LEFT HAND FINGER PRINTS

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RIGHT HAND FINGER PRINTS

- 1.
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Witness:

1. Name : SAVAY KARKI Signature *Savaldarkar*

2. Name : *Vijay Sawalkar* Signature *Vijay*

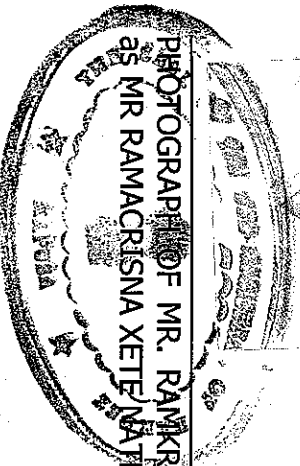
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MR. RAMKRISHNA VASSUDEV NATEKAR also known as MR RAMACRISNA XETE NATEKAR or MR. RAMCRISNA XETE NATECAR



**LEFT HAND
FINGER PRINTS**



**RIGHT HAND
FINGER PRINTS**



Witness:

1. Name : SANJIV KAMAT Signature [Handwritten Signature]
2. Name : Vijay Sarmaolalram Signature [Handwritten Signature]

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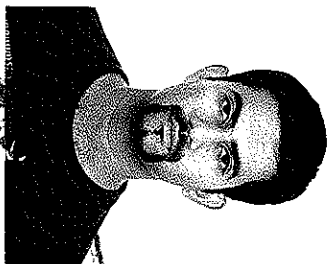
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SIGNED AND DELIVERED)
by the withinnamed)
PURCHASERS)
at Panjim in the presence)
of Witnesses)

FOR KAMAT REALTY











MR. ROHAN RAMESH KAMAT



PHOTOGRAPH OF MR. ROHAN RAMESH KAMAT

**LEFT HAND
FINGER PRINTS**

**RIGHT HAND
FINGER PRINTS**

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| 2.  | 2.  |
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Witness:

1. Name : STAVIN KAMAT Signature Roham Kamat

2. Name : Wijay Sarmakadam Signature Wijay Sarmakadam

Roham Wijay LL

RECEIPT

Received with thanks from KAMAT REALTY a sum of Rs. 80,00,000/- (Rupees Eighty Lakhs Only) as shown in the working below, by cheque drawn at our instructions, in the names mentioned against the respective sum, being the amount payable to us in terms of the present agreement for sale of the SAID PROPERTY.

	Gross Amount	Less TDS	Net Amount	Cheque No.	Cheque Dated	Bank	Favouring
	4000000	40000	3960000	000186	15/12/2016	HDFC BANK	RAMKRISHNA V. NATEKAR
	4000000	40000	3960000	000187	15/12/2016		BHARATI R. NATEKAR
TOTAL	8000000	80000	7920000				

(Rupees Eighty Lakhs Only)



BHARATI R. NATEKAR



RAMKRISHNA V. NATEKAR

Date : 15th December 2016
Place: Panaji Goa

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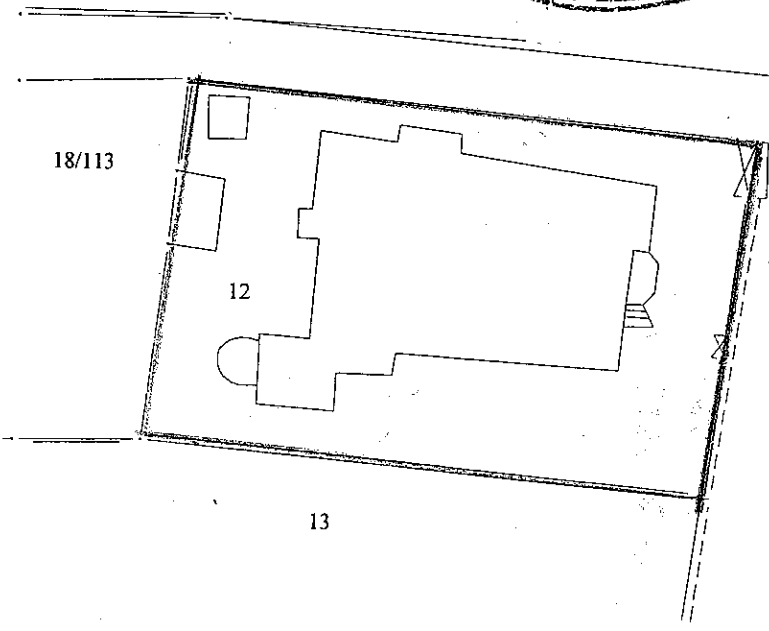


GOVERNMENT OF GOA
 Directorate of Settlement and Land Records
 Office of Inspector of Survey and Land Records
 MAPUSA - GOA



Plan Showing plots situated at
 Village : MAPUSA
 Taluka : BARDEZ
 P.T.Sheet No./Chalta No. : 112/ 12
 Scale : 1:500

Melano
 Inspector of Survey &
 Land Records
 Survey Mapusa



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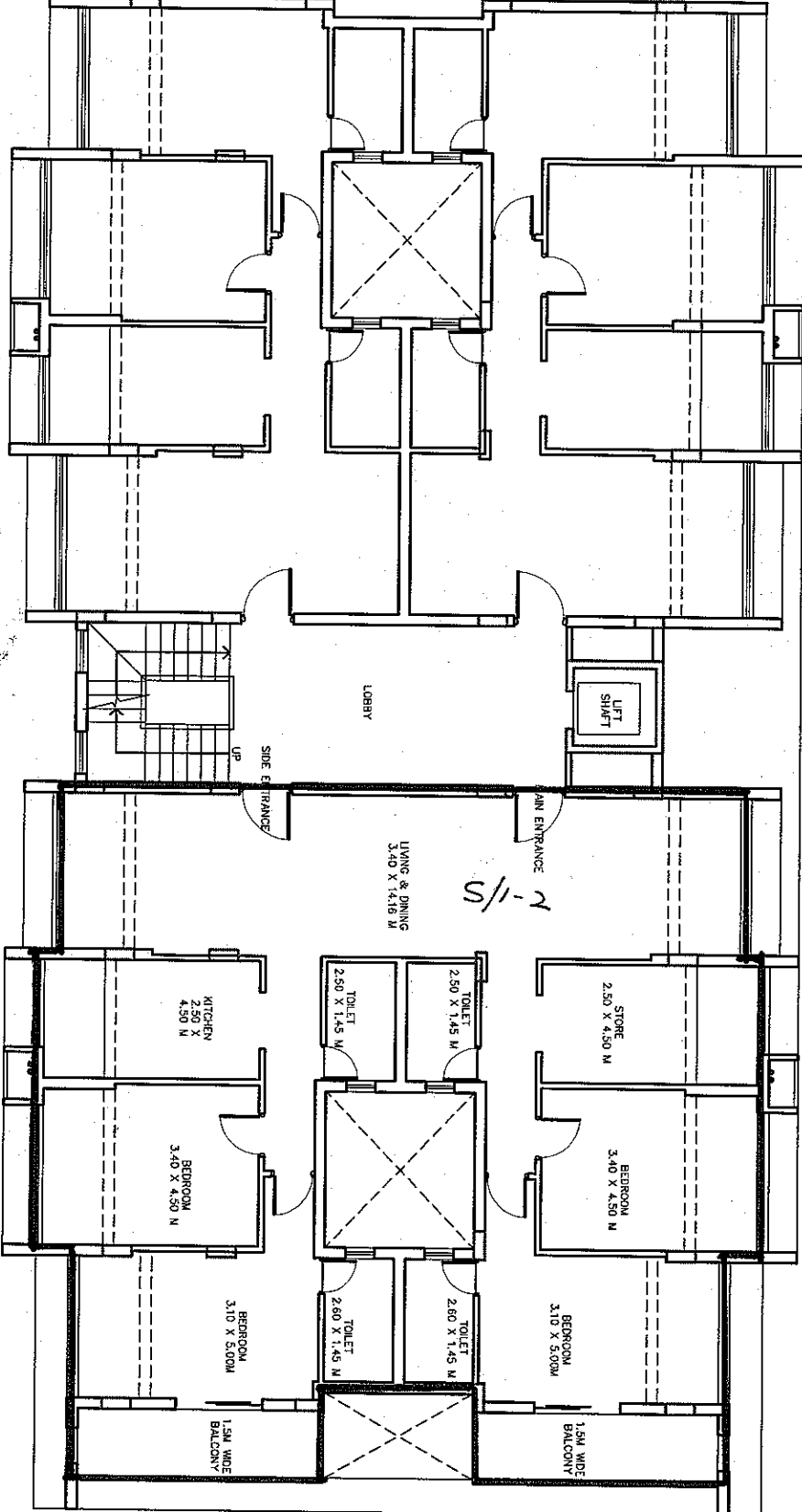
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Generated By : Soniya G. Palav
 On : 08-07-2015

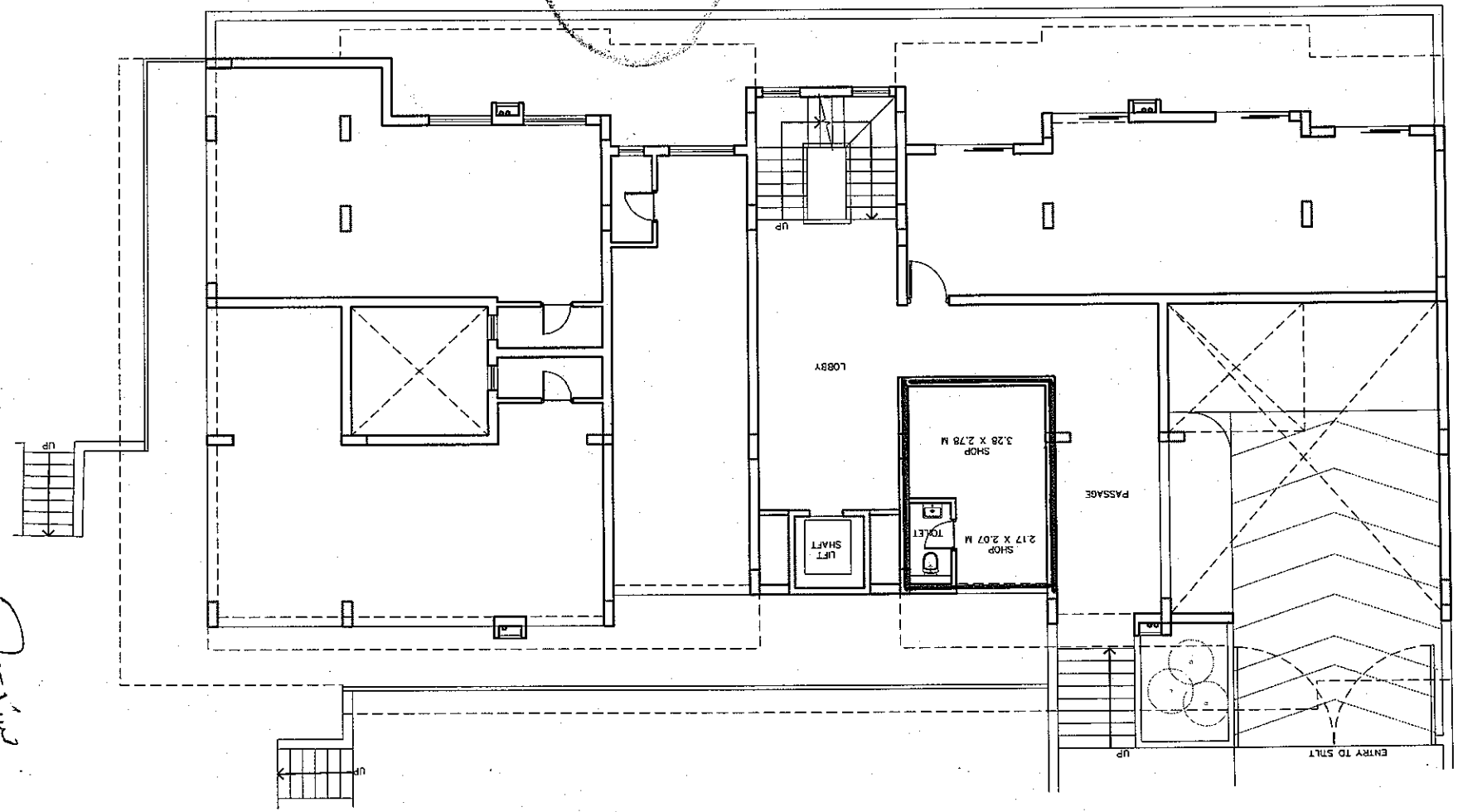
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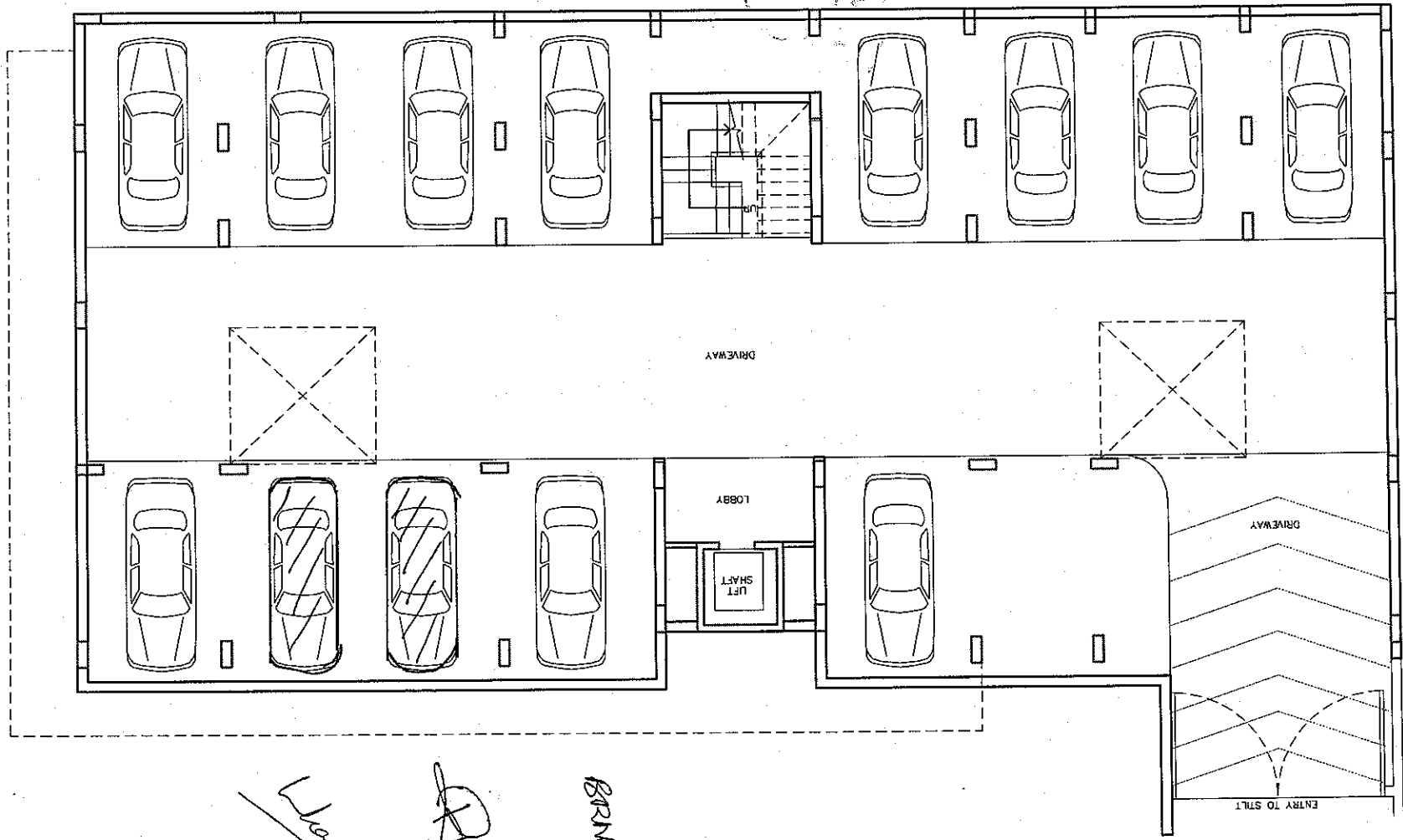


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NOT TO SCALE



W. J. ...
BRN ...



Office of Sub-Registrar Bardez
Government of Goa

Print Date & Time : 12-04-2017 10:51:36 AM

Document Serial Number : 1344

Presented at 10:00:00 AM on 12-04-2017 in the office of the Sub-Registrar (Bardez) Along with fees paid as follows:

Sr. No	Description	Rs. Ps
1	Registration Fee	500.00
2	Processing Fees	370.00
Total :		870.00

Stamp Duty Required: 464502.00

Stamp Duty Paid: 465000.00

Rohan Ramesh Kamat presenter

Name	Photo	Thumb Impression	Signature
Rohan Ramesh Kamat, S/o Ramesh A Kamat , Married, Indian, age 28 Years, Business, r/omiramar, Panaji Goa. Partner of M/s Kamat Realty, having office at 501 , Kamat Metropolis-II, Opp. , Vintage Hospital, St. Inez Panaji Goa.			




Endorsements

Executant




1 . Bharati Ramkrishna Natekar @ Bharati Ramcrisna Natecar or Bharati Crisna Calangutkar or Bharati Ramacrisna Xete Natekar, D/o Late Crisna Atchuta Calangutkar, Married, Indian, age 67 Years, House- Wife, r /Odattawadi, Mapusa Bardez Goa.

Photo	Thumb Impression	Signature


2. Ramkrishna Vassudev Natekar, S/o Late Vassudev Natekar, Married, Indian, age 74 Years, retired, r/o Dattawadi, Mapusa Bardez Goa.

Photo	Thumb Impression	Signature
		

3. Rohan Ramesh Kamat, S/o Ramesh A Kamat, Married, Indian, age 28 Years, Business, r/o Miramar, Panaji Goa. Partner of M/s Kamat Realty, having office at 501, Kamat Metropolis-II, Opp., Vintage Hospital, St. Inez Panaji Goa.

Photo	Thumb Impression	Signature
		

Identification

Sr No.	Witness Details	Signature
1	Kalidas Khema Kalangutkar , S/o Khema Kalangutkar, Married, Indian, age 45 Years, Service, r/o Wadval Naik Wada, Latambarcem, Dodamarg, Goa	

Sd/- Registrar

TDS Paid through HDFC Bank dated 7.1.2017. of Rs.80,000/-



Book-1 Document
Registration Number BRZ-BK1-01061-2017
CD Number BRZD786 on
Date 12/04-2017
Sub-Registrar (Bardez)

Scanned By

Signature:-

Anvisha

REGISTRAR

Designed and Developed by C-DAC, ACTS, Pune