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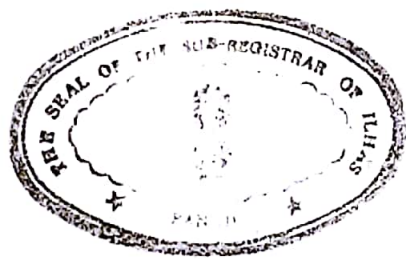
(Kuppes Vinely) *three months*
CITIZEN CREDIT CO-OP BANK LTD
E-330, RUA DE GUREM
PANAJI, GOA 403 002

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R.0093000/- PE681E
INDIA STAMP DUTY GOA

Name of Purchaser Mafcon Builders & Developers.

For CITIZEN CREDIT
CO-OP. BANK LTD.

Sanjay Khimji
Authorized Signatory



AGREEMENT FOR SALE

This Agreement for Sale, is executed on this 1st day of September, in the year 2010,

[Handwritten signatures and names]
S. C. ...
Belho

BETWEEN:

(1) Mr. BERNADINO FILOMENO ZEFERINO VELHO, bachelor, aged 69 years, son of late Mr. ANTONIO SEBASTIAO VELHO, retired, resident of H.no. 7, Behind st. Francis Xavier Chapel, Bhatleum, Panaji - Goa, Indian national.

(2) a Mr. ALVITO BONIFACIO ANTONIO VELHO, married, aged 67 years, son of late Mr. ANTONIO SEBASTIAO VELHO, retired, resident of H.no. 39, Telia wado, Bastora, Bardez - Goa, Indian national and his wife,

b. Mrs. CHRISTINA VELHO, alias Mrs. CHRISTINE VELHO, alias Mrs. CHRISTINA MONTEIRO, alias Mrs. CHRISTINE MONTEIRO, married, aged 62 years, daughter of late Apolinario Sebastiao Monteiro, house wife, resident of H.no. 39, Telia wado, Bastora, Bardez - Goa, presently residing at Brampton, Ontario, Canada.

(3)a. Mrs. ARTEMIZA FERNANDES alias Mrs. ARTEMIZA MAXIMIANA EUGENIA VELHO, married, aged 65 years, daughter of late Mr. ANTONIO SEBASTIAO VELHO, housewife and her husband,

b. Mr. MATEUS FLORENCIO FERNANDES, married, aged 74 years, son of late Andre Pascoal Fernandes, service, both resident

Edmundo Fernandes
F. Coutinho -
Stentinho
Velho
Apolinario Monteiro
Artemiza Fernandes

of Vaddem, opp. Lake, Vasco - da - Gama, Vasco - Goa, both Indian national.

(4) a. Mr. AGNELO VELHO alias JOSE AGNELO THEODOSIO VELHO, married, aged 62 years, son of late Mr. ANTONIO SEBASTIAO VELHO, service and his wife,

b. Mrs. DEODITA VELHO alias Mrs. DEODITA D'LIMA, married, aged 42 years, daughter of late Xavier D'Lima, housewife, residing at H.no. 7, Behind st. Francis Xavier Chapel, Bhatleum, Panaji - Goa, both Indian national.

(5) a. Mrs. IMILDA COUTINHO alias Mrs. IMILDA FATIMA ANA INACINHA VELHO alias Mrs. EMILDA FATIMA ANA INACINHA VELHO, married, aged 60 years, daughter of late Mr. ANTONIO SEBASTIAO VELHO, housewife and her husband,

b. Mr. JOSE SEBASTIAO COUTINHO, married, aged 61 years, son of late Antonio Jacinto Rosario Coutinho, retired, both resident of C/o Mr. ALVITO BONIFACIO ANTONIO VELHO, H.no. 39, Telia wado, Bastora, Bardez - Goa, both Indian national.

(6) a. Mr. OLAVIO FRANCISCO MIGUEL ANA MARIA VELHO, married, aged 57 years, son of late Mr. ANTONIO SEBASTIAO VELHO, service and his wife,

Bull *Armando* *Miller* *J. Coutinho* *J. Coutinho* *Delho* *J. Coutinho* *Chen*

b. Mrs. JUNE BLOSSOM VELHO alias Mrs. JUNE BLOSSOM COMELLO, married, aged 45 years, daughter of late Elvidio Leao Comello, housewife, both residing at H.no. 7, Behind st. Francis Xavier Chapel, Bhatleum, Panaji – Goa, both Indian national.

WHEREAS the Party at Serial No. (2) b of the First part is represented herein by her duly constituted Attorney Mr. STANLEY MILROY ANDREW FERNANDES married, aged 40 years, son of Mr. Florence Matheus Fernandes, businessman, resident of Vaddem, Vasco de Gama, Goa, Indian National vide Power of Attorney executed at Brampton-Ontario before Mr. Tirath Singh, Consul (CPV), Consulate General of India, Toronto on 10/05/2010 and endorsed before the Additional Collector North Goa dated 10/06/2010.

Hereinafter referred to as the “VENDORS” (which expression shall, unless it be repugnant to the context or meaning thereof, mean and include their heirs, legal representatives, successors, administrators and assigns) OF THE FIRST PART,

AND

M/S. MAFCON BUILDERS & DEVELOPERS, a partnership firm engaged in the business of civil construction and development, with its office at G28, 29 Jairam Commercial Complex, Building G1, Ground Floor, Neugi Nagar, Mala, Panaji - Goa, represented herein by its Partner Shri RAJIV R. MARATHE married, aged 43 years, son of Shri Rajanikant N. Marathe, businessman, resident of flat no. S1/Block F,

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Fernandes
J. Coutinho
Routinho
Delho
Florence velho
June

Adwalpalker Shelter, Kerant, Caranzalem – Goa, hereinafter referred to as the “DEVELOPER” (which expression shall, unless it be repugnant to the context or meaning thereof, be deemed to include its heirs, executors, administrators and assigns) of the SECOND PART:

WHEREAS there exist a property along with a residential house situated within the limits of Panaji Municipality bearing Chalta No. 4 of P.T Sheet no. 108 in the office of the Enquiry Officer, City survey Panaji situated at Bhatulem, Ilhas, Panaji-Goa admeasuring a total area of 7949 sq. mtrs, described more specifically in the schedule I written herein under (hereinafter referred to as the SAID WHOLE PROPERTY)

AND WHEREAS the SAID WHOLE PROPERTY earlier comprised of 7/8th parts of the properties known as Charco de Nevem Xeta and Fulanchi Panny described in the land registration office of Ilhas under no. 1225 and 1226 at page 17 and page 17v of Book B4 (new) respectively and one plot which formed a part of a larger property known as “Aradi” described in the land registration under no. 483 at page 43 of book B2 (new) with exclusion of two parts disannexed and described separately under land registration no. 10418 at page 147v of book B27 (new) and land registration no. 20035 at page 129v of book B53 (new). The 7/8th parts of the properties known as Charco de Nevem Xeta and Fulanchi Panny was enrolled in matriz under no. 882 as a single property and the property described in the land registration under no. 483 was enrolled in matriz under no. 1096.

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Delho
f. Coutinho
D. Coutinho
D. Coutinho
D. Coutinho

AND WHEREAS the 7/8th parts of the properties known as Charco de Nevem Xeta and Fulanchi Panny described in the land registration office of Ilhas under no. 1225 and 1226 at page 17 and page 17v of Book B4 (new) respectively was purchased by late Mr. Antonio Sertorio Viriato Latino Sebastiao Velho alias late Mr. Antonio Sebastio Velho alias late Mr. Sertorio Viriato Latino Sebastiao Velho from Mr. Joaquim Antonio Silvestre Bernardino Severino da'Costa alias Joaquim Antonio da'Costa vide Deed of Sale dated 15/05/1934 registered in Book no. 291 at page 32v onwards in the notarial office of Mr. Fernando Jorge Colaco, in the judicial division of ilhas de Goa.

AND WHEREAS one plot which formed a part of a larger property known as "Aradi" described in the land registration under no. 483 at page 43 of book B2 (new) with exclusion of two parts disannexed and described separately under land registration no. 10418 at page 147v of book B27 (new) and land registration no. 20035 at page 129v of book B53 (new) was purchased by late Maria Christalina Fernandes wife of late Antonio Sebastio Velho from Miss Eufemia Carolina Rosa Alice Ribeiro de Santana, Alfredo Caetano pitagoras Ribeiro de Santana and his wife Mrs. Maria Lira Artemisia de Sa Ribeiro de Santana also known as Lira Maria Artemisia de Sa Ribeiro de Santana, Mario Cezar Candido Ribeiro de Santana, bachelor, and Rui Alvaro Francisco Ribeiro de Santana and his wife Mrs. Zenobia Diana Beatriz da Costa Azavedo Ribeiro de Santana vide deed of sale dated 2/03/1964 registered in Book no. 568 from pgs 56 to 61 in the notarial office of Antonio Orlando Lobo, in the judicial division of ilhas de Goa. This plot is not known to be described in the land registration office.

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AND WHEREAS the SAID WHOLE PROPERTY during the recent city survey was surveyed jointly as one single property under Chalta no 4 of P.T. sheet no. 108 of city survey of Panaji.

AND WHEREAS said late Mr. Antonio Sebastiao Velho expired on 31/12/1992 without leaving behind any will, gift or any other disposition of his last wishes.

AND WHEREAS Mrs. Maria Christalina Fernandes alias Adriana wife of Mr. Antonio Sebastiao Velho expired on 29/05/1984 without leaving behind any will, gift or any other disposition of her last wishes.

AND WHEREAS the VENDORS have represented to the DEVELOPER that the said late Mr. Antonio Sebastiao Velho and his wife late Maria Christalina Fernandes have left behind the following children as their sole and universal heirs.

- REGISTRAR OF INDIAN
- (1) MR. BERNADINO FILOMENO ZEFERINO VELHO
 - (2) Mr. ALVITO BONIFACIO ANTONIO VELHO
 - (3) Mrs. ARTEMIZA FERNANDES
 - (4) Mr. AGNELO VELHO
 - (5) Mrs. IMILDA COUTINHO
 - (6) Mr. OLAVIO FRANCISCO MIGUEL ANA MARIA VELHO

AND WHEREAS the VENDORS have agreed to sell to the DEVELOPER western part of the SAID WHOLE PROPERTY admeasuring an area of 2400 square meters, which will be a separate

Fernandes *W.C.S.* *Hernandes* *Alv*
Imilda *J. Coutinho*
S. Coutinho
Agnelo *Olavio*
Francisco *Miguel*

subdivided plot, described more specifically in the schedule II written herein under and marked in red on the plan attached alongwith this Agreement for Sale (hereinafter referred to as the SAID PROPERTY)

AND WHEREAS the VENDORS have absolute title, rights and interest to the SAID PROPERTY and that the SAID PROPERTY is in the enjoyment and defacto possession of the VENDORS free from encumbrances of whatsoever nature.

NOW THEREFORE THIS AGREEMENT WITNESSES AND IT IS HEREBY AGREED UPON BETWEEN THE PARTIES HERETO AS FOLLOWS:-

1. THE VENDORS agree to sell, convey, and/or transfer unto the DEVELOPER or their nominee/s the SAID PROPERTY and the DEVELOPER agrees to buy the SAID PROPERTY for a consideration of ₹ 92, 40,000/- (Rupees Ninety Two Lakhs Forty Thousand Only) to be paid as per the mode of payment described in para 13 hereinunder written.
2. It is specifically agreed between the VENDORS and the DEVELOPER that the VENDORS shall permit the DEVELOPER to develop/build/construct the Outer Development Plan road passing through the SAID WHOLE PROPERTY of an corresponding area beyond 2400 square meter in accordance with the alignment of the proposed O.D.P. road.

Bulle Hernandez
J. Continho
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3. THE VENDORS have put the DEVELOPER in possession of the SAID PROPERTY and permit the DEVELOPER to henceforth enter into the SAID PROPERTY and commence all the development work including construction activity, taking measurements, doing survey work and all other work as the DEVELOPER may deem fit for carrying out the development in the SAID PROPERTY. However, the possession of the SAID HOUSE in the SAID PROPERTY shall continue with the VENDORS until the DEVELOPER obtain construction license in respect of development to be made in the SAID PROPERTY.

4. Until such time the possession of the SAID HOUSE is handed over by the VENDORS to the DEVELOPER, the VENDORS hereby agree to provide at least a 3 meter clear access along the northern boundary of the SAID PROPERTY for the DEVELOPER to commence development work in the SAID PROPERTY and in accordance to what is agreed to above in this para the VENDORS undertake to remove the temporary shed which is adjacent to the SAID HOUSE erected along the northern boundary of the SAID PROPERTY.

5. The VENDORS undertake to hand over the possession of SAID HOUSE in the SAID PROPERTY to the DEVELOPER within 45 days of the DEVELOPER obtaining construction license.

6. The VENDORS undertake to execute an irrevocable power of attorney in favour of the DEVELOPER having such clauses, as are

Enelly Hernandez [Signature] [Signature]

[Signature] [Signature] [Signature]

J. Coutinho [Signature] [Signature]

necessary to obtain various permissions for the construction of the building/s and to carry out actual work of construction in the SAID PROPERTY.

7. The DEVELOPER shall be entitled to apply for and obtain all licenses, permissions, N.O.C.s, etc. in their own name or in the name of the VENDORS or any one of them at the cost of the DEVELOPER and the VENDORS shall sign any or all documents for the said purpose.
8. The DEVELOPER shall be entitled to build in the SAID PROPERTY flats/shops/garages/premises of residential/commercial purposes for themselves or their nominee/s or any third party and shall be entitled to raise finance by mortgaging the flats/shops/garages/ premises and the VENDORS agree to execute Power of Attorney in favour of the DEVELOPER for the aforesaid purpose.
9. The VENDORS shall assist and co-operate with the DEVELOPER in doing or causing to be done all that is necessary for obtaining the license for the construction in the SAID PROPERTY and shall sign all applications, plans, declarations, affidavits and documents required for the said purpose.
10. That the VENDORS shall transfer the SAID PROPERTY in favour of the DEVELOPER or their nominee/s as may be indicated by them or to any other legal entity as and when required by the

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DEVELOPER by executing competent Sale Deed or document and the VENDORS agree for the same provided however such execution or transfer shall be preceded by the DEVELOPER paying the entire consideration to the VENDORS payable under this Agreement. The VENDORS agree to give irrevocable Power of Attorney in favour of the DEVELOPER for effecting the Sale Deed of the SAID PROPERTY subject to receipt of entire consideration by the VENDORS from the DEVELOPER.

11. The DEVELOPER undertakes to construct the proposed building in a good workman like manner using the standard material of a long durability and specifications as per Approved plans and construction as per schedule IV.
12. The DEVELOPER shall construct six double bedroom flats and four single bedroom flats, for the VENDORS as mentioned in para hereinbelow as described in the schedule III and as per specification described in schedule IV.
13. The DEVELOPER shall pay the VENDORS the consideration for the sale of the SAID PROPERTY described in Schedule II hereinunder mentioned in the following manner.

VENDOR no 1: ₹ 3, 75, 000/- (Rupees Three Lakhs Seventy Five Thousand Only) and one double bedroom flat of 90 sqr. mtrs. super built up area on second floor along with one reserved stilt car parking as per specification given in schedule -IV.

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Hernandes
J. Coutinho
J. Coutinho
Dehae

VENDOR no 2 (a) and 2(b): One double bedroom flat of 95 sq. mtrs. super built up area on first floor along with one reserved stilt car parking and one single bedroom flat of 55 sq. mtrs. super built up area on first floor both as per specification given in schedule – IV.

VENDOR no 3 (a) and 3(b): ₹ 5, 00, 000/- (Rupees Five Lakhs Only) and one double bedroom flat of 95 sq. mtrs. super built up area on first floor along with one reserved stilt car parking as per specification given in schedule–IV.

VENDOR no 4 (a) and 4 (b): one double bedroom flat of 95 sq. mtrs. super built up area on first floor along with one reserved stilt car parking and one single bedroom flat of 55 sq. mtrs. super built up area on second floor both as per specification given in schedule –IV.

VENDOR no 5 (a) and 5 (b): ₹ 2, 50, 000/- (Rupees Two Lakhs Fifty Thousand Only) and one double bedroom flat of 90 of sq. mtrs. super built up area on first floor along with one reserved stilt car parking as per specification given in schedule –IV.

VENDOR no 6 (a) and 6(b): one double bedroom flat of 95 sq. mtrs. super built up area on second floor along with one reserved stilt car parking and one single bedroom flat of 55 sq.mtrs. super

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built up area on second floor as per specification given in schedule -IV.

VENDOR no 1, 2(a), 2(b), 4(a), 4(b), 5(a), 5(b), 6(a) and 6(b):
One single bedroom flat of 55 sqr. mtrs. super built up area on second floor to be jointly owned by VENDOR No. 1, 2(a), 2(b), 4(a), 4(b), 5(a), 5(b), 6(a) and 6(b) as per specification given in schedule -IV.

14. The DEVELOPER shall hand over the entire consideration as mentioned in SCHEDULE III to the VENDORS within a period of eighteen months from the date of Construction license or within eighteen months from the date of handing over vacant possession of the SAID HOUSE in the SAID PROPERTY by the VENDORS to the DEVELOPER; whichever is later. The DEVELOPER shall however be entitled to an extension, of a maximum period of six months only in case of genuine and bonafide difficulties or contingencies beyond the control of the DEVELOPER. In case the DEVELOPER fails to deliver the possession to the VENDORS the DEVELOPER shall be liable to pay simple interest @ 12% per anum to the VENDORS.

15. Upon the DEVELOPER getting the construction license the VENDORS and the DEVELOPER agrees to sign an Addendum to the present Agreement for Sale incorporating therein the location of the flats to be allotted to the VENDORS as per para 13 mentioned in this Agreement for Sale. It is further agreed to

[Handwritten signatures and names]
F. W. L. L. Hernandez [Signature] [Signature]
[Signature] [Signature] [Signature] [Signature]
J. Cortina Cortina [Signature] [Signature]

incorporate suitable clause in the Addendum to this Agreement for Sale showing the exact area admeasuring 2400 square meter which is to be sold to the DEVELOPER by the VENDORS. In the event the area of the SAID PROPERTY gets increased or decreased depending upon the alignment of O.D.P. road to a maximum extent of 100 square meters then the consideration payable as per para 13 mentioned in this Agreement for Sale shall be proportionally increased or decreased.

16. It is specifically agreed between the VENDORS and the DEVELOPER that in the event the Floor Area Ratio (F.A.R.) is increased to 1.5 from the present F.A.R. which is 1, then the VENDORS will be entitled for an additional consideration as mentioned below:

Consideration of 220 sqr mtr super built up residential area as per specification given in schedule -IV to be allotted to the VENDORS in the additional super built up area which the DEVELOPER shall be entitled to build upon increase in the F.A.R.. The abovementioned 220 square meter super built up residential area is to be apportioned amongst the VENDORS as per their request at the relevant time.

In the event the F.A.R. is increased to 2 from the present F.A.R. which is 1 then the VENDORS will be entitled for further additional consideration as mentioned below:



EMelle *Herrandez* *[Signature]* *[Signature]*
J. Couello e vellos *[Signature]* *[Signature]* *[Signature]*
J. Coutinho *[Signature]* *[Signature]* *[Signature]*

Consideration of 220 sqr mtr super built up residential area as per specification given in schedule -IV to be allotted to the VENDORS in the additional super built up area which the DEVELOPER shall be entitled to build upon increase in the F.A.R.. The abovementioned 220 square meter super built up residential area is to be apportioned amongst the VENDORS as per their request at the relevant time.

17. The DEVELOPER agrees to pay a sum of ₹ 6000/- per month separately to VENDOR no. 4(a) and to VENDOR no. 6(a) from the date the possession of the SAID HOUSE is handed over to the DEVELOPER by the VENDORS till such time the consideration payable under this Agreement of Sale is paid to VENDOR no. 4(a) and to VENDOR no. 6(a).
18. THE VENDORS do hereby jointly declare that they are absolute OWNERS of THE SAID PROPERTY described in Schedule I hereunder written and that their title thereto is absolutely clear and marketable and that no other person has any right, title or interest thereto of any nature whatsoever and that there are no encumbrances, previous agreements, charges, or liens of whatsoever nature existing on the SAID PROPERTY.
19. The DEVELOPER is entitled to enter into any agreement of sale with any Purchaser/s for the sale of any flats/ shops/garages/ premises of residential/ commercial purposes and receive money or advances from any such Purchaser/s, and the VENDORS shall

[Handwritten signatures and names]
J. Coutinho J. Coutinho J. Coutinho J. Coutinho
J. Coutinho J. Coutinho J. Coutinho J. Coutinho

not have any claim on the money or the advances received by the DEVELOPER from the purchaser/s of any such flats/ shops/ garages/ premises of residential/ commercial purposes.

20. The VENDORS and the DEVELOPER hereto shall be entitled to specifically enforce the present agreement.
21. The VENDORS have made the DEVELOPER specifically aware that the time of payment/ delivery of the consideration specified in Schedule III is the essence of this agreement.
22. The DEVELOPER shall be entitled to make any modifications or alterations in the plans of building/s, if so required by competent authorities or the architect of the DEVELOPER, without affecting or altering the location and area of the VENDORS.
23. Any letter or communication in pursuance of this agreement shall be under Registered Post Acknowledgement due at the respective addresses mentioned in this Agreement.
24. Upon completion of the VENDORS flats, the DEVELOPER shall notify the VENDORS in writing to take possession of the same. If the VENDORS do not act upon the said notice, within the expiry of one month from such notice, the VENDORS shall be deemed to have taken possession. The VENDORS shall bear all cesses and/or taxes levied by Government from time to time and further agree to

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J. Coutinho J. Coutinho J. Coutinho J. Coutinho

pay the utility charges and other outgoings in relation to the VENDORS flats from the date of taking possession.

25. The VENDORS assure that they are fully possessed and lawfully seized of the SAID PROPERTY and have full, clear and marketable title for the same. THE VENDORS agree that if at any time any person/s should claim to have title or possession which, is better or equal to that of the VENDORS then the VENDORS shall be liable for settlement of such claim with such person/s within three months from the date that such claim is raised and whatever Consideration is payable towards settlement of such claim shall be deducted from the consideration which is agreed to be paid to the VENDORS under this Agreement for Sale and the balance consideration shall be paid to the VENDORS by the DEVELOPER.

26. It is specifically agreed between the parties that the possession of the flats to be handed over to the VENDORS as per para 13 herein above contained shall be delivered to the VENDORS by the DEVELOPER after issue of notice by the DEVELOPER as per para 24 hereinabove.

27. The VENDORS agree to be a part of a larger scheme whether by amalgamation of the SAID PROPERTY and the adjoining property/properties or by any other requirement of developmental rules and regulation of Town and Country Planning/ Panaji P.D.A.

[Handwritten signatures and names]
Willy, Armando, [Signature], [Signature]
J. Coutinho, [Signature], [Signature], [Signature]
J. Coutinho, [Signature], [Signature], [Signature]

SCHEDULE I

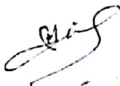
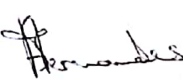
All that property bearing Chalta no.4 of P.T. Sheet no. 108, in the office of the Enquiry Officer, City Survey Panaji, at Bhatulem, Ilhas, Panaji-Goa described in the land registration office of Ilhas under no. 1225 and 1226 at page 17 and page 17v of Book B4 (new) respectively and one plot is not known to be described in the land registration office within the limits of Panaji Municipality admeasuring a total of 7949 sq. mtrs and is enrolled in matriz under no. 882 and 1096 and is bounded as below:-



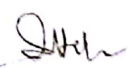


On the North: By property bearing Chalta no. 2 of P.T. Sheet no. 108 and Chalta no. 1 of P.T. Sheet no. 108;

On the East: By village Calapur;

On the South: By property bearing Chalta no. 5 of P.T. Sheet no. 108, Chalta no. 52 of P.T. Sheet no. 109;

On the West: By property bearing Chalta no. 51 of P.T. Sheet no. 109, Chalta no. 62 of P.T. Sheet no. 109 and Public Road.

Bulls  

  J. Coutinho
J. Coutinho
Delho 
Joaquim evelho 


SCHEDULE II

ALL THAT WESTERN PART OF THE PROPERTY mentioned in SCHEDULE – I and marked in red in the plan enclosed admeasuring an area of 2400 square meter, which is a distinct property by itself obtained by separating from the property mentioned in SCHEDULE – I the eastern part of the SAID PROPERTY admeasuring an area of 5549 square meter.

This distinct property admeasuring an area of 2400 square meter is bounded as under:-

- On the North: By property bearing Chalta no. 2 of P.T. Sheet no. 108 and Chalta no. 1 of P.T. Sheet no. 108;
- On the East: By proposed half of 25 meter O.D.P. road;
- On the South: By property bearing Chalta no. 5 of P.T. Sheet no. 108, Chalta no. 52 of P.T. Sheet no. 109;
- On the West: By property bearing Chalta no. 51 of P.T. Sheet no. 109, Chalta no. 62 of P.T. Sheet no. 109 and Public Road.

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Almeida & Velho
J. Coutinho
Almeida
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Delmo

SCHEDULE III

CONSIDERATION PAYABLE :-

- a. The consideration in kind being Four double bedroom flats having super built up areas of 95 square meters each out of which three double bedroom flats will be on the First floor and one double bedroom flat will be on the second floor and four reserved stilt car parking, one for every flat having super built up area of 95 square meters.
- b. The consideration in kind being two double bedroom flats having super built up areas of 90 square meters each out of which one double bedroom flats will be on the First floor and one double bedroom flat will be on the second floor and two reserved stilt car parking, one for every flat having super built up area of 90 square meters.
- c. The consideration in kind being four single bedroom flats having super built up area of 55 square meters out of which two single bedroom flats will be on the First floor and two single bedroom flat will be on the second floor.

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J. Coutinho
Glaucio
Melo
Delho

- d. ₹ 5, 00,000/- (Rupees Five Lakhs only) at the time of signing this Agreement for Sale as per mode of payment mentioned in Schedule V.
- e. ₹ 3, 75,000/- (Rupees Three Lakhs Seventy Five Thousand only) on getting construction license as per mode of payment mentioned in Schedule V.
- f. ₹ 2, 50,000/- (Rupees Two Lakhs Fifty Thousand only) at the time of effecting of Sale Deed as per mode of payment mentioned in Schedule V.

SCHEDULE IV
GENERAL SPECIFICATIONS FOR FLAT

1. STRUCTURE: Shall be R.C.C. framed, as per design approved by the Corporation of the city of Panaji. The external walls shall be 20 cm. Thick Laterite/Concrete block in cement Mortar. Internal walls shall be 11.5 cm. Thick in brick masonry.
2. FLOORING & SKIRTING: All flooring shall have 12"x12" white Vitrified tiles and skirting shall be 12"x 4" white Vitrified tiles and anti skid white ceramic tiles in kitchen and both bathrooms floors.

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3. BATHROOMS: One Bathroom to be provided with European type pan and the other one with an Indian pan. Dado to be provided upto a Height of 2 mtr in each bathroom, of 12''x 8'' white glazed tiles. Bathroom to have a shower rose. All sanitary ware to be of white CERA make and plumbing material of ARK brand only. Three white wash basin to be provided, one in each bathroom and one in passage outside bathroom. Provision for hot and cold water to be made in both bathrooms.

4. DOORS & WINDOWS: Main door frame to be 4''x2 ½'' teakwood and teak wood Paneled main door. All the other door frames shall be 4''x2 ½'' "Matti/Sal wood. All door panels shall be solid core commercial flush doors, painted with two coats of oil paint. Powder coated fully glazed Aluminum Windows to be provided for all windows. All doors shall have alluminium hinges and alluminium tower bolts. Bedroom doors shall have mortice locks. Main door to have night latch. Living/Dining door leading to the Balcony is to be provided of teak wood French door.

5. ROOFING: R.C.C. slab with approved India Type water proofing for flat slab, and having Mangalore tiles over the sloping slab.

6. KITCHEN: Shall be provided with a cooking platform (otta) of black granite stone. Single bowl stainless steel sink to be provided. Dado shall be provided of white glazed tiles upto a height of 0.45 mtr above the kitchen platform.

F. Vello *Fernandes* *[Signature]* *[Signature]*
J. Louello *[Signature]* *[Signature]* *[Signature]*
J. Coutinho *J. Coutinho* *[Signature]* *[Signature]*

7. PLASTER & PAINT: All external walls shall be plastered with two coats of cement mortar and finished with cement paint. Internal walls and ceiling will be plastered with Neeru finish. All internal wall surfaces will be painted in oil bound distemper. Ceiling to be painted in white-wash.

8. BEDROOMS : Both the bedroom to be provided with loft.

9. ELECTRICAL: All wiring shall be in good quality copper cables concealed in walls and slabs.

Electrical Points shall be provided in various rooms as follows.

LIVING-CUM-DINING:	2	light Points
ROOM	2	fan points
	2	5amp Plug Point
	1	Bell Point
	1	T.V. Point
	1	Tel. Point

EACH BEDROOM:	2	light Points
	1	Fan Point
	2	5Amp Plug Point
	1	A/c point in M. Bedroom only

KITCHEN:	1	Light Point
	2	5 Amp Plug Point

Well
for small to walk
J. Coutinho *Armando* *Edm* *Paulo* *Delmo*

	1	15 Amp Power Point
BATHROOM:	1	Light Point
	1	15 Amp geyser point
BALCONY & PASSAGE:	1	Light points each.

10. PLUMBING AND DRAINAGE: Rain water drainage shall be by P.V.C. down – take pipes. Plumbing mains and distribution shall be in P.V.C./galvanized iron pipe. Underground drainage shall be in P.V.C. pipes with inspection chambers and traps to be connected to septic tank. Building to be provided with an underground sump and overhead water tank.

SCHEDULE V
MODE OF PAYMENT

1. To Vendor no.1: ₹ 1, 25,000/- (Rupees One Lakh Twenty Five Thousand only) on getting the construction license and ₹ 2, 50,000/- (Rupees Two Lakhs Fifty Thousand only) at the time of effecting of Sale Deed.
2. To Vendor no.3a: ₹ 5, 00,000/- (Rupees Five Lakhs only) at the time of signing of this Agreement for Sale.

[Handwritten signatures and names]
J. Cardinho
Gautimh
DMS
DMS
DMS

SIGNED, SEALED AND DELIVERED

by the within named VENDORS

Bernardino Filomeno Zeferino Velho



Don Velho

Mr. BERNADINO FILOMENO ZEFERINO VELHO
(VENDOR No.1)

LEFT HAND

RIGHT HAND



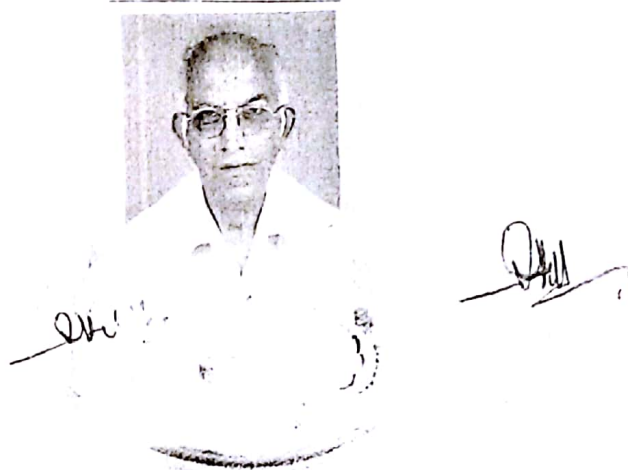
Bernardino Filomeno Zeferino Velho

Don

Filomeno Zeferino Velho

Don Velho

J. Contreras



Mr. ALVITO BONIFACIO ANTONIO VELHO
(VENDOR No.2a)

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Alvito Bonifacio Antonio Velho

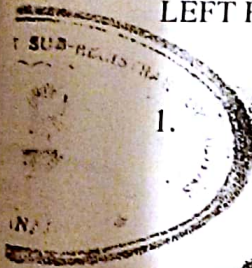


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Mr. STANLEY MILROY ANDREW FERNANDES
(Power of Attorney holder for VENDOR No.2b)

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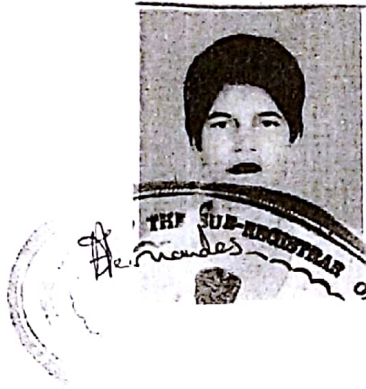
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Belho

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J. Coutinho
J. Coutinho



Hernandes

Mrs. ARTEMIZA MAXIMIANA EUGENIA VELHO
(VENDOR No.3a)

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Am

Artemiza Velho

Hernandes
Am

Bull

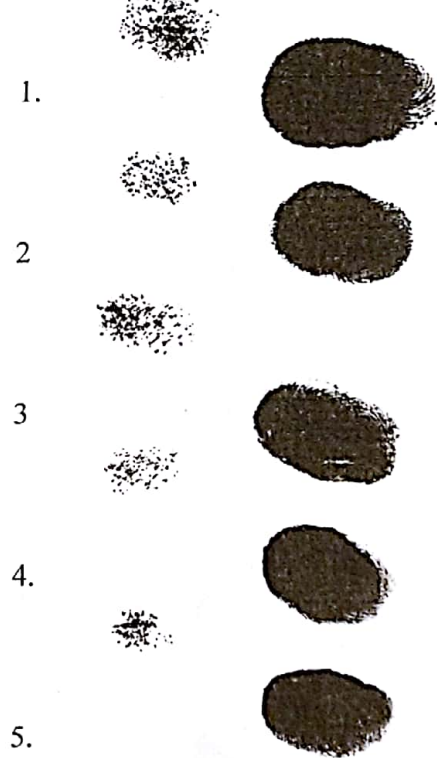
Glautnik
J. Coutinho



Mr. MATEUS FLORENCIO FERNANDES
(VENDOR No.3b)

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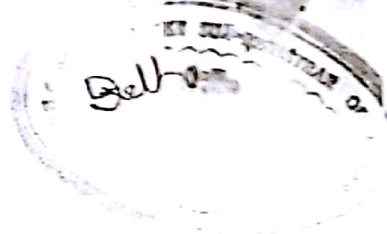
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Mateus
An
Florencio Fernandes

Mateus
Olho

Mateus
J. Coutinho



Velho

Mrs. DEODITA VELHO
(VENDOR No.4b)

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[Signature]
 Mrs. Deodita Velho
 Velho def
 Hernandez

[Signature]
 I. Coutinho



Velho *f. Coutinho*



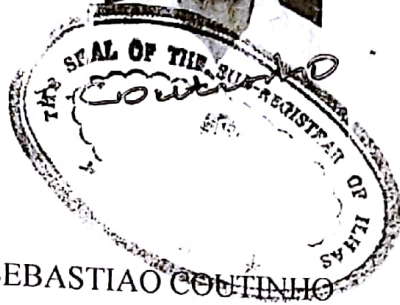
Mrs. IMILDA FATIMA ANA INACINHA VELHO
(VENDOR No. 5a)

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f. Coutinho
Imilda
f. Coutinho
Velho
Imilda
f. Coutinho
Velho



J. Coutinho

Mr. JOSE SEBASTIAO COUTINHO
(VENDOR No.5b)

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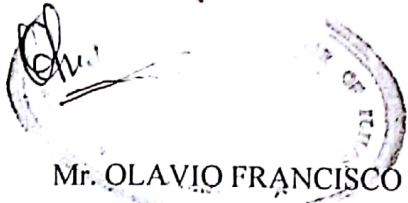
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J. Coutinho
J. Coutinho

J. Coutinho
J. Coutinho



Olavo

Mr. OLAVIO FRANCISCO MIGUEL ANA MARIA VELHO
(VENDOR No.6a)

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Mrs. JUNE BLOSSOM VELHO
(VENDOR No.6b)

June Blossom Velho

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June Blossom Velho

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Hernandes
Velho

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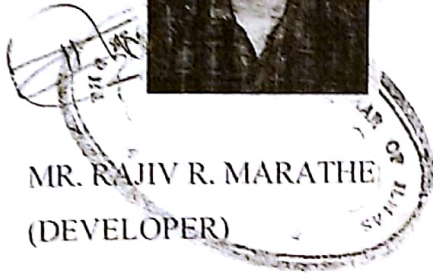
[Signature]

J. Coutinho

SIGNED, SEALED AND DELIVERED
by the within named DEVELOPER



Rajiv R. Marathe



MR. RAJIV R. MARATHE
(DEVELOPER)

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Am
Ronella evello
Bernardes
Olho

Full
J. Coutinho

IN THE PRESENCE OF WITNESSES:

1. Pooanima Shiswolkar Shiswolkar

2. Rama Madkar Madkar

[Signature]

[Signature]
[Signature]
Hernandez

[Signature]

[Signature]
[Signature]

J. Coutinho
J. Coutinho

[Signature]

[Signature]
Delno
J. Coutinho & Co.