(Rupees Two Lakke Seventeen Thousand Five Hundred JE COPYCITIZEN CREDIT CO-OPERATIVE

Authorised Signatory

BANK LTD

UER CO-GP, NST SOCIETY LTD ST. XOGUEN ROAD, BORDA. MARGAO - GOA 403 E02

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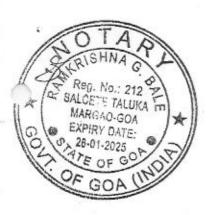
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Rs 0217500/- PB7223

INDIA

STAMP DUTY

Name of Purchaser EDWIN ANTHONY GONSALVES



WINCONS EMERALD SURVEY NO. 186 3 Olly, MORDY, NAVELIM . (NEW PROPERTY)

EDWIN ANTHONY LTONSALVES

DEED OF SALE

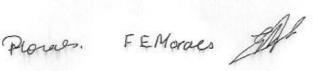
nes. F. E. Moraes All

THIS DEED OF SALE is made and executed at Margao, Salcete, Goa, on this 18th day of the month of March of the year 2020 (18/03/2020);

-BETWEEN-

(1) MR.MELVYN MORAES, son of late Vincente Guilherme Moraes, aged 48 years, married, service, PAN Card , Aadhaar Card No. No. . Mobile No.8999152912 and his wife MRS. DIANA ESTER MORAES, daughter of Mr. Daniel Fernandes, aged 44 years, housewife, PAN Card No. , Aadhaar Card No. both Indian Nationals and residents of H.No.194, Vaddo, Veroda, Cuncolim, Salcete, Goa and said MR.MELVYN MORAES is represented herein through his wife and attorney said MRS. DIANA ESTER MORAES, by virtue of General Power of Attorney dt. 11th November 2019 executed before the Notary Virendra Kumar P. Dessai of Margao under Reg.No.4628 on 12.11.2019, true copy of which is filed herewith, hereinafter referred to as "the FIRST VENDORS" (which expression shall mean and include all their heirs, successors, legal representatives, administrators, executors and assigns) OF THE FIRST PART;

(2) MR. ROY MORAES, son of late Vincente Guilherme Moraes, aged 47 years, married, service, PAN Card , Aadhaar Card No.: No. Mobile No.8600483949, and his wife MRS.PRECILA MORAES, daughter of Mr. Jose Antonio Vaz, aged 43 years, housewife, PAN Card No.1 . Aadhaar Card No. Mobile No.9767365072, both Indian Nationals and residents of





Margao, Goa 403 707 and said MR. ROY MORAES is represented herein through his wife and attorney MRS.PRECILA MORAES by virtue of Power of Attorney dt. 31st December 2010 executed before the Notary N.R.Bale of Margao under Reg.No.20094/2010, true notarised copy of which is filed herewith, hereinafter referred to as "the SECOND VENDORS" (which expression shall mean and include all their heirs, successors, legal representatives, administrators, executors and assigns) OF THE SECOND PART:

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- (3) MR. EDWIN ANTHONY GONSALVES, son of Mr. Eduardo Rosario Gonsalves, aged 47 years, married, businessman, PAN Card No. , Aadhaar Card No.: Mobile No.9822719468, Indian National, resident H.No.112/A, Mazilvaddo, Deussua, Chinchinim, Salcete, Goa, sole proprietor of M/s. WINCON BUILDERS, having office at S-2, Block "B", Colaco Residency, Comba, Margao, Goa, hereinafter referred to as "PURCHASER" (which expression, unless repugnant to the context or meaning thereof, shall mean and include him. his heirs, representatives, administrators, executors and assigns) of the THIRD PART -AND -

, Mobile No.9960318292, Indian National, resident of H.No.118, Colmorod, Post Navelim, Margao, Goa 403 707, (b) MR. CHARLES VINCENT MORAES, son of late Vincente

House Places. F.E. Moraes

JAN-

ilherme Moraes, aged 44 years, married, service, PAN Card , Aadhaar Card No.4083 7562 6636, and his wife (c) MRS. EUFEMIA FERNANDES alias EUFEMIA MORAES alias EUFEMIA FERNANDES E MORAES, daughter of Mr. Michael Fernandes, aged 37 years, housewife, PAN Card No. , Aadhaar Card No. both Indian Nationals and residents of H.No.118/A, Colmorod, Post Navelim, Margao, Goa 403 707, and members (4)(b) and (4)(c) are represented herein through their attorney said MRS.PRECILLA MORAES, identified hereinabove, constituted by virtue of Power of Attorney dt. 06th December 2016 executed before the Notary N.R.Bale of Margao under Reg.No.3893/2016, notarised true copy of which is filed herewith, hereinafter collectively referred to as "the CONFIRMING PARTIES" (which expression shall mean and include all their heirs, successors, legal representatives, administrators, executors and assigns) OF THE THIRD PART.

WHEREAS the FIRST VENDORS and the SECOND VENDORS have jointly and severally represented to the PURCHASER as under:-

1) There exists a landed property named 'OLLY MORDY" or FIRGUEM MURDY or MANDOPA, situated at Dramapur, within the area of Village Panchayat of Dramapur, Taluka and Sub-District of Salcete, District of South Goa, State of Goa, described in the Land Registration Office of Salcete under No.43,074 New Series, enrolled in the Land Revenue office of Salcete under Matriz No.1,898, more particularly described in the SCHEDULE "A" hereunder and hereinafter referred to as the "entire property";

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- 2) The said entire property originally belonged to Mr. Conceicao Mariano Barreto from Navelim in whose name same has been inscribed in the Land Registration Office of Salcete under Inscription No.45656 of Book G No.53 at folios 37V;
- 3) said Mr. Conceicao Mariano Barreto and his wife sub divided the said property into sub-plots after obtaining approval from that Town Planning Committee, Government of Goa under letter No.DJ/1052/1013/69 dt. 19th August 1969 and by Deed of Sale dt. 30th November 1970 registered in the office of the Sub-Registrar of Salcete, Margao under No.1385 at pages 359 to 363 of Book No.I Vol. No.67 dt. 21st December 1970 sold and conveyed the Plot No.7 of the said entire property to Mr. Vicente Guilherme Moraes from Navelim;
- 4) The said Plot No.7 of sald entire property 'OLLY MORDY" or FIRGUEM MURDY or MANDOPA, now forms an independent and separate property, having an area of 1125 sq.mts, forms an independent and separate property, surveyed under No.186/3 of Dramapur village of Salcete Taluka under name "Muddi Naweli", more particularly described in the SCHEDULE "B" hereunder and hereinafter referred to as the "said property";
- 5) said Mr. Vicente Guilherme Moraes expired on 25th August 2010 leaving behind his wife and moiety holder, Mrs. Francisca Erasmina Moraes and three sons, Mr. Melvyn Moraes married to Mrs. Diana Moraes, Mr. Roy Moraes married to Mrs. Precilla Moraes and Mr. Charles Moraes married to Mrs. Eufemia Moraes and they have been qualified so by virtue of



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Deed of Succession drawn on 16th April 2019 by Special Notary and Jt. Civil Registrar cum Sub-Registrar II, Salcete, Margao recorded at folios 49 to 50 of Deeds Book No.1664;

- 6) Thus the FIRST VENDORS, SECOND VENDORS and the CONFIRMING PARTIES became sole owners and possessors of the said property;
- 7) By virtue of the Consent Decree passed in Regular Civil Suit No.125/2012/III by Ad-Hoc Addl. Senior Civil Judge, South Goa, Margao it was agreed between the parties herein that the said property shall be sold by the parties and the sale proceeds thereof shall be shared equally between the FIRST VENDORS and the SECOND VENDORS and the CONFIRMING PARTIES shall have no claim therein;
- 8) The FIRST VENDORS, the SECOND VENDORS and the CONFIRMING PARTIES have represented to the PURCHASER that they are sole owners and possessors of the said property and no other person/s have any right, title or interest therein of whatsoever nature; the said property is free from all encumbrances, charges, liens or defects in title whatsoever nature and that they have clear and marketable title to the said property;

AND WHEREAS believing such representations as true, the PURCHASER approached the FIRST VENDORS, the SECOND VENDORS and the CONFIRMING PARTIES for purchase of the said property for the purpose of development;

AND WHEREAS the FIRST VENDORS, SECOND VENDORS and the CONFIRMING PARTIES have agreed to sell and the



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PURCHASER has agreed to purchase the said property for total consideration of Rs.62,00,000/- (Rupees sixty two lakhs only) which is its fair market value.

NOW THIS DEED OF SALE WITNESSES AS FOLLOWS:-



1. For a total price consideration of Rs. 62,00,000/- (Rupees sixty two Lakhs only), to be paid by the PURCHASER to the FIRST VENDORS and the SECOND VENDORS in the manner stated hereinafter, the FIRST VENDORS, SECOND VENDORS and the CONFIRMING PARTIES do hereby CONVEY, TRANSFER and CONFIRM by way of absolute sale UNTO and in favour of the PURCHASER all that said property more fully described in the SCHEDULE "B" hereafter written, along with all the compounds, fences, structures, trees, etc., whatsoever, situated therein, free from all encumbrances, obligations, claims, demands, whatsoever, so that the PURCHASER, for all times hereinafter, shall HOLD, HAVE POSSESS and ENJOY the said property hereby sold, as the absolute owner thereof and with all the rights, interests, privileges, advantages, easements, benefits, whatsoever, available to the said property or the holder thereof, free of any claim, obstruction, impediment, objections from whomsoever, including any party claiming through, under or on behalf of the FIRST VENDORS, SECOND VENDORS and the CONFIRMING PARTIES or their predecessors in title.

The entitlement of members of the FIRST VENDORS and the SECOND VENDORS in the above said total price consideration is as under:-

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Name of the VENDORS	Share	Share in the Price Consideration
Mr.MELWYN MORAES and wife Mrs.DIANA MORAES	¥2	Rs.31,00,000/- (Rupees Thirty one Lakhs only)
r. ROY MORAES & wife RESCILLA MORAES	1/2	Rs.31,00,000/- (Rupees Thirty one Lakhs only)
Total:-		Rs.62,00,000/- (Rupees Sixty two Lakhs only)



3. The PURCHASER has paid today to the FIRST VENDORS a sum of Rs.7,00,000/- (Rupees seven lakhs only), namely Rs.31,000/- was deducted as 1% TDS and paid to Income Tax Department on account of the FIRST VENDORS and for balance amount of Rs.6,69,000/- issued post dated cheque under Cheque No.252701 dt. 21.04.2020 for Rs.3,00,000/- and Cheque No.252702 dt. 16.06.2020 for Rs.3,69,000/- both drawn on Bank of India, the receipt whereof the FIRST VENDORS hereby admit and acknowledge, subject to realization of sald cheques. In addition to a proposed built up is to be given to the FIRST VENDORS as stipulated in clause (4) herein below.

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4. In lieu of making payment of the balance price consideration of Rs. 24,00,000/- (Rupees twenty four lakhs Only), the PURCHASER shall construct and allot to the FIRST VENDORS to utilize the same for construction of a Villa and which represents cost of construction of such Villa, hereinafter referred to as "the said Villa" for the sake of brevity and convenience, to be transferred to the FIRST VENDORS on ownership basis, upon its completion of super built up area of 120 (one hundred twenty) sq.mts, excluding car porch, open terrace and verandha to be constructed in the 'Said Property' and/or portion of the 'Said Property.

The said villa shall be constructed and allotted to the FIRST VENDORS within a period of 12 (twelve) months from the date of obtaining the construction license of proposed buildings in the said property and said villa and said villa shall be constructed as per PLANS and SPECIFICATIONS annexed hereto.

- 5. The PURCHASER shall at the request and at the cost of the FIRST VENDORS execute in favour of the FIRST VENDORS the Agreement for Sale and subsequently the Deed of Sale or Transfer in respect of the said Villa along with proportionate undivided share in the Said Property.
- 6. The PURCHASER has paid today to the SECOND VENDORS a sum of Rs.31,00,000/- (Rupees thirty one lakhs only), namely Rs.31,000/- was deducted as 1% TDS and paid to Income Tax Department on account of the SECOND VENDORS and balance amount of Rs.30,69,000/- paid by (a) Cheque No.235757 drawn on Bank of India dt. 04.10.2019 for Rs.5,00,000/-, (b) Cheque No.244465 drawn on Bank of India

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dt. 15.01.2020 for Rs.15,00,000/-, (c) Cheque No.244478 drawn on Bank of India dt. 27.01.2020 for Rs,3,00,000/- and (d) Cheque No.252706 drawn on Bank of India dt. 06.03.2020 for Rs.7,69,000/-, the receipt whereof the SECOND VENDORS hereby admit and acknowledge..

- 7. The PURCHASER shall not allot and deliver the possession of the other premises in said buildings complex in said property to his customers unless the said villa to be allotted and constructed for the FIRST VENDORS is first offered and delivered to them.
- 8. The FIRST VENDORS shall bear the cost of the necessary stamp duty and registration Charges for said villa, including house tax, electricity charges, water charges including deposits, meter charges, common maintenance charges. The FIRST VENDORS and the PURCHASER shall co-operate with each other in complying with all the statutory enactments regulating Land Development and Building Construction including the Real Estate (Regulation and Development) Act, 2016 and the rules and regulations formed thereunder by the Government of Goa.
- 9. The FIRST VENDORS, SECOND VENDORS and the CONFIRMING PARTIES do hereby declare having delivered to the PURCHASER, the possession of the said property described in SCHEDULE "B" hereunder, and the PURCHASER acknowledges to have received such possession from the FIRST VENDORS, SECOND VENDORS and the CONFIRMING PARTIES.



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10. It is clearly understood that the PURCHASER will have an absolute right to develop the land and construct various premises with an intention to sale these premises to third parties of his choice. The PURCHASER may, at any time hereafter, enter into agreement with parties of his choice for sale of these premises/apartments to be constructed in the said property and/or any part thereof except the said villa reserved for the FIRST VENDORS. The PURCHASER shall have an absolute right to enter into any third party commitments in respect of all the remaining premises constructed in the said property, except the said villa reserved for the FIRST VENDORS. The PURCHASER shall be entitled to raise finance from any financial institution/s for the purposes of developing the said property. The third parties who enter into agreements with the PURCHASER in pursuance of this Deed shall also be entitled to raise finance from any financial institution/s for the purpose of purchasing the premises, which are proposed to be constructed in the said property, without any reference to the FIRST VENDORS.

- 11. That both the parties hereto agree, that any mistake in the present Deed of Sale shall not invalidate the present Deed, but the same shall be duly rectified by both the parties, by executing a Deed of Rectification.
- 12. That the FIRST VENDORS, SECOND VENDORS and the CONFIRMING PARTIES finally covenant with the PURCHASER that at the request and costs of the PURCHASER, they shall do or execute or cause to be done and executed all such

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lawful acts, deeds, matters and things, for further and more perfectly conveying and assuring the said property, hereby conveyed and every part thereof as also placing the PURCHASER in possession of the same, according to the true intent and meaning of this Deed, as shall, or may be reasonably required.



undertake to indemnify and keep indemnify the PURCHASER against any defect in title concerning the said property or any part thereof. Similarly, the FIRST VENDORS and the SECOND VENDORS do hereby agree to indemnify and keep indemnified the PURCHASER, against all claims, demands, actions, proceedings, losses, damages, recoveries etc which may be made or brought or commenced against the PURCHASER by any third party or against the FIRST VENDORS, SECOND VENDORS or any of them, on account of which the PURCHASER is subjected to any loss, damages, etc, in respect of the said property hereby sold.

SCHEDULE-A

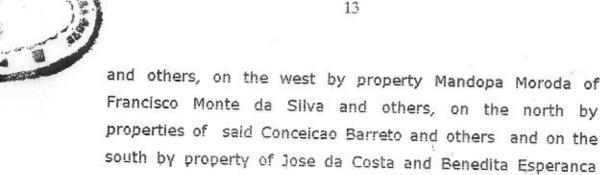
(Description of the entire Property)

ALL THAT property named 'OLLY MORDY" or FIRGUEM MURDY or MANDOPA, situated at Dramapur, within the area of Village Panchayat of Dramapur, Taluka and Sub-District of Salcete, District of South Goa, State of Goa, described in the Land Registration Office of Salcete under No.43,074 New Series, enrolled in the Land Revenue office of Salcete under Matriz No.1,898 and bounded on the east by boundaries of Village Aguem and Dicarpale and properties of Conceicao Barretto

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SCHEDULE "B"

(Description of the said property hereby sold)

All that property admeasuring 1125 sq.mts or thereabouts and it is surveyed in the Record of Rights under Survey No.186 sub division 3 of Dramapur village of Salcete Taluka, forming part of the said entire property described in the SCHEDULE A above, being Plot No.7 and forming an independent and separate property is bounded on the east by Plot No.12 of entire property of Ludovico Barreto, on the west by Plot No.2 of entire property of Jose Souza and Plot No.1 of said entire property of Antonio Rosario Crasto, on the north by Mariano Colaco and brothers and on the south by public road of 10 mts.

SPECIFICATIONS

STRUCTURE: The Building/Villa will be RCC framed structure with columns, slab and beams as per designs approved by the competent authorities.

externa! walls of 200mm thick laterite stone/concrete blocks masonary with double coat external plaster and internal partition walls of 100 mm thick laterite/brick masonary.

Planes. FE Moraes





FLOORING: Vitrified flooring (Double charge) tiles in living/dining/bedrooms, balconies and kitchen, except in toilets..

WALL FINISH: Internal walls ready with Royal finish paint. External walls paint of premium first quality.

DOORS & WINDOWS: Main door shall be of Teak wood. Internal doors shall be of teak wood. Balcony French windows shall be powdered coated alluminium frames with glass fill in sliding type. All door frames shall be of matti wood. All windows shall be of Teak wood. Toilet doors shall be of FRP make of equivalent.



KITCHEN: Granite topped kitchen platform with stainless steel sink and 60cms height ceramic tiles dado above with necessary electrical and plumbing connections.

BATHROOM/TOILETS: Bathroom walls shall be fitted with ceramic tiles with dado upto ceiling and flooring shall be of anti-skid vitrified tiles. Jaguar fittings or equivalent with provision for geyser. All sanitary wares shall be of white colour of Cera or equivalent make.

ELECTRICALS: concealed electrical copper wiring of Finolex/Polycab/Legrand Top Modular Switches of equivalent make in PVC Conduits.

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Points to be provided as follows:

- a) Living/dinning: four nos light points, 2 nos. fan points, two 3 amps socket point, 1 No. bell point, Telephone point, T.V point, Invertor point and 1 AC point..
- b) Bed rooms: 4 Nos. light points, 1 No. of fan points, 2 nos.5 amps socket points, 1 no.AC point,
- c) Kitchen: 2 nos. light points, 4 nos. 5 amps plug points, 1 no. 15 amps plug point, 1 exhaust point.
- d) Toilet/Bath:1 no,. light point, 1 no. 15 amps socket point, 1 no. 15 amps socket point, 1 exhaust point.
- e) Balconies: 1 No. light point (each) each landing
- f) Solar: Provision for two way Hot and cold water in all bathrooms & Kitchen
- g) CCTV: Provision all around the Villa.

IN WITNESS WHEREOF the parties hereto have signed this Deed, on the day, month and the year first hereinabove written.

Maraes. F E Moraes

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FIRST VENDORS:





DIANA ESTER MORAES for self And as attorney of her husband













Right Hand Finger Prints











Left Hand Finger Prints

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SECOND VENDORS & CONFIRMING PARTIES:



PRECILA MORAES for self and attorney of her husband and attorney of CONFIRMING PARTIES (4)(b) and (4)(c)













Right Hand Finger Prints











Left Hand Finger Prints

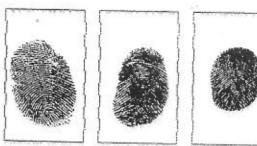
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FRANCISCA ERASMINA MORAES alias ERASMINA MORAES









Right Hand Finger Prints







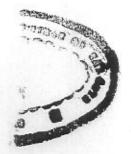




Hand Finger Prints

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PURCHASER:



EDWIN ANTHONY GONSALVES













Right Hand Finger Prints











Left Hand Finger Prints

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WITNESSES:

A POLICE

THEREZA JOVITA COELHO H.NO. 350/3, TEMBIM- RAIA SALCETE - GOA

SWAPNA KRISHNANAND NAIK
SWAPNA KRISHNANAND NAIK
HAROONS GREEN FIELD, NR. RAJ MOTORS,
TE-3 | 842, DOVORUM, MUGALU, SALCETE- GOA.

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GOVERNMENT OF GOA

ectorate of Seitlement and Land Records Office of Inspector of Survey and Land Records

MARGAO - GOA



Plan Showing plots situated at

Village : DRAMAPUR

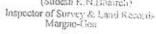
Taluka: SALCETE

Survey No./Subdivision No.: 186/ 3

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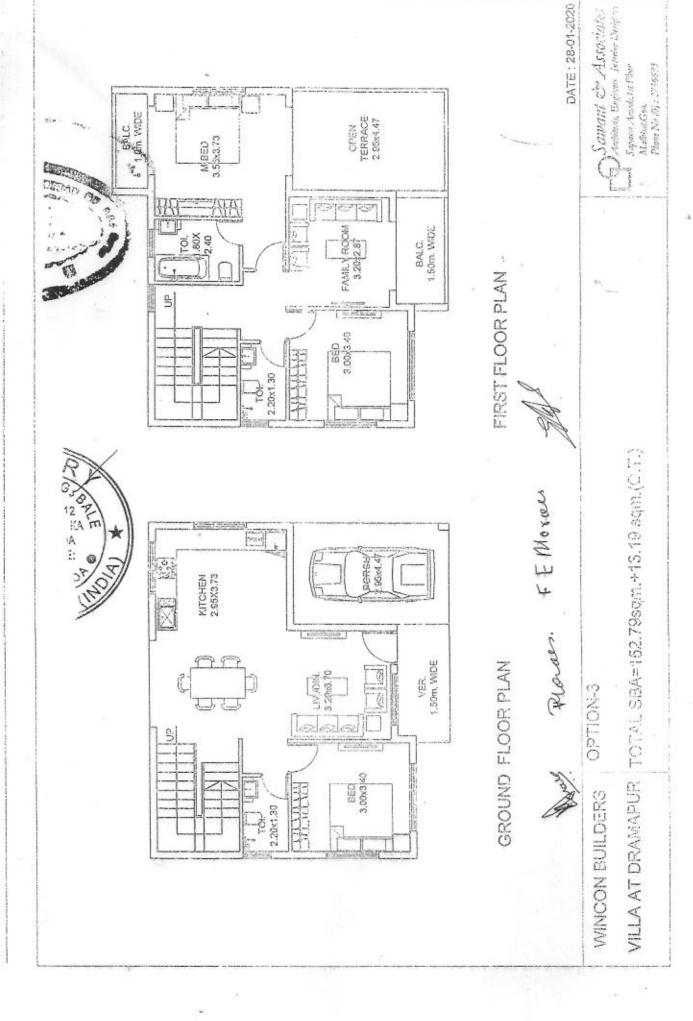
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Places. F. E. Moraes

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Government of Goa

Document Registration Summary 2

Office of the Civil Registrar-cum-Sub Registrar, Salcete

Print Date & Time 08-May-2020 10:05:32 am

Document Schal Minber :- 2020-MGO-1276

Preser 10:05:38 am on 08-May-2020 in the office of the Office of the Civil Registrar-cum-Sub

Registrar, Salcete along with fees paid as follows

Sr.No.	Description	Rs.Ps
1	Stamp Duty	217000
2	Registration Fee	155000
3	Mutation Fees	2500
4	Processing Fee	570
	Total	375070

Stamp Duty Required :217000

Stamp Duty Paid: 217000

Presenter

Sr.NO ĸ	Party Name and Address	Photo	Thumb	Signature
1 Man	Gonsalves Age: 47, ital status: Married ,Gender:Male,Occupation: Business, Oddress1 - H.N0.112-A MAzilvaddo Deussua Chinchinim Salcete Goa, Address2 - , PAN No.: AZZPG4585G			e

Executer

Sr.NO	Party Name and Address	Photo	Thumb	Signature
1	DIANA ESTER MORAES ,S/o - D/o Daniel Fernandes Age: 44, Marital Status: Married ,Gender:Female,Occupation: Housewife, Address1 - H.No. 194 Fadte Vaddo Varoda Cuncolim Salcete Goa, Address2 - , PAN No.: CWLPM5042F	0		Sales Sales
2	DIANA ESTER MORAES ,S/o - D/o Daniel Fernandes Age: 44, Marital Status: ,Gender:Female,Occupation: Housewife, Address1 - H.No. 194 Fadte Vaddo Varoda Cuncolim Salcete Goa, Address2 - , PAN No.: CWLPM5042F			Man.
3	PRECILA MORAES, S/o - D/o Jose Antonio Vaz Age: 43, Marital Status: Married, Gender: Female, Occupation: Housewife, Address1 - H.No.6-3217 Colmorad behind Sitara Motors Post Navelim Margao Goa, Address2 -			ison on

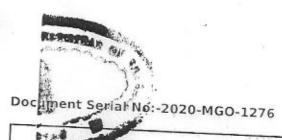
Sr.NO	Farty Name and Address	Photo	Thumb	Signature
4	EDWIN ANTHONY GONSALVES ,S/o - D/o Eduardo Rosario Gonsalves Age: 47, Marital Status: Married ,Gender:Male,Occupation: Business, Address1 - H.No.112-A MAzilvaddo Deussua Chinchinim Salcete Goa, Address2 - , PAN No.: AZZPG4585G			Signature
. 5	Age: 68, Marital Status: Widow ,Gender:Female,Occupation: House de, Address1 - H.No. 118 Colmorod Post Navelim Margao Salcete Goa, Address2 - , PAN No.: BHXPM8037J	0.		FEII & CO.

Witness:

I/We individually/Collectively recognize the Vendor, Purchaser, Confirming Party, POA Holder,

Sr.NO	Party Name and Address	Photo	Thumb	Signature
1	Swapna Krishnanand Naik, 25,1994-10-15,9823611607, "Service, Marital status: Married 403709, TF-3/842 Haroons Green Field Near Raj Motors Mugalli Davorlim Salcete Goa, TF-3/842 Haroons Green Field Near Raj Motors Mugalli Davorlim Salcete Goa Curtorim, Salcete, SouthGoa, Goa			Made
2	Thereza Jovita Coelho, 22 ,1997-04-18 ,7057175876 , ,Service , Marital status : Unmarried 403720, H.No.431 Near St Francis Chapel Tembim Camurlim Raia H.No.431 Near St Francis Chapel Tembim Camurlim Raia Raia, Salcete, SouthGoa, Goa			Della

Civil Registrar Sub Registrar Salcete



Book :- I Document

Registration Number :- MGQ-1-1244-2020

Date: 08-May-2020

Guerra

Sub Registrar(Office of the Civil Registrar-cum-Sub Registrar, Salcete)

Civil Registrer
-CumSub Registrer
Salcete





CERTIFIED TO BE A TRUE COPY OF THE ORIGINAL

RAMKRISHNA G. BALE
NOTARY
STATE OF GOA (INDIA)

DATE: 11 th 11 ay, 2020