

RUPEES SEVENTY NINE THOUSAND TWENTY FIVE ONLY

CITIZEN CREDIT CO-OPERATIVE
BANK LTD
SHOP NO.1 & 16, SAPANA TERRACES CH.S.L.
SRIMANTHRA PATH, VASCO-DA-GAMA
GOA - 403 002

D-5/ST(V)/C.R./35/33/2012-RD

STRTA 11123
107286



भारत
INDIA

NON JUDICIAL गौज
AUG 30 2018

2018 2017 2016 2015 2014 2013 2012 2011 2010 1999 14:56

R.0079025/-PB7122

STAMP DUTY

GOA

FOR CITIZEN CREDIT
CO-OP. BANK LTD.


AUTHORISED SIGNATORY

Name of Purchaser. KHAGA NAYA SHARMA.

MANOJ

FF2



AGREEMENT OF SALE

THIS AGREEMENT OF SALE is made at Vasco da Gama, Goa on
this 30th day of August 2018.



Sharma

...2...

BETWEEN

MRS. SIDDHI S. SHIRODKAR, wife of Mr. Sandeep K. Shirodkar, aged 42 years, businesswomen, Indian National, pan card No AVIPS5092H, Aadhar No. 406447349014 ; r/o. Radha Krishna Niwas, New Vaddem, Vasco da Gama, Goa, hereinafter called the "OWNER" (which expression shall unless excluded by or repugnant to the context include her heirs, executors, administrators, representative and assigns) of the SECOND PART.

AND

Mrs KHAGAMAYA SHARMA w/o Manoj Sharma, aged 37 years, having pan card No PAUPS7163L AND Adhar Card No 661862955729; r/o Villa Lein, Alto Dabolim, Bogmaio Road, South Goa, hereinafter called the "PURCHASER" (which expression shall unless excluded by or repugnant to the context include his heirs, executors, administrators, representative and assigns) of the SECOND PART.

AND

M/s. DIWAN CONSTRUCTIONS, having its office at C-1, Tilak Complex, Opp ICICI Bank, Vasco da Gama, Goa, represented herein by Shri. SANDEEP K. SHIRODKAR, aged 48 years, Indian National, Entrepreneur, pan card No AKPPS8822F, Aadhar No. 767630342321, phone number 08322500247 r/o. Radha Krishna Niwas, New Vaddem, Vasco, Goa, hereinafter called the "DEVELOPER / BUILDER" (which expression shall, unless excluded by or repugnant to the context include his heirs, executors, administrators, representative and assigns) of the FIRST PART.

WHEREAS there exists a separate plot of land admeasuring 1021 sq mts which has been allotted a separate Sub-Division No 7-B-4-A of village Dabolim under survey No 42/7-B-4. This immovable property is a portion of the larger property known as "Zontaulem" situate lying and being at Dabolim Village of Mormugao Taluka within the limits of Chicalim Panchayat, Taluka and Registration Sub District of Mormugao of the Registration District of Goa, described in the land Registration Office of Salcete under No 1216 of Book B no. 4 and enrolled in the Taluka Revenue office under matriz No 38 of Dabolim Village, which best is more particularly described in Scheduled -I herein under written and hereinafter referred to as the ' SAID PLOT'.

...3...

[Signature]

[Signature]

AND WHEREAS the above plot belongs to the Developer's wife Mrs Siddhi S Shirodkar, and the Developer has obtained an Power Of Attorney from Mrs Siddhi S Shirodkar.

AND WHEREAS the Builders are constructing a multistoreyed building on the part of the said plot surveyed under No 42/7-B-4, sub division No 7-B-4-A, consisting of flats as per approved plan from Vasco Planning and Development Authority and construction licence from Chicalim Panchayat.

AND WHEREAS the Builders have allotted the open terraces (1) above flat Number FF-7 to the owners of flat Nos UG-7 & UG-8 and FF-7 & FF-8, (2) above flat Number FF-4 to the owner of flat No FF-4.

WHEREAS

A.) In this Indenture unless it be contrary or repugnant to the contex "the DEVELOPER" shall mean and include the DEVELOPER above named and its successor or successor-in-interest and/or assigns:

- (i) "the PURCHASER" shall mean and include his/her respective heirs, executors, administrators legal representative and/or assigns;
- (ii) "the PLOT" shall mean the land more fully described in the Schedule I hereunder written;
- (iii) "the PORTION" shall mean the portion of the plot over which the building comprising the Units constructed and which is more fully indicated in the plan annexed hereto with its plinth marked in red color;
- (iv) "the BUILDING" shall mean the respective buildings comprising the Units constructed on the land which the purchaser has entrusted the Developer to construct;
- (v) "the UNIT" shall mean the Flat/Shop constructed by the Developer for and on behalf of the Purchaser and more fully described on Schedule V hereunder;



- 
- (vi) "the COMMON AREAS" shall mean the common portion comprised in the Building only;
 - (vii) "the COMMON PORTION" shall mean the common portions more fully described in the Schedule II hereunder written;
 - (viii) "the COMMON EXPENSES" shall mean the expenses described in the Schedule III hereunder written;
 - (ix) "the CO-OWNER" shall according to its context mean all person who have agreed to own flat including the Developer for the un acquired flat/shops/offices till acquired and any other portion kept under his ownership and the roof of the Building as under Developer's ownership and possession;
 - (x) "the PLANS" shall mean the sanctioned plans of the buildings by the Mormugao Planning and Development Authority, or any extension/modifications thereof;

"COMMON PURPOSES" shall mean and include the purpose of upkeep, management, maintenance, administration and protection of the common portions and the purpose of regulating actual rights and liabilities of the Co-owner for the beneficia use, occupation and enjoyment by the Co-owners of their respective flat/shop and all other purpose or matters in which the Co-owners have common interest to the land and the proposed building as constructed or to constructed/extended by the Developer further;

- (xi) "the ASSOCIATION" shall mean the association to be promoted by the developer for the common purposes;
- (xii) "the ADVOCATES" shall mean such Advocates as may be appointed by the Developers;
- (xiii) "the DEED OF SALE" shall mean the "Deed" dated 14th December 2009;
- (xiv) "the DATE OF COMPLETION" shall mean 18 months from the date of signing of this agreement;



...5...

(xv) "the DATE OF DELIVERY" shall mean after obtaining the Occupancy certificate from the Chicalim Panchayat.

Singular shall include the plural and vice-versa;

Masculine shall include Feminine and vice-versa;

AND WHEREAS The Purchaser have approached the Builders with a proposal to finance the construction of one Flat along with a stilt parking in the said building identified as flat No.FF-8, admeasuring super built-up area of 64.56 sq. mts on the First floor, along with the common terrace above flat Nos FF-7 & more particularly described in the schedule IV annexed herein and as shown in the annexed plan marked in red, forming a part & parcel thereof & herein shall for brevity's sake be referred to as the said FLAT.

Note: The owners of flat Nos UG-7 & UG-8 and FF-7 & FF-8 should take care about the making and maintenance of the common open terrace given to them.

AND WHEREAS, the said multistoried building scheme when completed, shall be known as "VARADHRAJ GREENS" or such other name as may be decided by the Developer;

AND WHEREAS, the Developer have agreed to the above referred proposal of the purchaser and have agreed to allot the said FLAT to the purchaser, provided the purchaser finance a sum of Rs. 2725000/- (Rupees twenty seven lacks twenty five thousand only) for the construction of the said FLAT.

AS WHEREAS the Purchaser have agreed to finance the above referred sum of Rs. 2725000/- (Rupees twenty seven lacks twenty five thousand only) for the construction of the said flat in accordance with the SCHEDULE OF

...6...



...6...

PAYMENT as set out in -"SCHEDULE-VI" annexed to this Agreement and forming a part and parcel thereof;

NOW THIS AGREEMENT WITNESS AND IT IS HEREBY AGREED
AND DECLARED BY AND BETWEEN THE PARTIES HERETO as follows:-

1. The Developer under normal conditions, shall construct in the building known as "VARADHRAJ GREENS" the said flat identified as flat no FF-8 admeasuring an super built up area of 64.56 sq mts on the first floor with parking on ground floor including the incidence of staircase, etc. corresponding to the proportionate floor area/undivided share in the said plot as per the approved design and construction plan and in accordance with Rcc drawing and calculations made by the Engineer and with such specifications and other details including quality and make of the materials to be used therefore and the amenities to be provided thereof as are contained in Schedule V hereto as or for a total cost of Rs. 2725000/- (Rupees twenty seven lacks twenty five thousand only) which includes the amount for the corresponding undivided share in the said plot which shall be conveyed unto and in favor of the PURCHASER.
2. The plans have been kept by the developer at its office for the inspection which the purchaser has fully inspected, seen and approved and has no objection thereto and has also agreed and does hereby agree that the Developer may make such variations and/or modifications therein as may be deemed necessary or as may be required to done by the Developer at its instance with due consultations with the Purchaser.

...7.....



3. The purchaser has also prior to the execution of this Agreement taken inspection of the Original Agreement and has satisfied himself and has accepted the title of the Developer and the Owner in respect of the Land and/or the Building and /or the Common portions and agrees not to question the same and put any requisition henceforth with regard thereto.

4. (a) The Purchaser agrees to acquire 64.56_sq. mtrs. being the proportionate Undivided share of Land and the Developer agrees to construct the flat in the proposed building on the said undivided impartibly proportionate share in the land at or for the cost mentioned in the Schedule VI hereunder written and subject to the terms and conditions as herein contained. The said cost shall be payable by the Purchaser to the Developer/Owner in the manner set out in the schedule VI hereunder written.

(b) Any amount paid by the Purchaser to the Developer in terms as aforesaid shall not carry any interest.

(c) The Purchaser shall faithfully and regularly pay all the amounts due as on the appointed day as per the above schedule.

(d) In the event of delay in payment of the amounts due on the appointed date the Purchaser shall be liable to pay a penal interest @ 18% per annum rate for the period of delay which would be without prejudice to the right of the Developer/Owner to rescind and or terminate the agreement.

(e) In the event of premature termination of this agreement on account of persistent default to make the payment when called upon, the Developer/Owner shall be entitled to a refund of the actual amount so paid by him as on the date without claim to any



...8...

interest thereon and that this refunds shall be paid only upon the contracted premises is contracted for purchase by some other party and or before the expiry of Thirty months from the date of termination/rescission.

Note: TWO reminders to effect payment shall be construed as "persistent Default".

4(f) The Developer shall intimate completion of every step of construction work to the PURCHASER in writing as per the installment appearing in schedule VI hereunder written and the purchaser shall have 8 clear days from receipt of such intimation to effect payment of the consideration falling due for payment upon completion of construction work, the time herein stipulated being of absolute essence of this contract.

4(g) The purchaser shall along with the owners of flat Nos UG-7, FF-7 & UG-8 pay the common charges for making and maintaining the open terrace above FF-7.

5. The sale of an undivided impartibly proportionate share in the land shall be free from encumbrance but subject to the other provisions hereof.
6. (a) The purchaser shall pay to the Developer/Owner all charges for making any additions or alterations and /or for providing any additional work and/or for providing any additional facilities and/or utilities in or relating to the Unit as to done at the request of the PROVIDED THAT if any work or provisions required by the purchaser shall also be beneficial to the Co-owners and/or any of them, the purchaser and such Co-owners shall bear and pay the same proportionate to the Developer before such work is carried out.

...9...



...9...

(b) All payments, if any, in terms of clauses 6 hereinabove shall be made forthwith by the purchaser to the Developer on demand.

(c) It is clarified that if by reason of such additions and/or alternations and/or for providing additional work and/or facility and/or utility aforesaid, any delay is made in completion of the constructions of the Unit, and the Common Portions thereby causing delay in the delivery thereof the Developer shall not be liable for any damage and/or manse profit



7. Subject to the purchaser making full payment of all the amounts due by him under this agreement and subject to 'force majeure' and/or any other circumstances beyond the developer's control or for any unavoidable or inevitable circumstances the developer shall complete the construction of the said flat in all respects and ensure that the said flat is kept ready for occupation within period of two months from the date of signing of this agreement. Further after completion of the building the developer shall apply Occupancy Certificate. Within 10 days of the DEVELOPER offering possession of the said flat to the purchaser, the purchaser shall take possession thereof after inspecting the same in all respects.

8. The developer shall not incur any liability if they are unable to deliver the possession of the said flat by the date stipulated in clause 7, if the completion of the scheme is delayed by reason of non-availability of materials or labors or water supply or electric power/ drainage/sewerage connection or any reason of war, civil commotion or any act of God or if non-delivery of possession is as a result of any notice order, rule or notification of the Government and /or any other public or competent authority or for any other reason

...10...



Bhama

...10...

beyond the control of DEVELOPER, and in any of the aforesaid events the developer shall be entitled to reasonable additional extension of time of delivery of possession of the said flat.

9. The purchaser shall use the said flat only for the purpose which is permissible by prevailing laws, as may be applicable.

10. The purchaser shall from the date of possession maintain the said flat, the walls, partition walls, sewers, drains, pipes and appurtenances thereto, at his/her/their cost, in good and tenantable repair and condition and shall not do or suffer to be done anything in or to the said flat and/or common area which may be against the conditions or rules or bye-laws of the competent or any Authority and shall attend to answer and will be responsible for all actions for violation of any such condition or rules or bye laws.

11. The possession of the said flat shall be taken by the purchaser only after due inspection and fully satisfaction about the workmanship and upon the purchaser taking possession of the said flat, the purchaser shall have absolutely no claim against and/or in respect of any item/work in the said flat which may be alleged not to have been carried out or completed. Cracks/dampness shall not be considered as defective work unless the architect opines otherwise. Similarly the developer shall not be responsible for color/size variation in painting, flooring, tiles, glazed tiles or any sanitary fittings etc. Upon taking the possession of the said flat or commencing week after notice is given by the developer to the purchaser that the said flat are ready for use and occupation, the purchaser shall be liable to pay all that (i) insurance premium, if any (ii) Outgoing for the maintenance and

...11...



...11...

management of the building, lifts, common, staircases, common compound and open spaces, common terrace, collection charges, charges and salaries of watchmen, sweepers and maintenance of accounts and administration of the said building in the said plot.

12. At any time hereafter and upon payment of all the dues of the Developer and/or the Association hereunder and upon the due observance and performance of the covenants and conditions as are not the part of the purchaser shall be entitled to assign, sell, lease, mortgage, charge, let out or put with the possession of the Unit along with the said undivided impartibly proportionate share in the land and the Common Portions. PROVIDED HOWEVER as follows: The developer shall not be a party to any such assignment, transfer, lease, mortgage and charge as aforesaid.

(a) Any of such assignment, transfer, lease, mortgage and charge be subject to the terms, covenants and the conditions contained in this agreement as are on the part of the Purchaser to be paid, observed and performed save to the extent already observed and performed.

(b) The purchaser shall inform the Developer about full particulars of such assignee and transfer mortgage and/or tenant.

13. (a) The purchaser shall not for the reason whatsoever obstruct the Developer's completion of further construction of any part of the Building and/or the proposed Building notwithstanding any temporary inconvenience to the purchaser in enjoyment of the Unit and the Common Portions.

(b) The purchaser shall not for any reason whatsoever obstruct the Developer in their transferring the remaining share in the Land and/or the other portions of the proposed Building and/or parts

...12...



...12...

thereof to any person or person and to construct further storey thereof for sale and/or to occupy it from time to time.

14. As from the delivery of the Unit the purchaser covenants: -

- (a) To co-operate with the Developer in the management and maintenance of the common portion, of the Building, the Land and formation of the Associations.
- (b) To observe the rules framed from time to time by the developer and upon its formation by the association hereunder written for quite peaceful and beneficial enjoyment of the unit and/or the Common portions.
- (c) Not to obstruct the further construction and completion of the building in any manner whatsoever and notwithstanding any enduring temporary inconveniences to the Purchaser's use and enjoyment of the Unit.
- (d) To allow the developer and its workmen to enter into the Unit for carrying out the works required for the common purpose giving prior notice to the Purchaser.
- (e) To pay proportionate share of the Common Expenses regularly or punctually all outgoings and the rates and taxes for and/or in respect of the land and the proposed Building proportionately and for the unit wholly.
- (f) To pay for all the charges for electricity and other utilities/services in or relating to the Unit.
- (g) Not to do any material alteration to the façade of the building as executed by the Developer and as approved by the planning Authorities.

15. All the aforesaid covenants of the Purchaser shall be deemed to be the covenants running with the land. After the delivery of the unit/structure of the unit to the purchaser, if any additions and/or

...13...



alterations to the Building are thereafter required to be carried out at the instance of Government, Municipality or any other Statutory Authority, the same shall be carried out by the purchaser in so far as they relate to the Unit and by the Co-owner of the building including the purchaser in so far as they relate to the unit and by the Co-owner of the Building including the Purchaser in so far as they relate to the Common Portion in the Building and/or the Portion and the Developer shall not be made liable and/or responsible for the same.

16. The Developer shall, before or upon completion of the proposed buildings cause the Co-owner to form the Association for common purpose and make efforts for registration of the same.

17. The purchaser shall bear and pay before taking the possession of the flat the contribution towards formation and the expenses of the Association including deposits towards water & electric connections, water pump, infrastructure tax & beautification for the setback's and parking areas and security Deposit amount towards the society,

18. The purchaser agrees to contribute and pay an amount of Rs 50,000/- as security deposit towards the society.

19. The purchaser also agrees to contribute any other levies, imposition, Service taxes, taxes imposed by competent/Government Authorities and any other expenses regarding the said flat.

20. The purchaser shall forthwith on being called upon by the Developer sign all the papers, applications and/or declarations and other writings as may be necessary and thought fit by the Developer for the purpose of formation and/or registration of the Association.

21. The Developer shall upon completion of the Building and upon completion of all transfer envisaged hereunder and upon formation of



...14...

the Association, transfer of the Association all the Developer's rights and obligations with regard to common purpose. The developer shall also transfer the residue then remaining, of the said deposits made by the purchaser after adjusting all money then remaining due and payable by the purchaser and the amounts thus transferred shall henceforth be held by the Associations in the account of the purchaser as such deposit.

22. The owner shall upon completion of the proposed buildings and upon completion of all transfers envisaged hereunder and also upon completion of transfer of all rights and obligations of the Developer with regard to common purpose, convey to the Associations, the residuary right, if any, of the developer in the Land and/or the proposed Building.

23. Until forming of the Associations, the developer shall manage and maintain the common portions by itself or through nominee or nominees in a proper and decent manner at the expenses of the Co-owner including the Purchaser and upon formation of such Association the maintenance of the Common Portion shall be made over and/or to the responsibility of the such Association except the unsold premises in occupation with the developer. The developer is not liable to pay any common expenses or any charges until he sells all the premises which are in his possession

24.(a) The Purchaser agrees to grant in favor of the Developer and/or its nominee or nominees such further powers, authorities and confirmation and sign and execute all the papers and documents as be reasonable required by the developer for the aforesaid purpose.





...15...

(b) All the costs and charges and expenses for and in connections with the aforesaid shall be borne/paid by the purchaser and/or proportionate by the Co-owners as the cost may be.

(c) The developer shall indemnify the Purchaser for all losses due to any misuse of the said authorities or default by the Developers or its nominees.

(d) The Developer shall cause to be transferred the said undivided impartibly proportionate share in the land by the Owner in favor of the purchaser simultaneously with the delivery of the said unit.

25. The form and the mode of transfer and the terms, conditions and of the Deed of Conveyance and all the documents to be executed for purposes hereof shall be such as be settled, drawn and finalized by the Advocates of Developer and the purchaser shall not raise any objection.
26. All the costs, charges and expenses for stamp duly, registered fees and fees of the Advocate for the transfer herein in favor of the purchaser shall be borne and paid by the purchaser absolutely.
27. The Developer shall execute and register the Deed of Sale in respect of the schedule property as stated hereunder and the total cost of such conveyance shall be borne by the Purchaser.
28. All the letters, receipts and/or notices issued by the Developer and the Purchaser and dispatched under Registered post with Acknowledgement due to the address of the Purchaser and the Developer known to the Developer and the Purchaser and will be sufficient proof of dispatch of the same to the Purchaser and Developer and shall effectually discharge the Developer or the Purchaser.
29. It is clearly understood that in the event of a sharp rise and or escalation of any costs of Raw material i.e. Iron Steel, Cement, sand, aggregate and or stone beyond 10% over the present market value, the Developer shall be entitled to claim an equivalent rise in the cost

M.J.

Bhanna

of construction which will be effective and applicable from and at the stage of consideration at that particular time.

30. All the disputes and differences by and between the parties hereto in any way relating to or arising out of these present or in any way connected with the land and/or the proposed building including the building and/or the terms of this Agreement and/or anything done or to be done in pursuance hereof shall be referred to the Arbitration mutually agreed upon between the parties to be adjudicated in accordance with the Rule and Provisions of the Arbitration and Conciliation Act, 1996 and the Award made by such Arbitration shall be final and binding on the portions hereto.

31. Possession of the said flat is not handed over to the purchaser.

THIS SCHEDULE ABOVE REFERRED TO

SCHEDULE -I

All that plot of land admeasuring 1021 sq mts which has been allotted a separate Sub-Division No 7-B-4-A of village Dabolim under survey No 42/7-B-4. This immovable property is a portion of the larger property known as "Zontaulem" situate lying and being at Dabolim Village of Mormugao Taluka within the limits of Chicalim Panchayat, Taluka and Registration Sub District of Mormugao of the Registration District of Goa, described in the land Registration Office of Salcete under No 1216 of Book B no. 4 and enrolled in the TALuka Revenue office under matríz No 38 of Dabolim Village

SCHEDULE II COMMON PORTION

The intending Purchaser on and after possession will enjoy the facilities as:

- 1) The Road in the setbacks & common passage from the main road to the stair case at the ground floor;
- 2) The staircase from the ground floor to the unit in relevance;
- 3) The water facility as already settled through overhead water-tank to be provided by the Developer and proper electric charges to be borne by the Co-owners;

...17...

That sloping roofs, external walls, drain, sewerage, privy system as per statute and to be provided by the Developer and to be maintained by the Co-owners.

SCHEDULE iii
COMMON EXPENCES

- 
- 1) The expenses of maintaining, repairing, redecorating etc. of the main structure and in particular the roof, gutter and rain water pipes, gas pipes and electric wires in or under upon the building and enjoyed or used by the purchaser/purchasers in common with the other occupiers of the offices/shops etc. and the main entrances, passage, landing and staircase of the building as enjoyed by the purchaser/purchasers or used by him/her/them in common as aforesaid and the boundary walls of the building, compounds, terraces etc.
 - 2) The cost of cleansing and lighting the passage, landings, staircase and other parts of the building as enjoyed or used by the purchaser/purchasers in common as aforesaid.
 - 3) The costs of decorating the exterior of the building.
 - 4) The cost of the salaries of clerks, bill collector, chowkidars, sweepers etc.
 - 5) The cost of working and maintenance of lifts and other light and services charges.
 - 6) Municipal and other taxes and/or out goings.
 - 7) Such other expenses as are deemed by the sellers necessary or incidental for the maintenance and upkeep of the building.

SCHEDULE IV
DESCRIPTION OF FLAT

ALL that flat bearing No. FF-8 admeasuring 64.56 sq. mtrs on the First floor, along with the parking on ground floor in the proposed multistoried building known as "VARADHRAJ GREENS", and is bounded on the

East : by set back
West : by flat No FF-7
North : by flat No FF-5
South : by set back

SCHEDULE V
SPECIFICATION FOR FLAT

1. RCC / STRUCTURE

Approved RCC framed structures as per approved by MMC to be provided.



2. FLOORING

vetrified tiles in living dining, bedroom & kitchen and anti skid ceramic tiles in toilet.

3. DOOR

- a. Main door of Teak/flush door with laminate with brass fittings.
- b. Internal flush door or equivalent with good quality fittings.
- c. Toilet & Bathroom will have sintex door.

4. WINDOW

Sliding windows of Sintex or Aluminium make.

5. KITCHEN

Kitchen will be provided with granite top, stainless steel sink and Water proof sintex shutters with frame, including 3 nos pvc baskets.

6. TOILETS

- (a) Glazed/Ceramic Dado tiles on the wall upto 2 mts.ht.
- (b) Hot and Cold arrangement for bathroom.
- © Concealed plumbing with good quality CP fitting.
- (d) Good quality sanitary ware

7. ELECTRIFICATION

- a. Concealed single-phase copper wiring with circuit breaker
- b. Cable & telephone point in living room
- c. Good quality switches.
- d. Living will consists of one fan point, two light point, two amp point
- e. Bedroom will consists of one light point, one fan point, one 5 amps point
- f. Kitchen will consists of one fan point, one light point, one 5 amps point.
- g. Bathroom will consists of one light point & one 15 amps point.
- h. Toilet & Balcony with one light point each.
- j. One light point at wash basin and one bell point.

8. PAINTING

- a. Superior wall finish for internal and external wall.

9. WATER SUPPLY

Water supply shall be supplied through an underground sump and overhead tank, which shall service the entire complex.

10. DRAINAGE

All sewerage water shall either be connected to the public sewerage system or septic tank as the case may be and as per the requirements of the authority.



Blama

...19...

SCHEDULE VI
SCHEDULE OF PAYMENTS

1. On or before signing of this agreement Rs 8,00,000/-
2. Within fifteen days of signing of this agreement..... Rs 19,25,000/-

Total RS 27,25,000/-

.....20...



[Signature]

Bhansa

...20...

IN WITNESS WHEREOF THE parties hereto have set their respective hands
on this date, month and year referred hereinabove, in token of acceptance.

SIGNED, SEALED AND DELIVERED

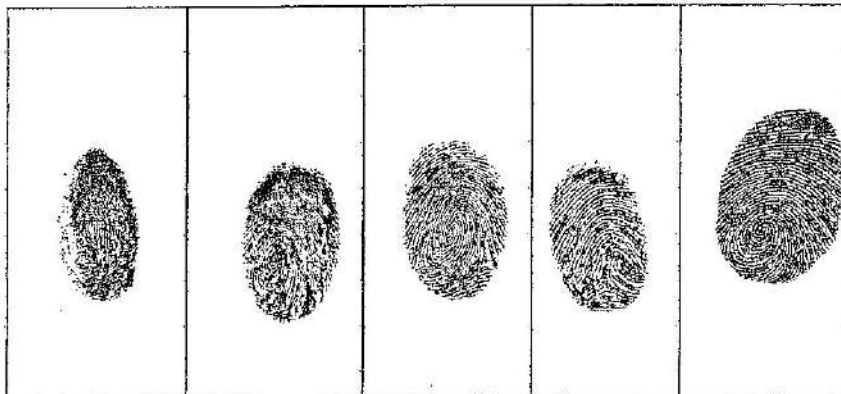
by the within named

DEVELOPER

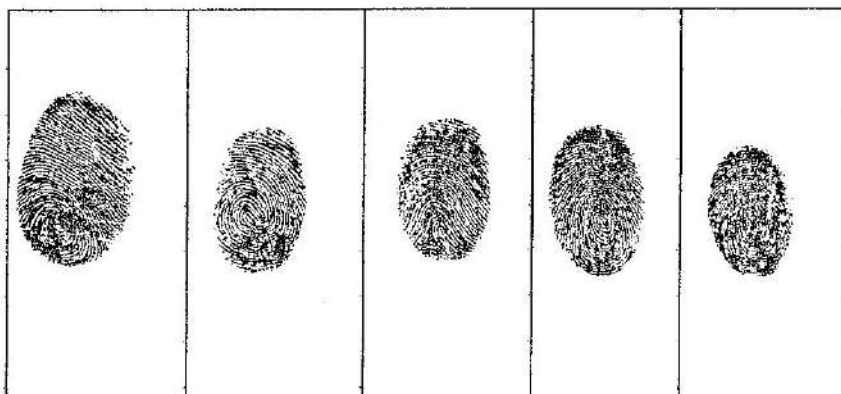
MR. Sandeep k Shirodkar



L.H.T.I



LEFT HAND FINGER PRINTS



RIGHT HAND FINGER PRINTS

...21...