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Code No.	MUM99999
File	SA/320/2154.
Ref No.	
ASE	SANJAY GUPTA 9821721515 RAJU.KAMBLE@SBICAPBEC.COM
ASM	RAJU KAMBLE 4702010500 RAJU.KAMBLE@SBICAPBEC.COM
Cluster Head	IMTIYAZ SHAIKH 8442997788 IMTIYAZ.SHAIKH@SBICAPBEC.COM
HLQM	

11-61626

LOS Number	22178518 / 22452540 ✓
CRM ID	06903354 / 07468818
Branch Name	SENAPATI BAPAT MARG
Branch Code	13757
Source Type	CONNECTOR

new LOS Req.
22452540 ✓
AIC-40159347910
GU-78203249505

CIF ID	90735987761 90757510523
Applicant Name	ROCHELLE D'SOUZA
Co-Applicant Name	-
Date of Birth	06/02/1985
Pan Card Number	AJGPD6921J
Bank Account Number	05011540029648 254
E-mail ID	DSOUZAR505.RD@GMAZL.COM
Mobile No.	9967415107
Loan Amount & Interest Rate	25,00,000/- 6.95%
Tenure	20 years
Connector Name & Code	NILESH PAWAR - MUM00004613
Proposal Type	ML - TAKE OVER
Property Final : Yes / No	Yes
RACPC	SION
RBO	SION



CIBIL	—	01/03/21	02/10/21
CRIF	—	02/20/21	22/04
PROCESSING OFFICER			
RESI/OFF	CRUX	06/01/21	
TIR	SP	23/02/21	
VALUATION	KRISHNA KANT	26/02/21	
SITE			
LOAN A/C			
T.D.			
D.E.			

**STATE BANK
RACPC SOL**

82071118200986306

Krishnakant A. Pandat

(B. Arch., B. E. Civil, AIA, FIIV, MCE, FEIO, FICCI)
Govt. Approved Valuer (Under Wealth tax 34AB Approved),
LCM - 2443, CAT-I - Immovable Properties, LCM - 2443, CAT-II - Agr. Lands,
LCM - 2445, CAT-VII - Plant & Machinery - Movable Property
Registered Engineer - Structural Designer of BMC, MHADA.



22, Datani Flats, 2nd Floor, "A-Wing", Chitabhai Patel road, Nr Union Bank, Ashoknagar, Kandivali (E), Mumbai-400 101.
Regd. Office :- 501, 5th Floor, Chitrarath Complex, B/h. Hotel President, Nr. Swastik Char Rasta, CG Road, Ahmedabad-9.
Email - shukanarchitects.valuers@gmail.com

REF.: SAEV/ MUM/VIR RAK/FLAT/VALU/ SBI/KURLA-RACPC /1659

Date :- 26/02/2021

To,
State Bank of India,
RACPC Branch,
Kurla, Mumbai

Sub- Valuation Report of Residential Flat No 205 at 2nd floor, B-Wing, OSTWAL POINT, Mira (E), Thane, Maharashtra 401 107, Situated on Plot bearing Old Survey No. 290, Survey No. 62, Hissa No. 9 at Village- Navghar, Dist. Thane, Maharashtra, within limits of Mira Bhayandar Municipal Corporation.

VALUATION REPORT

1. GENERAL	
1	Purpose for which valuation is made : To determine the Fair Market Value of the property
2	a) Date of inspection : 25/02/2021
	b) Date on which the valuation is made : 26/02/2021
3	List of documents produced for perusal : Agreement For Sale (Dt. 8/08/2018) Index-2 - 11839/2018, OC Certificate Dt. 5/11/2018
4	Name of the owner(s) and their address(es) : Rochelle D'souza, With Phone no. (details to be shared of each owner in case of joint ownership)
5	Brief description of the property : The Building Named "OSTWAL POINT", Residential Building, Comprising Of G + 4 Upper Floors The Said Building Is Situated At Village-Navghar, Ta-Dist. Thane,
6	Location of property
a)	Plot No. / Survey No. : Old Survey No. 290, Survey No. 62, Hissa No. 9
b)	Door No. : Flat No 205 at 2 nd floor, B-Wing,
c)	C.T. S. No. / Village : Village- Navghar
d)	Ward / Taluka : Thane
e)	Mandal / District : Thane
f)	Date of issue and validity of layout of approved map/plan : Not Provided
g)	Approved map/plan issuing authority : Mira Bhayandar Municipal Corporation
h)	Whether genuineness or authenticity of approved map/plan is verified : Not Provided
i)	Any other comments by our empanelled valuers on authenticity of approved plan : Not Provided



Cha. Architect, Engineer
(Vender Cat I, II, VII)
(M. Valuation, B. KRISHNAKANT
B. E. Civil, AIA, FIIV, MCE
FEIO, FICCI) AMRUTLAL PANDAT
Mobile:- 9898207111
82009 86306

Digitally signed by KRISHNAKANT
AMRUTLAL PANDAT
Date: 2021.02.26 21:57:13 +05'30'



SHUKAN

ARCHITECTS, ENGINEERS & VALUERS

Krishnakant A. Pandat

(B. Arch., B.E. CIVIL, AIIA, FIIV, MCE, FEIO, FICCI)
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- Email - shukanarchitects.valuers@gmail.com

Date :- 26/02/2021

7	Postal address of the property	:	Flat No 205 at 2 nd floor, B-Wing, OSTWAL POINT, Mira (E), Thane, Maharashtra 401 107, Situated on Plot bearing Old Survey No. 290, Survey No. 62, Hissa No. 9 at Village- Navghar, Dist. Thane, Maharashtra, within limits of Mira Bhayandar Municipal Corporation.	
8	City / Town	:	Mira (E)	
	Residential Area, Commercial Area, Industrial Area or Mixed area	:	Residential Area	
9	Classification of the area			
	i) High / Middle / Poor	:	Middle Class	
	ii) Urban / Semi Urban / Rural	:	Urban	
10	Coming under Corporation limit / Village Panchayat / Municipality	:	Mira Bhayandar Municipal Corporation	
11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	:	No	
12	Boundaries of the property Dimensions of the side		A	B
		:	As per the Deed	Actual (As per site inspection)
	North	:	-	Oswal Point A Wing
	South	:	-	Ambrosia Building
	East	:	-	Road
	West	:	-	Om Shubh Chintak CHS. LTD. Building
13	Extent of the site	:	N/A.	
14	Latitude, Longitude & Co-ordinates of flat	:	19°17'44.9"N 72°52'30.2"E	
15	Extent of the site considered for valuation (least of 13 A & 13 B)	:	N/A	
16	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	occupied by the owner	



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Date :- 26/02/2021

II	APARTMENT BUILDING	
1	Nature of the Apartment	: 1 RK
2	Location	
	Survey No.	: Old Survey No. 290, Survey No. 62, Hissa No. 9
	Block No.	: Nil
	Ward No.	: Nil
	Village / Municipality / Corporation	: Mira Bhayandar Municipal Corporation
	Door No. Street or Road (PIN Code)	: 401 107
3	Description of the locality (Residential / Commercial / Mixed)	: Residential
4	Year of Construction	: 2018
5	Number of Floors	: G + 4 Upper floor
6	Type of Structure	: RCC Framed Structure
7	Number of Dwelling units in the building	: -
8	Quality of Construction	: Good
9	Appearance of the Building	: Good
10	Maintenance of the Building	: Good
11	Facilities Available	
	Lift	: Yes
	Protected Water Supply	: Yes
	Underground Sewerage	: Yes
	Car Parking - Open / Covered	: Open
	Is compound wall existing?	: Yes
	Is pavement laid around the building?	: Yes
III	Flat	
1	The floor on which the flat is situated	: On 2 nd floor
2	Door No. of the flat	: Flat No 205
3	Specification of the flat	
	Roof	: RCC
	Flooring	: Vitrified
	Doors	: IW Flush Doors and Wooden Doors
	Windows	: Aluminum Frame sliding windows
	Fittings	: Concealed
	Finishing	: Plaster




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ARCHITECTS, ENGINEERS & VALUERS
Krishnakant A. Pandat

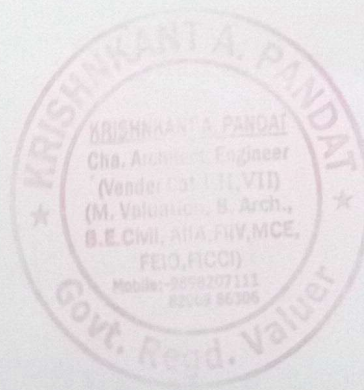
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Date :- 26/02/2021

4	House Tax	:	N.A.
	Assessment No.	:	N.A.
	Tax paid in the name of	:	N.A.
	Tax amount	:	N.A.
5	Electricity Service Connection No.	:	N.A.
	Meter Card is in the name of	:	On the Owner's Name
6	How is the maintenance of the flat?	:	Well maintained
7	Sale Deed executed in the name of	:	Rochele D'souza.
8	What is the undivided area of land as per Sale Deed?	:	N.A.
9	What is the plinth area of the flat?	:	Built up area = 252.00 Sq. Ft. (Carpet + 20% loading)
10	What is the floor space index (approx.)?	:	As per actual
11	What is the Carpet Area of the flat?	:	19.50 Sq. Mt. i.e. 210.00 Sq. Ft.
12	Is it Posh / I class / Medium / Ordinary?	:	Middle Class
13	Is it being used for Residential or Commercial purpose?	:	Residential
14	Is it Owner-occupied or let out?	:	occupied by the owner
15	If rented, what is the monthly rent?	:	Rs. 15,000/- to Rs. 20,000/- pcr month
IV MARKETABILITY			
1	How is the marketability?	:	Good
2	What are the factors favoring for an extra Potential Value?	:	Situated in main city area and close to public amenities
3	Any negative factors are observed which affect the market value in general?	:	Not Any




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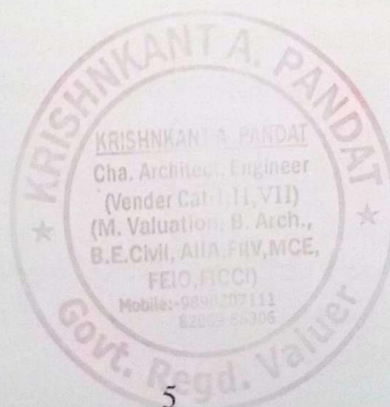
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Date :- 26/02/2021

V	RATE	
1	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? - (Along with details, reference of at least two latest deals / transactions with respect to adjacent properties in the areas if available)	: Rs. 8,000/- to Rs. 15,000/- per Sq. Ft. for BUA area in the locality for similar type of property (varying based on amenities and location)
2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (give details).	: Rs. 8,500/- to Rs. 15,500/- per Sq. Ft. for BUA area in the locality for similar type of property (varying based on amenities and location)
3	Break-up for rate	:
	1. Building + Services	: Rs. 3,000/- per sq. ft.
	2. Land + Others	: Rs. 10,000/- per sq. ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	: Rs. 70,200/- per sq mt. i.e. Rs. 6,521/- per sq. ft as per ready reckoner 252.00 Sq. Ft. x 6,521/- = Rs. 16,43,292.00

VI COMPOSITE RATE ADOPTED AFTER DEPRECIATION

a.	Depreciated building rate	: New Building
	Replacement cost of flat with services {V(3)i}	: -
	Age of the building	: 3 Years
	Life of the building estimates	: 57 Years
	Depreciation percentage assuming the salvage value as 10%	: The 0% depreciation considered because building as the building age is 3 years old.
	Depreciation Ratio of the building	: 1:6 (10% depreciation at each 6 years)
b.	Total composite rate arrived for valuation	:
	Depreciated Building Rate VI (a)	: Rs. 3,000/- per sq. ft.
	Rate for land & other V (3) (ii)	: Rs. 10,000/- per sq. ft.
	Total Composite Rate	: Rs. 13,000/- per Sq. Ft. of BUA Area



**SHUKAN**

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Date :- 26/02/2021

- As per the latest price trend available in the market from the property search for similar types of properties for Residential flat in this locality Price ranges from Rs. 8,000/- to Rs. 15,000/- per sq. ft.
- As per our opinion the fair market value of **Rs. 13,000/- per Sq. Ft. for BUA rate of the flat** is reasonable and worth. Considering all the allotments, the factors such as amenities, Location, Allotted Car Parking Space, Special Features provided and the sale instance in the locality.

Sr No	Description	Qty. (Sq. Ft.)	Rate per unit (Rs.)	Estimated Value (Rs.)
1.	Present value of the flat	252.00 Sq. Ft. (BUA area)	13,000/- BUA Rate	₹ 32,76,000.00
2.	Interior Decorations which carry a potential value, if any	--	-	-
3.	Others (Allotments/ Separate purchased car park or extended area etc.)	--	-	-
			Say	Rs. 32,76,000/- Rs. 32,76,000/-
(Rupees Thirty Two Lakhs Seventy Six Thousands Only)				

Valuation Methodology:

(Valuation: Here, the approved valuer should discuss in details his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculation. Also, such aspects as impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-coast / tidal level must be incorporated) and their effect on i) salability ii) likely rental value in future and iii) any likely income it may generate may be discussed). To arrive at the property value we relied upon recent transactions, property dealers, agents and local people, and news paper advertisements which information has, however, been validated.

Considering all aspects regarding specifications, location, other facilities available in & around the site and the recent transaction instances in the same locality for sale of residential units, we can conclude that

The aforesaid Flat will fetch around **Rs.13, 000/- per Sq. Ft.** on the BUA area.

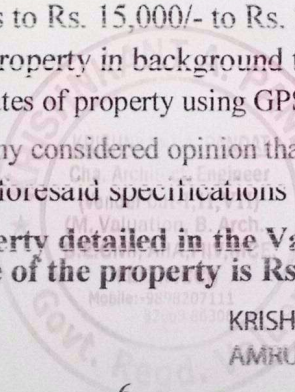
The rental value of the apartment at comes to Rs. 15,000/- to Rs. 20,000/- per month

Photograph of owner/representative with property in background to be enclosed.

Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites.

As a result of my appraisal and analysis, it is my considered opinion that the **realizable value** of the above property in the prevailing condition with aforesaid specifications is **Rs. 32,76,000/-**

The undersigned has inspected the property detailed in the Valuation Report dated 26-02-2021. We are satisfied that the realizable value of the property is Rs. 32,76,000/- (Rupees Thirty Two Lakhs Seventy Six Thousands Only).



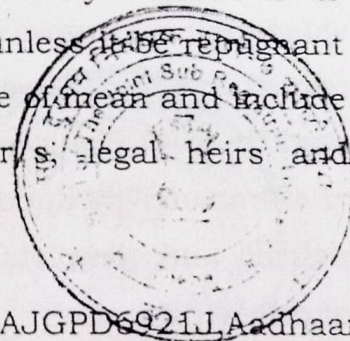
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AMRUTAL PANDAT
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Date: 2021.02.26 21:57:41 +05'30'

AGREEMENT FOR SALE

THIS ARTICLES OF AGREEMENT is made and entered into at Mira Road, on this 28 day of August 2018.

BETWEEN

SHREE OSTWAL BUILDERS LTD., a Company registered under the companies Act 1956, having its Office at A/12, Shantiganga Apartment, Opp. Railway Station, Bhayandar (East), Taluka & Dist. Thane, having corporate office at Ostwal House, First Floor, Opp. Shivar Garden, Mira Bhayandar Road, Mira Road (E), Taluka and District Thane, hereinafter for the sake of brevity referred to as **"THE FROMOTER"** (which expression shall unless it be repugnant to the context or contrary to the meaning thereof mean and include the Promoter its Directors, their successors, legal heirs and assignees) of the **ONE PART.**



AND

ROCHELLE DSOUZA, Age-33 Years, PAN No-AJGPD69211, Aadhaar No.3094 7111 2089, having address at E/001, Ideal Tower, Delouxe, Naya Nagar, Near N.H. School, Mira Road, Thane-401107 hereinafter referred to as **"THE ALLOTTEE"** (which expression shall unless it be repugnant to the context or contrary to the meaning thereof be deemed it to mean and include Allottee, their respective heirs, executors, administrators and assignees etc.) of the **OTHER PART.**

दस्तावेज क्रमांक 9963 E 12074
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Shree Ostwal Builders Ltd.
PROMOTER

Rochelle Dsouza
ALLOTTEE

WHEREAS the Promoter herein is an absolute owner and well and sufficiently entitled and possessed to land admeasuring 1272.55 Sq. being a portion of land bearing Old Survey No. 290 New Survey No. 62 Hissa No. 05-A admeasuring 1520 Sq. Meters, Old Survey No. 290 New Survey No. 62 Hissa No. 09 admeasuring 1290 Sq. Meters Old Survey No. 290 New Survey No. 62 Hissa No. 11 admeasuring 890 Sq. Meters and Old Survey No. 290 New Survey No. 62 Hissa No. 12 admeasuring 910 Sq. Meters (hereinafter referred as "**Said Project Land**") situated at Village Navghar Taluka and District Thane & within the limit of Mira Bhayandar Municipal Corporation. The details of acquisition of Promoter of said Project Land is more particularly described in the Title Certificate attached herewith as Annexure A.

AND WHEREAS the Promoter has completed the construct of Building Ostwal Point having A and B wing on the Said Project Land in accordance with the sanctioned Plans and Permissions and the Promoter is in process of obtaining Occupancy Certificate of said Project. The Promoter is in possession of Said Project land;

AND WHEREAS the Promoter has entered into a standard Agreement with an Architect "Tej's Consultant". The Promoter prepared and got sanctioned Plans of a Building which has constructed on the said Project Land from the concern authorities and the said Plans has been amended by concern authorities. That the Promoter by appointing structure Engineer for the said building started and completed the construction of said Building (having A and B Wing) under their professional supervision.

AND WHEREAS the Promoter has already agreed to sale the premises in the said Project to various persons and not only that the Promoter has entered into an Agreement/s with such respective Purchasers thereof.

AND WHEREAS the Promoter has registered the project under the

Provisions of the Act with the Real Estate Regulatory Authority at

7. Provisions of the Act with the Real Estate Regulatory Authority at
 99L3e 12084
 3 / 58

Cemra & Co.
 PROMOTER

[Signature]
 ALLOTTEE

Maharashtra State bearing No
Annexure 'F'

AND WHEREAS by virtue of mentioned Title Certificate (Annexure A) the Allottee has an exclusive right to sell the Apartments in the said Project Land and to enter the Apartments to receive the Occupancy Certificate;
 AND WHEREAS;

- a. Promoter has constructed the said Building in accordance with the sanctioned Plans and Permissions of the concerned authorities. The said Building has A & B Wing G+4. The Promoter has obtained the Occupancy Certificate of the said Building.
- b. Allottee has applied for the Occupancy Certificate No.205, Wing-B, at the 2nd Floor, in the said Building, Wing-B, more particularly as mentioned hereunder written:
 - 1. Apartment, and
 - 2. Apartment. Provision of the said Building floor area of an Apartment, including external walls, and the appurtenant to the said Apartment, Allottee or vendor's Terrace if any, and the exclusive use of the internal area of the said Apartment.
- c. on demand of the Allottee, the Promoter shall deliver to the Allottee the land and the said Building, Wing-B, and the said documents.

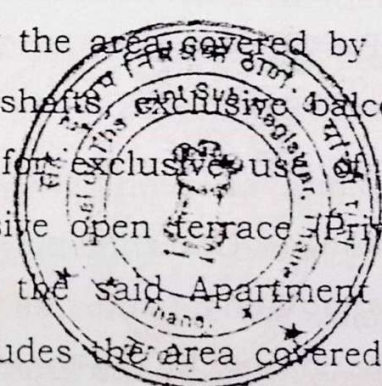
Cemra & Co.
 PROMOTER

Maharashtra State bearing No P51700008381; copy is attached in Annexure 'F';

AND WHEREAS by virtue of the Deeds and Documents as mentioned Title Certificate (Annexure A) the Promoter has sole and exclusive right to sell the Apartments in the said building on the said Project Land and to enter into Agreement/s with the Allottee of the Apartments to receive the sale consideration in respect thereof;

AND WHEREAS;

- a. Promoter has constructed Building Ostwal Point (herein referred as the **Said Building**) in the layout of Said Project Land as per the sanctions and permissions granted by the concern authorities. The said Building having two Wings i.e. A Wing G+7 & B Wing G+4. The Promoter is in process of obtaining the Occupancy Certificate of said Building.
- b. Allottee has applied to the Promoter for allotment of **Flat No.205**, Wing-B, admeasuring **19.50 Sq. Meters** Carpet area, on the **2nd Floor**, in the said Building named as "**Ostwal Point**" **Wing-B**, more particularly described in the First Schedule hereunder written, herein after referred to as to the **said Apartment**, and the Promoter agreed to allot to the Allottee said Apartment. Provided that the "carpet area" means the net usable floor area of an apartment, excluding the area covered by the external walls, areas under services shafts, exclusive balcony appurtenant to the said Apartment for exclusive use of the Allottee or verandah area and exclusive open terrace (Private Terrace if any) area appurtenant to the said Apartment for exclusive use of the Allottee, but includes the area covered by the internal partition walls of the apartment.
- c. on demand from the Allottee, the Promoter has given inspection to the Allottee of all the documents of title relating to the project land and the plans, design and specification prepared by the Promoter's Architects Tej's Consultants and of such other documents as are specified under the Real Estate (Regulation



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Cemra
PROMOTER

Johela
ALLOTTEE

and Development) Act, 2016 (herein referred to as "the said Act") and the Rules and Regulations made thereunder;

- d. Authenticated copies of Certificate of Title issued by the Advocate of the Promoter and authenticated copies of 7/12 Extract, showing the nature of title of the Promoter to the Said Project Land on which the Apartments are constructed have been annexed hereto and marked as Annexure 'A' & Annexure 'B' respectively.
- e. Authenticated copies of the plans of the Layout as approved by the concerned Local Authority have been annexed hereto and marked as Annexure C.
- f. Authenticated copies of the Floor plans and specifications of the Apartment agreed to be purchased by the Allottee, as sanctioned and approved by the local authority have been annexed and marked as Annexure D.
- g. Authenticated copy of Commencement Certificate of the said Building is annexed and marked as Annexure E.
- n. Promoter has got some of the approvals from the concerned local authority (s) to the plans, the specification and elevation sections and of the building/s and shall obtain the balance approvals from various authorities from time to time, so as to obtain Building completion Certificate or Occupancy Certificate of the said Building.
- i. While sanctioning the said plans concerned local authority and/or Government has laid down certain terms, conditions, stipulation, and restriction which are to be observed and performed by the Promoter while developing the project land and the said building and upon due observance and performance of which only the completion or occupancy certificate in respect of the said building/s shall be granted by the concerned local

authority.

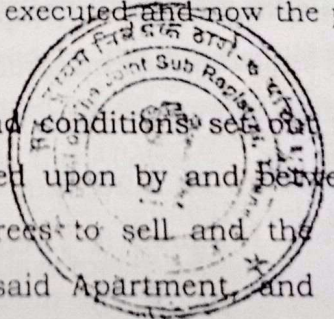
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- j. Promoter has accordingly completed the construction of the said building in accordance with the said Sanctioned plans.
- k. the Parties relying on the confirmations, representations and assurance of each other to faithfully abide by all the terms, conditions and stipulations, contents in this Agreement and all applicable Laws, are now willing to enter into this Agreements on the terms and conditions appearing hereinafter;
- l. under section 13 of the said Act the Promoter is required to execute a written Agreement for sale of said Apartment with the Allottee, being in fact these presents and also to register said Agreement under the Registration Act, 1908.
- m. Prior to the execution of these presents the Allottee has paid to the Promoter a sum of **Rs.2,08,400/-** (Rupees Two Lakh Eight Thousand Four Hundred Only), being a part payment of the sale consideration of the said Apartment agreed to be sold by the Promoter to the Allottee as advance payment or application Fee (the payment and receipt whereof the Promoter both hereby admit and acknowledge) and the Allottee has agreed to pay to the Promoter the balance of the sale consideration in the manner hereinafter appearing. That on the request of the Allottee the Agreement between the Promoter and Allottee in respect of said Apartment was not executed ~~and~~ now the parties executing this.
- n. in accordance with the terms and conditions set out in this Agreement and as mutually agreed upon by and between the parties, the Promoter hereby agrees to sell and the Allottee hereby agrees to purchase the said Apartment, and covered parking if applicable and agreed to allot.



NOW THEREFOR, THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS

FOLLOWS:-

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1. The Promoter has constructed the said building having two Wings i.e. A-Wing Ground Plus Seven Upper Floors and B-Wing Ground Plus Four Floors on the Said Project land, in accordance with the plans, designs and specifications as approved by the concerned local authority.

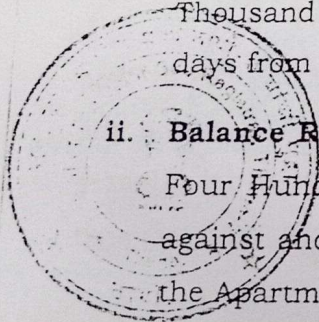
1.1 The Allottee hereby agrees to purchase from the Promoter and the Promoter hereby agrees to sell to the Allottee, **Apartment No. 205**, and Residential admeasuring **19.50 Sq.Meters** Carpet area, on **Second Floor** in the building "**Ostwal Point**" Wing-B (hereinafter referred to as "**the said Apartment**") as shown in Floor Plans attached hereto for the **consideration of Rs.24,08,400/- (Rupees Twenty Four Lakh Eight Thousand Four Hundred Only)**, including proportionate price of common area and facilities appurtenant to the premises, the nature extent and description of the common area and facilities which are more particularly described in the Second Schedule annexed herewith.

1.2 The Allottee has paid on or before execution of this agreement of sum of **Rs.2,08,400/- (Rupees Two Lakh Eight Thousand Four Hundred Only)**, as advance/part payment or application fee and hereby agrees to pay to the Promoter the balance amount of **Rs.22,00,000/- (Rupees Twenty Two Lakh Only)** in the following manner:-

i. **Rs.20,79,580/- (Rupees Twenty Lakh Seventy Nine Thousand Five hundred & Eighty Only)** within a period of 15 days from the date of execution of this present Agreement.

ii. **Balance Rs.1,20,420/- (Rupees One Lakh Twenty Thousand Four Hundred & Twenty Only)** (5% of total Consideration) against and at the time of handing over of the possession of the Apartment to the Allottee on or after receipt of occupancy certificate or completion certificate.

1.3 The Total Price above excludes Taxes (such as Service Tax, Value Added Tax, GST and/or any other taxes) which shall be pay by the Allottee to the Promoter, and thereafter Promoter shall pay/



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30. DISPUTE RESOLUTION:- Any dispute between parties shall be settled amicably. In case of failure to settle the dispute amicably, which shall be referred to the Real Estate Regulatory Authority as per the provisions of the Real Estate (Regulation and Development) Act, 2016 Rules and Regulations, thereunder.

31. GOVERNING LAW:- That the rights and obligations of the parties under or arising out of this Agreement shall be constructed and enforced in accordance with the laws of India for the time being enforce and the courts will have the jurisdiction for this Agreement.

IN WITNESS WHEREOF parties hereinabove named have set their respective hands and signed this Agreement for sale at (city/town name) in the presence of attesting witness, signing as such on the day first above written.

THE FIRST SCHEDULE ABOVE REFERRED TO:

(Description of the above referred as Apartment)

The (Flat) Apartment No.205, on Second Floor, admeasuring 19.50 Sq. Meters Carpet to said Apartment, in the Building known as "OSTWAL POINT" B-WING, which is constructed on land admeasuring 1272.55 Sq. being a portion of land bearing Old Survey No. 290 New Survey No. 62 Hissa No. 05-A admeasuring 1520 Sq. Meters, Old Survey No. 290 New Survey No. 62 Hissa No. 09 admeasuring 1290 Sq. Meters Old Survey No. 290 New Survey No. 62 Hissa No. 11 admeasuring 890 Sq. Meters and Old Survey No. 290 New Survey No. 62 Hissa No. 12 admeasuring 910 Sq. Meters situated at Village Navghar Taluka and District Thane & within the limit of Mira Bhayandar Municipal Corporation.

THE SECOND SCHEDULE ABOVE REFERRED TO.

(Description of common areas and facilities)

The Project Land (which will be transferred to the Society as aforesaid), Stair case, Open Spaces (as mentioned in sanctioned Plans), Rain Water Harvesting System, Solar System, Fire Fighting System, One Lift for each Wing, R.G. Area (as per sanction plan), Terrace of Building and all other common area as mentioned in sanctioned Plan.

SIGNED AND DELIVERED
Within named "PROMOTER"
SHREE OSTWAL BUILDERS
through its director

SHRI UMRAOSINGH P OS
SIGNED AND DELIVERED
By the within named "ALLOTTEE"

ROCHELLE DSOUZA

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SIGNED AND DELIVERED by the
Within named "PROMOTER"
SHREE OSTWAL BUILDERS LTD.
through its director

SHRI UMRAOSINGH P OSTWAL

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SIGNED AND DELIVERED
By the within named "ALLOTTEE"

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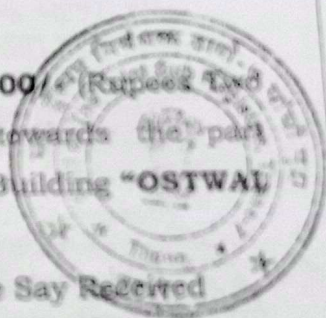


ALL In the Presence of...

1. *[Signature]*
2. *[Signature]*

RECEIPT

Received from above Allottee a sum of **Rs.2,08,400/-** (Rupees Two Lakh Eight Thousand Four Hundred Only) towards the part payment of above said Apartment No.205 in the Building "OSTWAL POINT" B wing.



We Say Received

For Shree Ostwal Builders Ltd.

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(Authorized Signatory)

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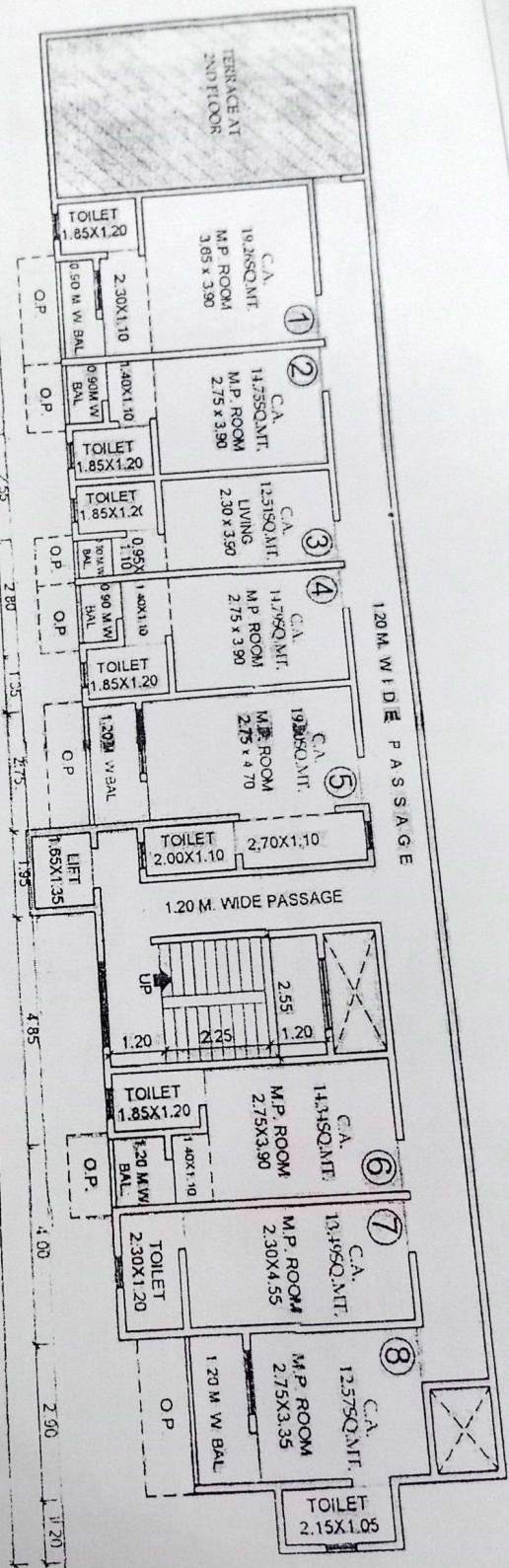
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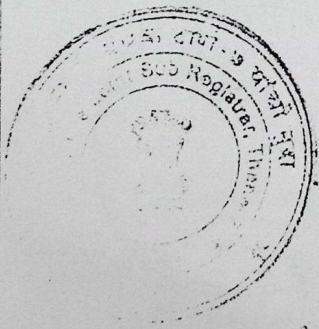
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TYP. FLOOR PLAN (WING - B)
 (2ND TO 4TH)
 SCALE - 1:100



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Maharashtra Real Estate Regulatory Authority

REGISTRATION CERTIFICATE OF PROJECT
FORM 'C'
[See rule 6(a)]

This registration is granted under section 5 of the Act to the following project under project registration number P51700008381

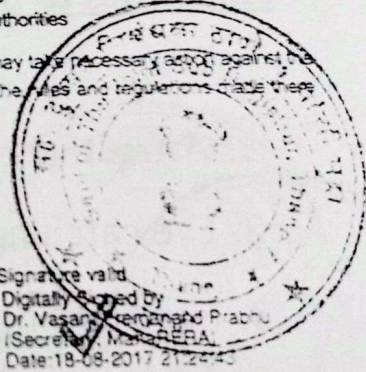
Project: Ostwal Point Plot Bearing / CTS / Survey / Final Plot No.: SURVEY NO. 290 HISSA NO. 5A, 9, 11 AND 12 Mira-Bhayandar (M Corp.), Thane, Thane, 401107.

1. Shree Ostwal Builders Ltd having its registered office / principal place of business at Tehsil: Thane District: Thane. Pin: 401107.
2. This registration is granted subject to the following conditions, namely:-
 - o The promoter shall enter into an agreement for sale with the allottees.
 - o The promoter shall execute and register a conveyance deed in favour of the allottee or the association of the allottees, as the case may be, of the apartment or the common areas as per Rule 9 of Maharashtra Real Estate (Regulation and Development) (Registration of Real Estate Projects, Registration of Real Estate Agents, Rates of Interest and Disclosures on Website) Rules, 2017;
 - o The promoter shall deposit seventy percent of the amounts realised by the promoter in a separate account to be maintained in a schedule bank to cover the cost of construction and the land cost to be used only for that purpose as per sub- clause (D) of clause (l) of sub-section (2) of section 4 read with Rule 5;

OR

That entire of the amounts to be realised hereinafter by promoter for the real estate project from the allottees from time to time, shall be deposited in a separate account to be maintained in a scheduled bank to cover the cost of construction and the land cost and shall be used only for that purpose, since the estimated receivable of the project is less than the estimated cost of completion of the project.

 - o The Registration shall be valid for a period commencing from 18/08/2017 and ending with 31/12/2018 unless renewed by the Maharashtra Real Estate Regulatory Authority in accordance with section 5 of the Act read with rule 6.
 - o The promoter shall comply with the provisions of the Act and the rules and regulations made there under.
 - o That the promoter shall take all the pending approvals from the competent authorities
3. If the above mentioned conditions are not fulfilled by the promoter, the Authority may take necessary action against the promoter including revoking the registration granted herein, as per the Act and the rules and regulations made there under.



Signature valid
Digitally Signed By
Dr. Vasant Hemchandra Prabhu
Secretary, Maharashtra
Date: 18-08-2017 21:24:45

Dated: 18/08/2017
Place: Mumbai

Signature and seal of the Authorized Officer
Maharashtra Real Estate Regulatory Authority

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दुय्यम निबंधक : सह दु.नि.ठाणे 7

दस्त क्रमांक : 11839/2018

नोंदणी :

Regn:63m

गावाचे नाव : नवघर

- (1) विलेखाचा प्रकार करारनामा
 (2) मोबदला 2408400
 (3) बाजारभाव (भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे) 1642700
 (4) भू-मापन, पोटहिस्सा व घरक्रमांक (असल्यास)



(5) क्षेत्रफळ

(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.

(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.

(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता

(9) दस्तऐवज करून दिल्याचा दिनांक 08/08/2018

(10) दस्त नोंदणी केल्याचा दिनांक 20/08/2018

(11) अनुक्रमांक, खंड व पृष्ठ 11839/2018

(12) बाजारभावाप्रमाणे मुद्रांक शुल्क 144600

(13) बाजारभावाप्रमाणे नोंदणी शुल्क 24090

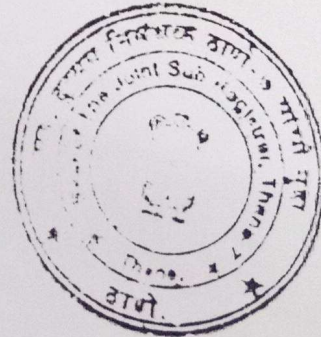
(14) शेरा

1) पालिकेचे नाव: मिरा-भाईदर मनपा इतर वर्णन : , इतर माहिती: , इतर माहिती: विभाग क्र. 11/41, डब्ल्यु वॉर्ड, मौजे नवघर, सदनिका क्र. 205, दुसरा मजला, विंग-बी, ओस्तवाल पोँईट, नवघर, तालुका व जिला ठाणे, (19.50 चौ.मी. कारपेट), जुना सर्वे नं. 290, नविन सर्वे नं. 62, हिस्सा नं. 9 व इतर. ((Survey Number : 62 ; HISSA NUMBER : 9 व इतर ;))

1) 19.50 चौ.मीटर

1) नाव: श्री ओस्तवाल बिल्डर्स ली. तर्फे डायरेक्टर उमरावसिंह पी. ओस्तवाल तर्फे कु. मु. म्हणून मितुल एस. लपासिया - - वय: -44; पत्ता: - प्लॉट नं: ए/12, माळा नं: पहिला मजला, इमारतीचे नाव: शांती गंगा अपार्टमेंट, रेल्वे स्टेशन रोड समोर, भाईदर पूर्व, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड: -401105 पॅन नं: -AAFC52523N

1) नाव: -रोशेल डिसोजा - - वय: -33; पत्ता: - प्लॉट नं: ई/001, माळा नं: -, इमारतीचे नाव: आइडीयल टाँवर, डिलक्स, नया नगर, एन.एच शाळा जवळ, मीरा रोड पूर्व, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड: -401107 पॅन नं: -AJGPD6921J



सह. दुय्यम निबंधक वर्ग 3

मुल्यांकनासाठी विचारात घेतलेला तपशील:-

मुल्यांकनाची आवश्यकता नाही कारण आधी केलेले मुल्यांकन कारणाचा तपशील आधी केलेले मुल्यांकन

मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-

(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.

Date: 03.08

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Shree Ostwal Builders Ltd.

Ostwal House, Opp. Shivar Garden, Mira Bhayandar Road,
Mira Road (East), Dist. Thane-401 107. Tel. : 2855 7777
Email : info@ostwal.com • Website : www.ostwal.com

POSSESSION LETTER

Date: 22/11/2018

To,
Rochelle Dsouza
Flat No.205, 2nd Floor, Ostwal Point, B Wing,
Kanakia Laxmi Park, Opp Galaxy Hospital,
Kanakia Road, Mira Road East, Thane 401107

**Subject :- Possession of Flat No.205 on 2nd Floor, in the
Building Ostwal Point B Wing**

Dear Madam,

In pursuance to Registered Agreement for Sale dated 08/08/2018 entered and executed between us, we handed over the lawful physical possession of above said Flat to you and you had taken the same from us. Please confirm the same by signing on this Letter of Possession.

We the Promoter and Allottee declared that;

- The Final area, amenities, fixtures & fittings has been confirmed by us.
- There is no any dispute/difference between the Promoter and Allottee concerning to said Flat its modification, alteration, addition, repairing and/or any other thing.

Your Faithfully
For Shree Ostwal Builders Ltd

Authorized Signatory

I/We taken the Possession

Rochelle Dsouza