

Date: 16.07.2019

Ref: SPA/SBI/RAC/SION/2019/S07-16

To,
The Chief Manager,
State Bank of India, RACPC SION Br.,
B-603 & 604, Kohinoor City, Kirol Road, Off L.B.S. Marg,
Kurla (West), Mumbai - 400 070

Sub- Valuation Report of Residential Apartment owned by Vishakha Amol Ingewar at
Flat No. 302, 3rd Floor, Building complex known as "SOLITAIRE KRITIKA
JEWELS", Plot No. 48, Sector 18, Ulwe, Navi Mumbai 410 706, Tal.- Panvel, Dist. -
Raigad.
(Admeasuring 860.00 Sq.Ft. (79.865 Sq. Mtr.) Carpet Area)

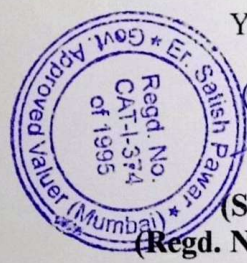
Dear Sir,
We hereby certify that the Values of the above assignment arrived at on the
basis of our inspection and the information furnished to us are as follows:

VALUES :

| | | |
|---------------------|---|------------------------|
| Market Value | : | Rs. 146.20 Lakhs |
| Realizable value | : | Rs. 131.58 Lakhs |
| Distress Sale Value | : | Rs. 116.96 Lakhs |
| Insurable Value | : | Rs. 20.60 Lakhs |
| Rental Value | : | Rs. 30,000/- per Month |

This report contains 1 + 5 pages (including photograph page).
Thanking you,

Yours Sincerely,



Satish Pawar

(Satish Pawar)
(Regd. No. CAT-I-374 of 1995)

SATISH PAWAR
CHARTERED ENGINEER & GOVT. APPROVED VALUER
Mobile: +91.9850046534

VALUATION REPORT

Ref: SPA/SBI/RAC/SION/2019/S07-16

Date: 16.07.2019

Name & address Of Bank : State Bank of India, RACPC Sion Br., Mumbai-70

Name of Coustmer : Vishakha Amol Ingewar

| | | |
|----|---|---|
| 1 | Owner details | |
| | Name | Vishakha Amol Ingewar |
| | Application No. | |
| 1a | Purpose of Valuation | To Assess Present Fair Market Value for Housing. Loan purpose. |
| 2 | Property Details | |
| | Address of Property | Flat No. 302, 3 rd Floor, Building complex known as "SOLITAIRE KRITIKA JEWELS", Plot No. 48, Sector 18, Ulwe, Navi Mumbai 410 706, Tal.- Panvel, Dist. - Raigad. |
| | Near By Land Mark | Kritika Jewels Bldg. |
| 3 | Document Details | |
| | Layout Plan | Not Provided |
| | Building Plan | Not available |
| | Construction Permission/ Commencement Certificate | Not Provided |
| | Sale Deed | Registered Sale Deed No. Panvel -5-6389//2019 Dtd. 17.06.2019 |
| 4 | Physical Details | |
| | Adjoining Properties | East --- Open Space West - Road North - Sai Grace Bldg. South - Kritika Jewels Bldg. |
| | Matching of Boundaries / Co-ordinates | Latitude : 19.0180 Longitude: 73.0125 |
| | Plot Demarcated | Yes |
| | Approved Land Use | Residential |
| | Type of Property | Apartment |
| | Total No. of Floors | Ground + 17 Upper Floor - |
| | Floor on Property is situated | 3 rd Floor |
| | Approx. Age of Property | New |
| | Residual Age of Property | 60 Yrs. |
| | Type of structure | R.C.C. Frame Structure |



A-703, Odyssey, Lodha Paradise, Majiwada, THANE (W) 400 061 Email: sb_pawar55@rediffmail.com

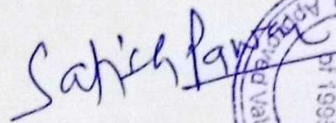

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E-mail : draminaasnaikn@gmail.com

Mumbai Office : Office No. C-1, Ground Floor, Bldg. No. R III, MMRDA Bldg., Hari Om Nagar, Off E.E. Highway, Mulund (E) Mumbai - 400081 (MS) India. E-mail : solankikishor1984@gmail.com Phone : +91 22 25327904

| | | |
|----|---|--|
| 5 | Tenure /Occupancy Details | |
| | Tenure Status. Owned/Rented | Free hold |
| | No of years of Occupancy | Possession awaited -Dec. 2019 |
| | Relationship of tenant | N/A |
| 6 | Stage of Construction | |
| | Stage of Construction | 100% Developed |
| 7 | Violations if any observed Nature and extent | N/A |
| 8 | Area Details of Property | |
| | Site Area | N/A |
| | Carpet Area | 860.00 Sq.Ft. (79.865Sq. Mtr.) + 10.275 Sq.Mtr. Terr. + Car parking 11.15 Sq.Mtr. (As per Sale Deed Agreement/ Index II) |
| | Built-Up Area | 1032.00 Sq.Ft. |
| | Saleable Built-Up Area | |
| | Remarks | 1 Hall + 3 Bed Room + Kitchen + 3Toilet Apartment unit |
| 9 | Valuation | |
| | Value as per Government Approved Rates | Rs. 6462315.00 |
| | Jjustification on variation | The property under valuation is a developed area. With all civic amenities in the close vicinity. |
| 10 | Summary of Valuation | |
| | i. Guideline Value | |
| | a. Land | N/A |
| | b. Building | Rs. 17,000/- per Sq.Ft. on Carpet Area basis |
| | Fair Market value | Rs. 146.20 Lakhs |
| | Realizable Value | Rs. 131.58 Lakhs |
| | Forced / Distress Sale Val. | Rs. 116.96 Lakhs |
| | Insurable Value | Rs. 20.60 Lakhs |
| | Rental Value | Rs. 30,000/- per Month |
| 11 | Assumptions/Remarks | |
| | i. Qualifications in TIR/Mitigation suggested, if any N/A | |
| | ii. Property is SARFAESI compliant::Y | |
| | iii. Whether property belongs to social infrastructure like hospital, school, old age home etc. N/A. | |
| | iv Whether entire piece of land on which the unit is set up / property is – situated has been mortgaged or to be mortgaged. : Not Known | |
| | v.Details of last two transactions in the locality/area to be provided, - Not available. | |
| | vi. Any other aspect which has relevance on the value or marketability of the property- Nil | |
| 12 | Declaration | |
| | i. The property was inspected by the undersigned on... 14.07.2019 | |
| | ii. The undersigned does not have any direct/indirect interest in the above property | |
| | iii. The information furnished herein is true and correct to the best of our knowledge.iv. I have submitted Valuation report directly to the Bank | |
| | v. I/we have not seen legal aspects of the property. | |



| | | |
|----|--|---|
| 13 | Name & address of valuer with Wealth Tax Registration No. Satish B. Pawar , A-703, Odyssey, Lodha Paradise, Majiwada, THANE (W) 400 061 CAT-I- NO. 374 OF 1995 |  Signature Date: 15.07.2019  |
| 14 | Enclosures Documents & Photographs (Geostamping with date)etc | <ol style="list-style-type: none"> 1. Covering Letter 2. Valuation Report 3. Part II (Calculations) 4. Photographs |

Part -II-Assessment of Market value

The replacement rate considered is = Rs. 17,000/- per sq ft. on Carpet Area basis
Valuation:

| | | |
|---|------------------------|--|
| 1 | Carpet Area | 860.00 Sq.Ft. (79.865Sq. Mtr.) + 10.275 Sq.Mtr. Terr. + Car parking 11.15 Sq.Mtr. (As per Sale Deed Agreement/ Index II) |
| 2 | Built Up Area | 1032.00 Sq.Ft. |
| 3 | Saleable Built Up Area | |

FairMarketValue :

| | | |
|---|-----------------------------|---|
| 1 | Valuation of flat | Carpet Area in Sq.ft.(X) RateinRs. 860.00 (X) Rs. 17,000/- per sqft |
| 2 | Estimated Fair Market Value | Rs 14,620,000.00 Say Rs. 14,620,000.00 |
| 3 | Valuation of Flat | Rs. 146.20 Lakhs (Rs. One Crore Forty Six Lakhs & Twenty Thousands only) |

Insurable Value :

| | | |
|---|---|--|
| 1 | Builtup Area X Replacement Rate of Const. | 1032.00 X 2000 per Sq.Ft.= 2,064,000.00 Say Rs. 20.60 Lakhs |
|---|---|--|

Rental Valuation :

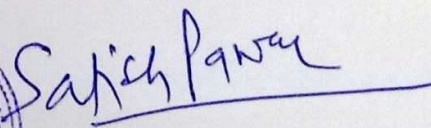
| | | |
|---|---|--|
| 1 | Rate of Return Adopted (3 % to 6 %) | 3 % |
| 3 | Monthly Ground Rent / Returns= Yearly Rent /12 months(@ 3 % of Market Value) | (14,620,000x3/100) /12 = Rs. 36,550.00 Say Rs. 30,000/- |

Place:Thane

APPROVED VALUER

Date: 15-07-2019



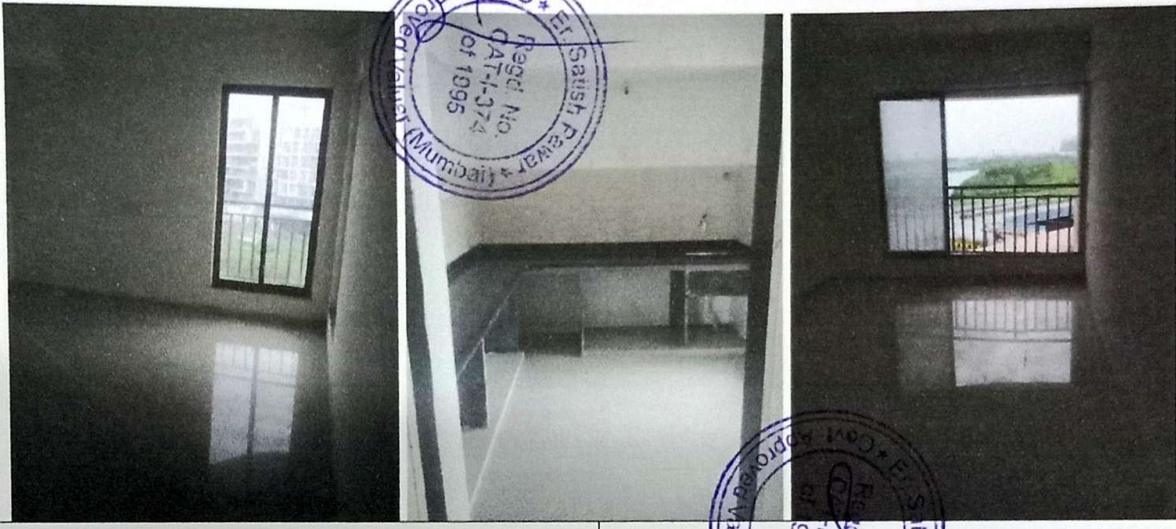


(Satish Pawar)

CAT-I- NO. 374 OF 1995

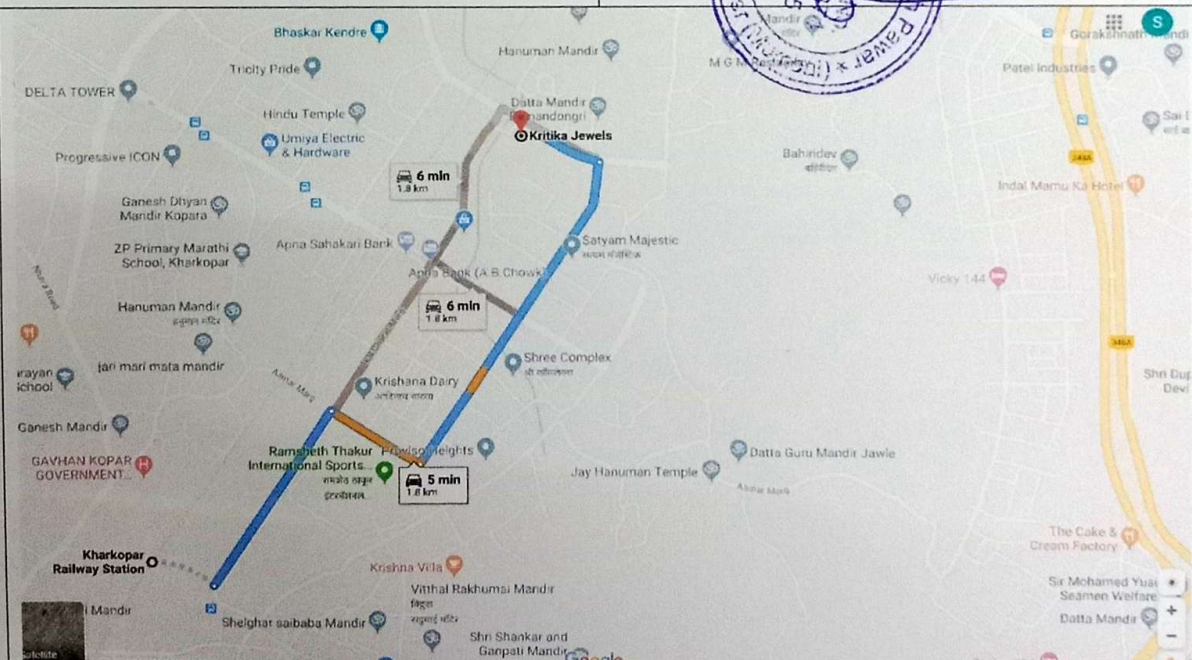
A-703, Odyssey, Lodha Paradise, Majiwada, THANE (W) 400 061 Email: sb_pawar55@rediffmail.com

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Regd. No. AT-1-374 of 1995
 Satish Pawar
 Chartered Engineer & Govt. Approved Valuer
 (Mumbai)

Regd. No. AT-1-374 of 1995
 Satish Pawar
 Chartered Engineer & Govt. Approved Valuer
 (Mumbai)



LOCATION MAP:

A-703, Odyssey, Lodha Paradise, Majiwada, THANE (W) 400 061 Email: sb_pawar55@rediffmail.com

DR. AMIN SHAIKH

D.M.E. B.Tech. (Mech.) B.E.(Civil) M.E. (T&CP) M.E. (Structures) Ph.D.
M.I.E. C.E. F.I.I.V. M.I.S.E. M.C.E. (I)

AUCPS6434N

GST No : 27AUCPS6434N1Z1

Associates : Sudhir Yerunkar - +91 9867798314

Er. Kishor Solanki - +91 9664203010

Ref. No. : VAL/SRACPC/016/2019

Date : 05/07/2019

To
State Bank of India,
RACPC SION

Name of the Client : Mrs. Vishikha Amol Ingewar

Sub : Flat No. 302, Third Floor, Solitaire, Kritika Jewels, Plot No. 48,
Sector No. 18, Village Ulwe, Taluka Panvel Dist. Raigad 410 206.

Respected Sir/Madam

The Estimate Value of the above assignment are as follows :

Values :

| | |
|---------------------------------------|-------------------|
| Market Value of the property | Rs. 1,50,35,000/- |
| Realizable Value of the property | Rs. 1,35,31,500/- |
| Forced/Distress Value of the property | Rs. 1,20,28,000/- |
| Insurance Value of the property | Rs. 38,80,000/- |

Thanking You,
Yours Sincerely
Dr. Amin Shaikh
Regd No.CAT-1/151



DR. AMIN SHAIKH

- Chartered Engineer Govt. Regd. Valuer (Real Estate and Plant Machinery & Vehicles)
 Structural Auditor Regd. Arbitrator Project Consultant Regd. Auctioneer

Valuation of : Immovable Properties, Plant Machinery & Vehicles, Construction Equipments, Marines & Planes
Panel Valuers : Co-op Credit Societies, Co-operative Banks, Nationalized & Multinational Banks & Financial Institutes, Deptt. of Income Tax

Corporate Office : Office No. 09, Manisha Blitz, Shankar Math, Pune Solapur Road, Hadapsar, Pune - 411 013 (MS) India
E-mail : draminaashaikh@gmail.com Phone : +91 20 26823456 / +91 7058046786 Mobile : +91 9028686786

Mumbai Office : Office No. C-1, Ground Floor, Bldg. No. R III, MMRDA Bldg., Hari Om Nagar, Off E.E. Highway,
Mulund (E) Mumbai - 400081 (MS) India. E-mail : solankikishor1984@gmail.com Phone : +91 22 25327904

Ref. No. : VAL/SRACPC/016/2019

Date : 05/07/2019

VALUATION REPORT

Name & Address of Branch : State Bank of India,
RACPC SION

Name of Customer / Borrow unit: Mrs. Vishikha Amol Ingewar

| | | | | | | | | | |
|---|---------------------------------|------|---|-----------------|----------------------------------|--|---------------------|------------------|----------------|
| 1 | Customer Details | | | | | | | | |
| | Name | | Mrs. Vishikha Amol Ingewar | | | | | | |
| | Apl. No. | | 95619 31673 | | | | | | |
| 2 | Property Details | | | | | | | | |
| | Address | | Flat No. 302, Third Floor, Solitaire, Kritika Jewels, Plot No. 48, Sector No. 18, Village Ulwe, Taluka Panvel Dist. Raigad 410 206. | | | | | | |
| | Nearby Landmark/Google Map | | Opp. Swaraj King Star Google Map Attached | | | Latitude : 43.115230 Longitude : -76.169760 | | | |
| 3 | Document Details | | | | | | | | |
| | Layout Plan | | Name of Approving Authority | | | Not Applicable | | | |
| | Building Plan | | OC No. CIDCO/BP- 5576/TPO(NM)/2017/2600 | | | Approval No. | | Not Applicable | |
| | Construction Permission | | Date : 08/05/2017 | | | Approval No. | | Not Applicable | |
| | Legal Documents | | Index II No: 6389/2019 Agreement Value: 1,26,00,000/- Govt Value: 64,62,315/- Sale Agreement Between M/s. Bombay Construction & infraprojects Pvt. Ltd. Properties Mr. Kapil Nagpal through Mrs. Vishikha Amol Ingewar Plot No. 48, Sector No. 18 of village ulwe | | | | | | |
| 4 | Physical Details | | | | | | | | |
| | Adjoining Properties as on site | East | Plot No. 47 | West | 35 Meters Wide Channel Alignment | North | 30 Meters Wide Road | South | Plot No. 49 |
| | Matching of Boundaries | N/A | Not Given | Plot demarcated | Yes | Approved land use | Residential | Type of Property | Residential |



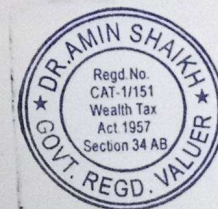
/s/ Amin

| | | | | | | | | | |
|----------|--|---------------------------------------|---|--|--|--|---------------------------------|---|---------------------------------|
| | No of rooms | Living Room | 1 | Bedroom | 3 | Toilets | 3 | Kitchen | 1 |
| | Total No of Floors | Stilt + 13 th upper floors | Floor on which the property is located | Third Floor | Approx. age of the Property | 02 Years | Residual age of the Property | 58 Years after proper repairs & maintenance | Type of structure RCC Framed |
| 5 | Tenure / Occupancy Details | | | | | | | | |
| | Status of Tenure | Vacant | | No of years of Occupancy : Not Applicable | | | Relationship of tenant or owner | | Vacant |
| 6 | Stage of Construction | | | | | | | | |
| | Stage of Construction | 100% Completed | | | If under construction, extent of completion - NA | | | | |
| 7 | Violations if any observed | | | | | | | | |
| | Nature and extent of violations | | | Nil | | | | | |
| 8 | Area Details of the property | | | | | | | | |
| | Site Area | - | Plinth area | - | Carpet area | - | Saleable area | - | Remarks |
| | Remarks :1) Valuation given on Index II area. 2) Given valuation is along with 1 No. of car parking space subjected to documents. | | | | | | | | |
| | No. | Description | Carpet Area(Sq. ft.) As Per measurement | | | Area as per agreement | | C/A for Valuation | |
| | 1 | Flat No. 302, Third Floor | 841 Sq ft + 92 sq ft Balcony + 16 sq ft FB = 949 sq ft as per measurement | | | 860 sq ft C/A + 110 sq ft CB = 970 sq ft | | 970 sq ft | |
| 9 | Valuation | | | | | | | | |
| | 1) Value as per Government Approved Rates Government RR Rate Residential Building- Rs. 6,933/- per sq. ft. | | | | | | | | |
| | 2) In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. Notification or Income Tax Gazette Justification on variation has to be given - As per the market demand ready reckoner rate is less than market rate | | | | | | | | |
| | 3) Fair Market Value | | | | | | | | |
| | Fair Market Value of Flat = Carpet area of Flat x Adopted Rate per Sq Ft = 970 sq ft x Rs. 15,500/- = Rs. 1,50,35,000/- | | | | | | | | |



| | |
|----|---|
| 4) | Realizable Value Realizable Value = Rs. 1,50,35,000/- x 0.90 = Rs. 1,35,31,500/- |
| 5) | Forced/ Distress Sale value Distress Sale Value = Rs. 1,50,35,000/- x 0.80 = Rs. 1,20,28,000/- |
| 6) | Insurance Value = 970 sq ft x Rs. 4,000/- = Rs. 38,80,000/- |
| 7) | Rental value of the Flat = Rs. 35,000/- per month approx |
| 10 | Assumptions /Remarks 1) Qualifications in TIR/Mitigation suggested, if any – Legal Opinion may be obtained 2) Property is SARFAESI compliant : Yes 3) Whether property belongs to social infrastructure like hospital, school, old age home etc. – Reported No. 4) Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged –Bank can verify their documents. However such documents are not provided to us. 5) Details of last two transactions in the locality/area to be provided, if available. Not available |
| 11 | Declaration 1) The property was inspected by the undersigned on 04.07.2019 2) The undersigned does not have any direct/indirect interest in the above property 3) The information furnished herein is true and correct to the best of our Knowledge. 4) I have submitted Valuation report directly to the Bank |
| 12 | Name address & signature of Valuer with Wealth Tax Registration No. Date of Valuation: 05.07.2019 |
| 13 | Enclosures Documents & Photographs (Geo-stamping with date) etc. 1) Photographs available 2) Google Map 3) RR Rate |

Authorized Signature



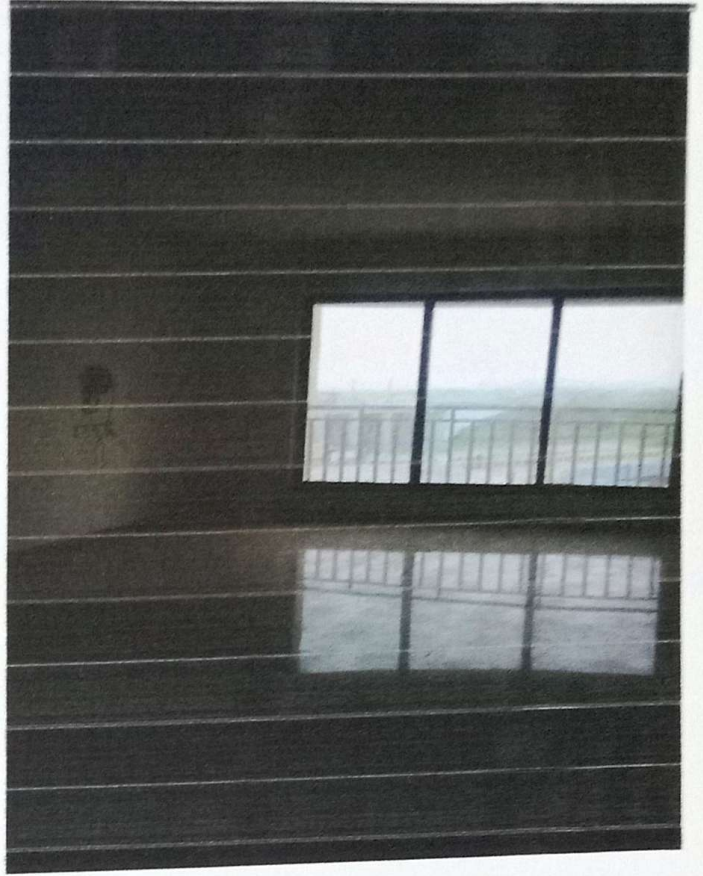
(Handwritten signature in blue ink)

VISHIKHA AMOL INGEWAR

External View



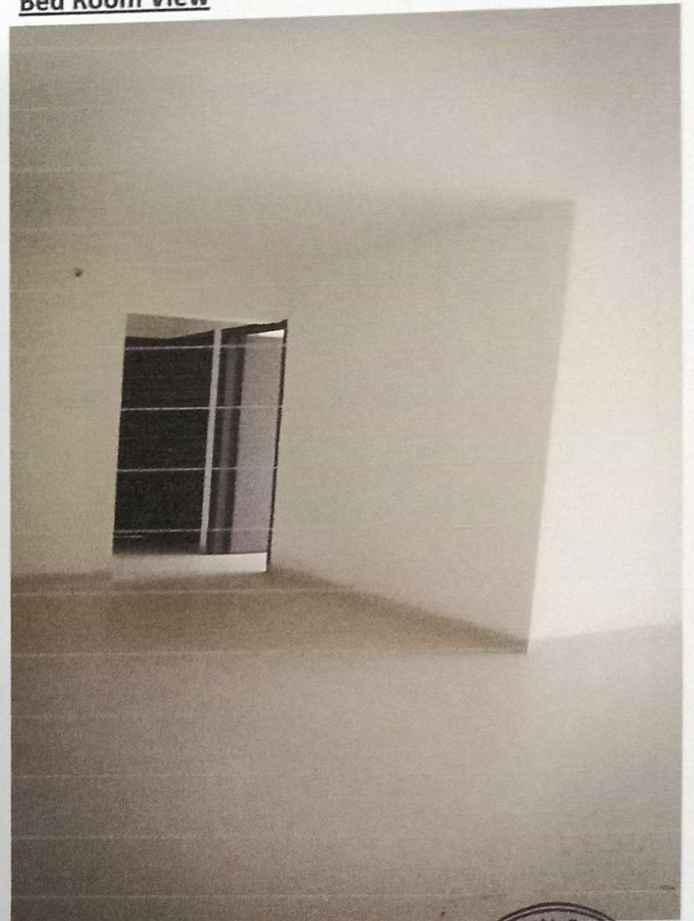
Living Room View



Bed Room View



Bed Room View



SBI RACPC SION





Map data ©2019 2 km





17/06/2019

सूची क्र.2

दुय्यम निबंधक : सह दु.नि.पनवेल 5

दस्त क्रमांक : 6389/2019

नोंदणी :

Regn:63m

गावाचे नाव : उलवे

| | |
|--|---|
| (1) विलेखाचा प्रकार | करारनामा |
| (2) मोबदला | 12600000 |
| (3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे) | 6462315 |
| (4) भू-मापन, पोटहिस्सा व घरक्रमांक(असल्यास) | 1) पालिकेचे नाव: रायगड इतर वर्णन ; इतर माहिती: प्रभावक्षेत्र-2.1, दर-62900/-प्रचौमी, सदनिका क्र-302, तिसरा मजला, सोलिटायर, कृतिका ज्वेलस, भुखंड क्र.-48, सेक्टर-18पार्ट, उलवे, तालूका-पनवेल, जिल्हा-रायगड. क्षेत्र - 79.865 चौ. मी. कारपेट+ सी. बी.+10.275 चौ. मी. टॅरेस.+1 स्टील कार पार्किंग क्षेत्र 11.15 चौ मी ((Plot Number : 48 ; SECTOR NUMBER : 18 Part ;)) |
| (5) क्षेत्रफळ | 1) 79.865 चौ.मीटर |
| (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. | 1): नाव:-बॉम्बे कन्स्ट्रक्शन अँड इंफ्राप्रोजेक्ट्स प्रा. ली. वतीने संचालक कपिल नागपाल वतीने अख. पोपट वसंत सकुंडे - - वय:-53; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: १०४, कृतिका अन्नेक्स, सायन त्रोम्बे रोड, चेंबूर, नवी मुंबई ४०००७१, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, MUMBAI. पिन कोड:-400071 पॅन नं:-AAACB9795N |
| (8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता | 1): नाव:-विशिखा अमोल इंगेवार - - वय:-36; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: १०२, शिव श्रेयस को ऑप हौ सोसायटी, प्लॉट नं -८६, सेक्टर ५०इ, सीवूड्स, नेरुळ (प) नवी मुंबई-४००७०६, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, THANE. पिन कोड:-400706 पॅन नं:-AZJPJ8388E |
| (9) दस्तऐवज करून दिल्याचा दिनांक | 17/06/2019 |
| (10) दस्त नोंदणी केल्याचा दिनांक | 17/06/2019 |
| (11) अनुक्रमांक, खंड व पृष्ठ | 6389/2019 |
| (12) बाजारभावाप्रमाणे मुद्रांक शुल्क | 756000 |
| (13) बाजारभावाप्रमाणे नोंदणी शुल्क | 30000 |
| (14) शोरा | |



सह दुय्यम निबंधक, पनवेल ५ (वर्ग-२,)

मुल्यांकनासाठी विचारात घेतलेला तपशील:-:

मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :

(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per the Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.

| | |
|-----------|------|
| प व ल - ५ | |
| ६३८९ | २०१९ |
| ९/१० | |



AGREEMENT FOR SALE

ARTICLES OF AGREEMENT made at Panvel on this 17th day of June in the Christian Year Two Thousand and Nineteen, BETWEEN **M/S. BOMBAY CONSTRUCTION AND INFRAPROJECTS PRIVATE LIMITED** (formerly known as **M/S. BOMBAY CONSTRUCTION AND ENGINEERING COMPANY PRIVATE LIMITED** certificate of Incorporation for name changed is attached herewith) - PAN : **AAACB9795N**, a Company registered under the Companies Act, 1956, having its registered office at 104, Kritika Annexe, Sion Trombay Road, Chembur, Mumbai - 400 071, hereinafter for the sake of brevity referred to as "the BUILDERS / PROMOTERS" (which expression shall unless it be repugnant to the context or meaning thereof, be deemed to mean and include its successors/s and assigns) of the ONE PART AND **MRS. VISHIKHA AMOL INGEWAR - PAN : AZJPJ8388E**, residing and having their address at **102, SHIV SHREYAS CHS., PLOT NO. 86, SECTOR 50E, SEAWOODS, NERUL (W), NAVI MUMBAI - 400706**, hereinafter for the sake of brevity referred to as "the PURCHASER(S)/UNIT HOLDER(S) " (which expression shall unless it be repugnant to the context or meaning thereof be deemed to mean and include his/her/their heirs, executors, administrators and permitted assigns, and in the case of firm, the partners for the time being and from time to time of the said firm, the survivor/s of them, and the heirs, executors and administrators of the last surviving partner/s, and their permitted assigns and in the case of company their successors and permitted assigns) of the OTHER PART.

WHEREAS:

WHEREAS THE CITY AND INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARASHTRA LIMITED, is a company incorporated under the Companies Act, 1956 (I of 1956) (hereinafter referred to as "THE CORPORATION") and having its registered office at Nirmal, 2nd Floor, Nariman Point, Mumbai-400 021. The Corporation has been declared as a New Town Development Authority under the provision of Sub Section (3A) of Section 113 of the Maharashtra Regional and Town Planning Act, 1966 (Maharashtra Act No.-XXXVII of 1966) (hereinafter referred to as "THE SAID ACT") for the New Town of Navi Mumbai by the Government of Maharashtra in the exercise of its powers for the area designated as site for a New Town under Sub-Section (1) of Section 113 of the said Act;

AND WHEREAS the state Government has acquired land within the delineated area of Navi Mumbai and vested the same in the Corporation by an Order duly made in that behalf as per the provisions of Section 113 of the said Act;

AND WHEREAS by virtue of being the Development Authority the Corporation has been empowered under Section 118 of the said Act to dispose off any land acquired by it or vested into it in accordance with the proposal approved by the State Government under the said Act;

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AND WHEREAS (1) SHRI NARAYAN KANA BHOIR (2) SHRI CHANDRAKANT KANA BHOIR (3) SHRI RAGHUNATH SOMA GHARAT (4) SHRI BHAGWAN SOMA GHARAT (5) SMT RAJUBAI GOMAJI MHATRE (6) SMT RAGHUBAI BABU THAKUR, hereinafter jointly and collectively referred to as "THE ORIGINAL LICENSEES" had been allotted a Plot of Land by the said Corporation bearing number 48, under erstwhile 12.5% Gaothan Expansion Scheme (G.E.S.) of CIDCO Ltd. in Sector No. - 18 (Part), Village - Ulwe, Tal. - Uranvel, Dist. - Raigad, admeasuring 5,549.56 Sq. Mts. or thereabouts and more particularly described in the First Schedule hereunder written (hereinafter referred to as "THE SAID PROPERTY") on the terms and conditions including the conditions of lease of the said Property as set out therein;

AND WHEREAS the Original Licensees have paid to the Corporation a sum of Rs. 91,575/- (Rupees Ninety-One Thousand Five Hundred Seventy-Five Only) as and by way of full and final payment of Lease Premium and entered into an Agreement to Lease dated 06/11/2008 and the same was registered vide document registration no 7949/2008 with the Office of the Sub - Registrar, Uran. After the construction of

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building(s) on the said Plot of land, Corporation shall execute the Lease Deed in favour of the Licensees granting the lease of the said Plot to the Licensees for a period of 60 (Sixty) years from the date of Agreement to Lease;

AND WHEREAS the said Original Licensees by virtue of a Tripartite Agreement dated 25/03/2009 registered vide document registration no 1559/2009 with the Office of the Sub - Registrar, Uran have sold, transferred and assigned their rights, title, interest and benefits of the said Plot of land in favour of M/S. Bombay Construction & Engineering Co. Pvt. Ltd., through its Director Shri Lalit Kumar Nagpal, hereinafter referred to as "THE NEW LICENSEES" as per the terms and conditions mentioned therein and CIDCO vide its letter bearing reference number CIDCO / Estate / ULWE / 12.5% Scheme 741+520+180+531/2009/755, dated 13/04/2009 has substituted the New Licensees M/S. Bombay Construction & Engineering Co. Pvt. Ltd., instead and in place of the aforesaid Original Licensees for the said plots of land;

AND WHEREAS by virtue of the aforesaid Agreement to Lease and Tripartite Agreement, the Builders / Promoters / Developers are absolutely seized and possessed of and well and sufficiently entitled to the said plot of land;

AND WHEREAS by virtue of the aforesaid Agreements the Builders/Promoters have sole and exclusive right to alienate, sell and/or dispose off the flats/units/shops/showrooms/premises etc. and other units in the proposed Residential cum commercial building(s) to be constructed on the said plot of land and to enter into Agreement(s) with the Purchaser(s)/Unit Holder(s) of the said flats/commercial shops/showrooms/units/ premises etc. and other units therein and receive the sale price consideration in respect thereof;

AND WHEREAS the Builders/Promoters propose to construct the building(s) / structures as per the plans sanctioned and the development permission granted by the Corporation vide its letter bearing reference number CIDCO / ATPO (BP) / 936, dated 16.07.2010 including such additions, modifications, revisions, alterations, therein if any, as approved by the Planning Authorities/CIDCO/Corporation/Concerned Appropriate Authorities; the copy of Commencement Certificate & Development Permission is annexed herewith & marked as **Annexure - "A"**.

AND WHEREAS the Builders/Promoters express their intention to dispose of the flats/ commercial shops/showrooms/units/premises etc. in the proposed new building(s) as mentioned above to the prospective buyer(s).

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AND WHEREAS at the request of the Purchaser(s)/Unit holder(s) the Builders/Promoters have agreed to sale, to the Purchaser(s)/Unit holder(s) the Flat/ Commercial Shops/Showrooms/Unit/Premises bearing No. 302 on the 3rd floor in the SOLITAIRE building being constructed on portion of the said land collectively in the complex to be known as "Kritika Jewels" having approximate carpet area of 79.865 sq. mtrs. (Inclusive of C. B. area) + Terrace area of 10.275 sq. mtrs. which is herein after referred to as "THE SAID PREMISES" as per the floor plan annexed hereto and marked as Annexure "C" for lumpsum consideration of Rs. 1,26,00,000/- (Rupees One Crore Twenty-Six Lakhs only). The Purchaser(s)/Unit Holder(s) have paid a sum of Rs. 3,40,000/- (Rupees Three Lakhs Forty Thousand Only) towards part consideration for purchase of the said Premises. However due to certain reasons the Agreement for Sale remained to be executed and registered between the parties hereto.

AND WHEREAS the Purchaser(s)/Unit Holder(s) has/have agreed to pay price/consideration in respect of the said flat in accordance with the provisions of the Maharashtra Ownership Flats (Regulation of Promotion of Construction, Sale, Management and Transfer) Act, 1963 and in accordance with the progress of the construction work of the said building(s);

AND WHEREAS this Agreement is made in accordance with the provisions of Section 4 of Maharashtra Ownership Flats (Regulation of Promotion of Construction, Sales, Management and Transfer) Act, 1963 and the rules framed there under including the model form of Agreement prescribed therein;

AND WHEREAS by executing this Agreement the Purchaser(s)/Unit Holder(s) has/have accorded his/Her/their consent, whereby the Builders/Promoters will be entitled to make such alterations in the structures in respect of the said Premises agreed to be purchased/acquired by the Purchaser(s)/Unit Holder(s) and/or the building as may be necessary and expedient in the opinion of their Architect/Engineer;

AND WHEREAS the Builders/Promoters have given inspection to the Purchaser(s)/Unit Holder(s) of the said Agreements to Lease and Tripartite Agreements and the plans sanctioned and Commencement Certificate issued by the Corporation / CIDCO, designs and specifications, letters, documents and all other papers as required under the provisions of Maharashtra Ownership Flats (Regulation of the Promotion of Construction, Sale, Management and Transfer) Act, 1963, and the rules framed there under;

Sapphire collectively in the complex to be known as "KRITIKA JEWELS" as may be permitted under applicable statutes to be formed in the manner set out hereunder; and the manner in which title of said property is to be passed to such common organisations being one Vesting Documents / Deed of Transfer or Other Transfer documents jointly in favour of all the buildings.

- (i) The various amounts and deposits that are to be paid by the Purchaser(s)/Unit Holder(s) including towards maintenance charges, legal charges, betterment charges, service charges, premium, municipal and other Cess and taxes, water, electricity and other service connections, stamp duty, registration charges, and other outgoings towards the said property.

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5. Pratibha M. Jadhav, Advocates for the Builders/Promoters, have by their Certificate dated 07.08.2009, certified that subject to what is stated therein, the title of the said Builders / Promoters to the said property is clear, marketable, and free from all encumbrances, claims and demands. Copy of the said Certificate of Title dated 07.08.2009 hereto annexed and marked as Annexure "B".



6. The Purchaser(s)/Unit Holder(s), being fully satisfied in respect of the title of the Builders / Promoters to the said property, has approached the Builders/Promoters and applied for purchase of Flat/ Commercial Shops/ Showrooms/Unit No. 302 on the 3rd floor in SOLITAIRE building to be constructed on the said property and collectively to be known as " KRITIKA JEWELS" (hereinafter referred to as the said flat)

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7. Relying upon the Purchaser(s)/Unit Holder(s) aforesaid application, and the Purchaser(s)/Unit Holder(s) agreeing to the terms and conditions of this Agreement, Builders/Promoters have agreed to allot and sell the said flats/ commercial shops/ showrooms/units/premises to the Purchaser(s)/Unit Holder(s), at or for the total consideration of Rs. 1,26,00,000/- (Rupees One Crore Twenty-Six Lakhs only) on lumpsum basis **plus service tax (as applicable), plus Value Added Tax (VAT) (as applicable)** and on the other terms, conditions and covenants hereinafter recorded;

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8. The Purchaser(s)/Unit Holder(s) hereby agrees to purchase from the Builders/Promoters and the Builders/Promoters hereby agree to allot and sell to the Purchaser(s)/Unit Holder(s) Flat/ Commercial shops/ Showrooms/Unit No. 302 on the 3rd Floor having total carpet area of 79.865 sq. mtrs. (Inclusive of C.B.area) + Terrace area of 10.275 sq. mtrs. in SOLITAIRE building and collectively in the complex to be

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known as "Kritika Jewels" and bounded by RED COLOUR BOUNDARY LINE on the typical floor plan hereto annexed and marked as Annexure "D" of the building (hereinafter referred to as "the said flat/unit") at or for a lumpsum price of Rs. 1,26,00,000/- (Rupees One Crore Twenty-Six Lakhs only) plus service tax (as applicable), plus Value Added Tax (VAT) (as applicable).

9. Under Section 4 of MOFA, the Builders/Promoters are required to execute a written Agreement for Sale of the said flat with the Purchaser(s)/Unit Holder(s), which is in fact these presents and also to register the same under the Registration Act, 1908.

10. The Purchaser(s)/Unit Holder(s) has entered into this Agreement with full knowledge of all terms and conditions contained in the documents, papers, plans, schemes, etc.;

11. The Purchaser(s)/Unit Holder(s) hereby declare/s and confirm/s that he/she/they has/have entered into this Agreement, after reading and having understood the contents of all the aforesaid deeds, documents, writings and papers, and all disclosures made by the Builders/Promoters to the Purchaser(s)/Unit Holder(s), and with full knowledge and information thereof, and subject to the terms, conditions and stipulations imposed, or which may hereafter be imposed by the Corporation / CIDCO and all other concerned government bodies and authorities, and also subject to the Promoter's right to make the necessary amendments, variations, modifications and/or changes therein, and their right to use, utilise, consume and exploit the entire Floor

Space Index (hereinafter referred to as "F.S.I.") available on the said property, as also the entire balance and additional F.S.I. as may be permissible by law.

12. Provided however that the common amenities such as health club, access, internal pathways, swimming pool etc. as per schedule annexed and marked as Annexure "F" on said property, will be treated as common amenities and facilities for all the three buildings jointly viz. Solitaire, Emerald and Sapphire collectively in the complex to be known as "KRITIKA JEWELS" and the Purchaser(s)/Unit Holder(s) and other Flat/Commercial shops/ Showrooms/Unit holders in all the three buildings shall be entitled to the benefit thereof as may be decided by the Builders/Promoters. The nature extent and description of the common/limited common and restricted areas and facilities are more particularly described in the "Annexure F".

13. The Purchaser(s)/Unit Holder(s) on the immediate execution of this Agreement hereby agrees to pay to the Builders/Promoters the said purchase price of Rs.

1,26,00,000/- (Rupees One Crore
Value Added Tax (VAT).

In addition to the aforesaid cost, the Purchaser(s)/Unit Holder(s) shall also be liable to bear and pay for all stamp duty, legal charges, transfer fees, PSIDC charges, service tax and other taxes, and also to become liable to the Authorities, CIDCO or Central Government or State Government for the aforesaid installments of the Value Added Tax (VAT) or any taxes levied on the Purchaser(s)/Unit Holder(s) in this regard. The Purchaser(s)/Unit Holder(s) shall be liable to indemnify and keep the Builders/Promoters free from non payment or delayed payment of the said flat(s) / unit(s) plus Service Tax (VAT) or any taxes levied on the Purchaser(s)/Unit Holder(s) further under the above payments for any claims made by the Builders/Promoters to the Purchaser(s)/Unit Holder(s) certificate of posting, at the time of the execution of clause 51 herein. It is hereby agreed that the payment of each of the aforesaid taxes plus Value Added Tax (VAT) shall be an essential term of the contract. The terms of the contract shall be essential terms of the contract and the amounts / sums shall be payable by the Purchaser(s)/Unit Holder(s) in respect of the undertaking and covenant.

14. The above purchase price shall be paid as follows:

- Stamp duty
- Legal charges
- Charges for transfer fee
- PSIDC charges
- Service Tax and other taxes
- become liable to the Authorities, CIDCO or Central Government

IN WITNESS WHEREOF the parties hereto have hereunto set and subscribed their hands and seals the day and year first hereinabove written.

THE FIRST SCHEDULE ABOVE REFERRED TO

ALL THAT piece or parcel of land or ground bearing Plot No. 48, Sector No. 18 (Part), Village - Ulwe, Tal. - Panvel, Dist. - Raigad and bounded as follows that is to say:

On or towards the North : 30 Meter Wide Road.
On or towards the East : Plot No. 47.
On or towards the South : Plot No. 49.
On or towards the West : 35 Meter Wide Channel Alignment.

THE SECOND SCHEDULE ABOVE REFERRED TO

Flat No. 302, admeasuring about carpet area of 79.865 sq. mtrs. (Inclusive of C.B.area) + Terrace area of 10.275 sq. mtrs. on the 3rd Floor of SOLITAIRE building being along with 1 stilt car-parking spaces admeasuring approximately 11.15 sq. mtrs. in the compound constructed on portion of the said land collectively in the complex to be known as "**Kritika Jewels**" consisting ground + Podium + Twelve Upper Floor Building to be constructed on Plot No. 48, Sector – 18, in Village Ulwe, Tal. Panvel Dist Raigad, Navi Mumbai.

SIGNED AND DELIVERED by and on behalf of the within named Builders / Promoters

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M/S. BOMBAY CONSTRUCTION AND
INFRAPROJECTS PRIVATE LIMITED
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by one of its Authorised Signatory
MR. KAPIL NAGPAL

in the presence of



For Bombay Construction & Infraprojects pvt. l.

Authorised Signatory

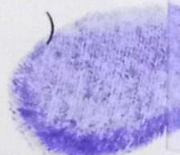
SIGNED AND DELIVERED by the within named Purchaser(s)/Unit Holder(s)

MRS. VISHIKHA AMOL INGEWAR

in the presence of



Vishika



Annexure - A

16 JUL 2010

REFERENCE NO. ATPO 936

CITY & INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARASHTRA LTD.

COMMENCEMENT CERTIFICATE

Permission is hereby granted under section-15 of the Maharashtra Regional and Town Planning Act, 1966 (Maharashtra XXVIII) of 1966 to M/S. BOMBAY

Construction & Eng. Co. Pvt LTD.

Unit/Plot No. 48 Road No. - Sector 18 Node ULWE of

Navi Mumbai. As per the approved plans and subject to the following conditions for the

development work of the proposed Residential Build. (G+ podium + 12) STP

Total Comm. BUA = 851.743 m², Total Residential BUA = 7463.7

Total BUA = 8315.534 m²

(Nos. of Residential Units 120 Nos. of Commercial units 14)

1. This Certificate is liable to be revoked by the Corporation if :-

1(a). The development work in respect of which permission is granted under this certificate is not carried out or the use thereof is not in accordance with the Sanctioned plans.

1(b). Any of the conditions subject to which the same is granted or any of the restrictions imposed upon by the Corporation is contravened.

1(c). The Managing Director is satisfied that the same is obtained by the applicant through fraud or Misrepresentation and the applicant and/or any person deriving title under him, in such an event shall be deemed to have carried out the development work in contravention of section-43 or 45 of the Maharashtra Regional and Town Planning Act-1966

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The applicant shall :

2(a) Give a notice to the Corporation for completion of development work upto plinth level, atleast 7 days before the commencement of the further work.

2(b) Give written notice to the Corporation regarding completion of the work

Obtain Occupancy Certificate from the Corporation

Permit authorised officers of the Corporation to enter the building or premises for which the permission has been granted, at any time for the purpose of ensuring the building control Regulations and conditions of this certificate.

Structural design, building materials, installations, electrical installations etc. shall be in accordance with the provision (except for provision in respect of floor area ratio) as presented in the National Building Code or and / or GDCRs - 1975 in force.

The Certificate shall remain valid for period of 1 year from the date of its issue, thereafter revalidation of the same shall be done in accordance with provision of Section-48 of MRTTP Act- 1966 and as per regulation no 15 1(2) of the GDCRs - 1975.





CITY AND INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARASHTRA LIMITED

(CIN - U99999 MH 1970 SGC - 014574)

REGD. OFFICE:

"NIRMAL", 2nd Floor, Nariman Point,
Mumbai - 400 021.

PHONE : 00-91-22-6650 0900

FAX : 00-91-22-2202 2509

HEAD OFFICE:

CIDCO Bhavan, CBD Belapur,
Navi Mumbai - 400 614.

PHONE : 00-91-22-6791 8100

FAX : 00-91-22-6791 8166

Ref. No.

Date: 8 MAY 2017
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CIDCO/BP-5576/TPO(NM)/2017 260077

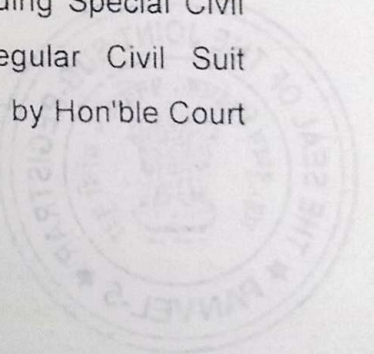
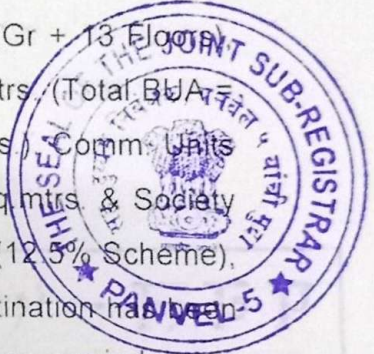
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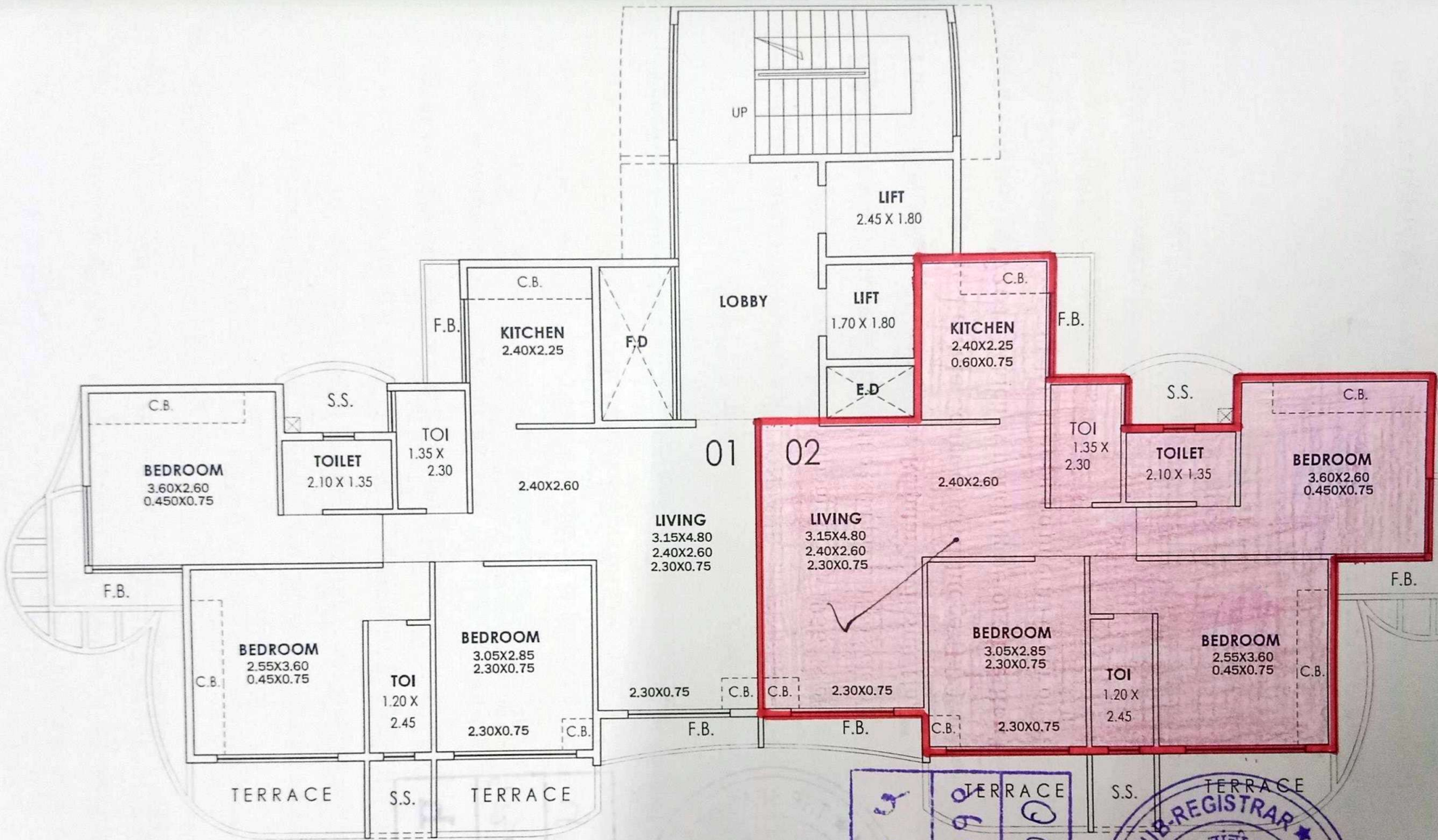
OCCUPANCY CERTIFICATE

I hereby certify that the development of Residential Building (Gr + 13 Floor) [(Residential BUA = 7463.791 Sq.mtrs, Comm. BUA = 851.743 Sq.mtrs. (Total BUA = 8315.534 Sq.mtrs), Residential Units = 120 (One hundred twenty Nos) Comm. Units = 14 (Fourteen Nos.)] {Free of FSI Fitness Centre BUA= 149.276 sq.mtrs. & Society Office BUA = 16.908 Sq.mtrs.} on Plot No.48, Sector - 18 (Pt.) Ulwe (12.5% Scheme), Navi Mumbai completed under the supervision of Architect M/s. Destination Inland Inspected on 10/04/2017 and I declare that the development has been carried out in accordance with the General Development Control Regulations and the conditions stipulated in the Amended Commencement Certificate dated 16/07/2010 and that the development is fit for the use for which it has been carried out.


Note : This Occupancy Certificate is granted subject to pending Special Civil Suit No.357/2012 in Hon'ble Civil Court, (S.D.) Panvel & Regular Civil Suit No.190/2013 in Hon'ble Civil Court, (J..D.) Panvel. The order passed by Hon'ble Court in said Civil Suit shall be binding on you.

I/c Associate Planner (BP)



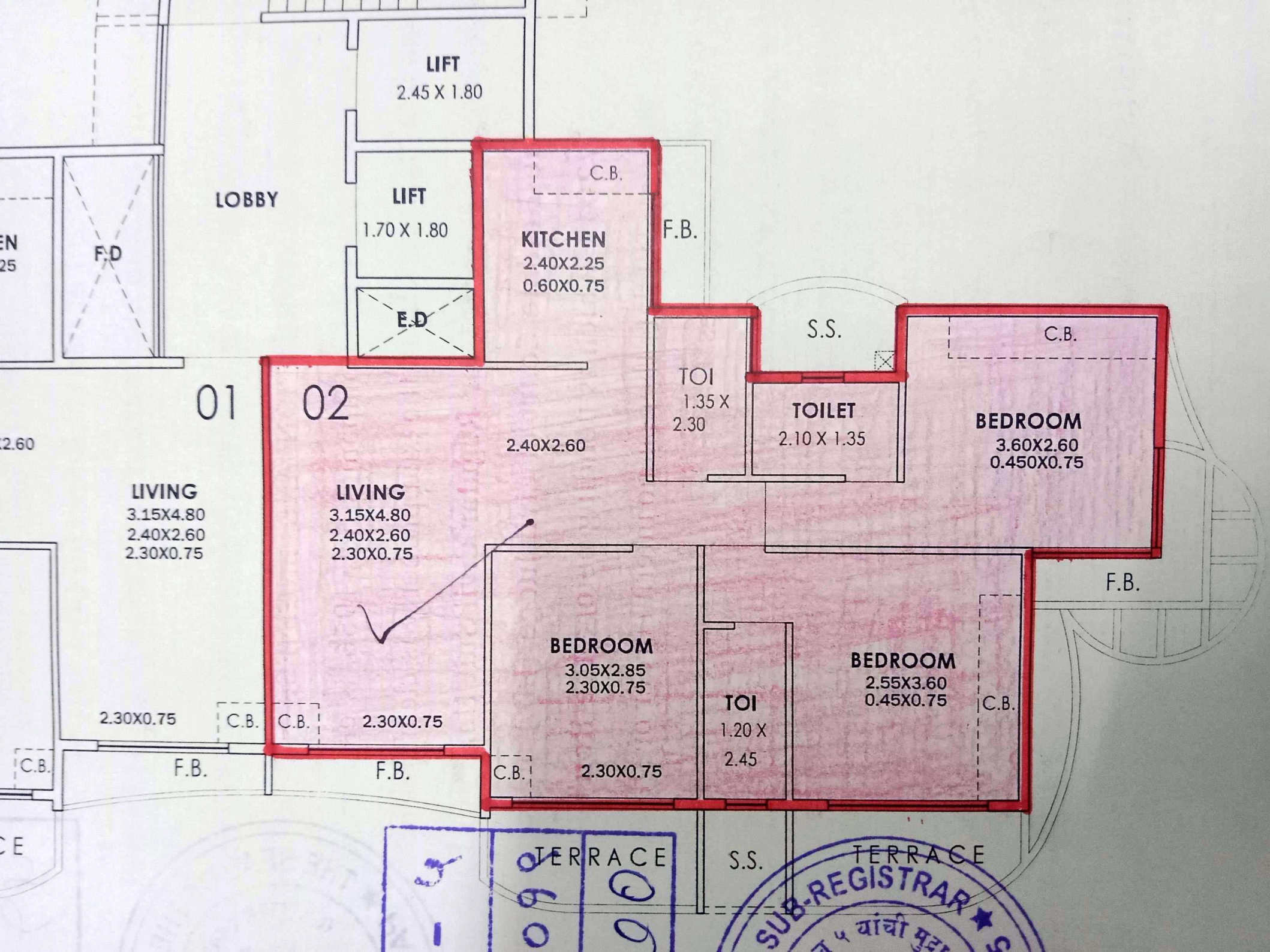


3RD FLOOR PLAN

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| NAME AND SIGN. OF DEVELOPER  Mumbai | NAME AND SIGN. OF PURCHASER <i>Vishaly</i> | FOR BOMBAY CONSTRUCTIONS & ENGG. CO. PVT. LTD. | PROJECT "KRITIKA JEWELS" COMMERCIAL CUM RESIDENTIAL COMPLEX ON PLOT NO.48, SECTOR-18, ULWE, NAVI MUMBAI. | WING SOLITAIRE | FLAT NO. 302 |
|--|---|---|--|--------------------------|-----------------|

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LIFT
2.45 X 1.80

LOBBY

LIFT
1.70 X 1.80

KITCHEN
2.40X2.25
0.60X0.75

C.B.

F.B.

E.D.

S.S.

C.B.

01

02

TOI
1.35 X
2.30

TOILET
2.10 X 1.35

BEDROOM
3.60X2.60
0.450X0.75

2.40X2.60

LIVING
3.15X4.80
2.40X2.60
2.30X0.75

LIVING
3.15X4.80
2.40X2.60
2.30X0.75

F.B.

BEDROOM
3.05X2.85
2.30X0.75

BEDROOM
2.55X3.60
0.45X0.75

C.B.

2.30X0.75

C.B.

C.B.

2.30X0.75

TOI
1.20 X
2.45

F.B.

F.B.

C.B.

2.30X0.75

S.S.

TERRACE

TERRACE

SUB-REGISTRAR
मुंबई