

Branch Office: AMRAVATI
Applicant: SHUBHAM BHARATRAO KINHIKAR
RAKHI DINESH BIJWE

Date: 25-Aug-2026
Ref No.: HOU/AMR/0826/5204362

Guarantor: N/A
Address: C/O RAMESHWAR RANE, FLAT NO 102, PALAK RESIDENCY, SHREE COLONY, DASTUR NAGAR, ..
Amravati, MAHARASHTRA, 444605, Amravati, India
Email: kinhikarshubham@gmail.com
Version No.: 2
Contact No. 8888669855

Dear Sir/Madam,

With reference to your loan application dated 21-08-2026, we are pleased to inform you that we have in principle sanctioned your loan, on the broad terms and conditions as under/overleaf with special conditions, if any.

1. Purpose of Loan	Housing Loan, Housing
2. Loan Amount	INR 3500000 (INR Thirty Five Lakh Only)
Insurance Premium	INR 0 (INR) 1,50,000
Total Loan Amount	INR 3500000 (INR Thirty Five Lakh Only) 3650,000
3. Repayment Term	300 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.15% = 9.00% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 29372 (INR Twenty Nine Thousand Three Hundred and Seventy Two Only)
8. Processing fees receivable:	INR 40121.18 (INR Forty Thousand One Hundred and Twenty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Flat No.104, Floor 1st Floor, Block Single Building, Project SKY GARDEN HILLS, Survey No 33 B, Plot No 1 and 2, Mouje Benoda, 444602, Amravati, Amravati, MAHARASHTRA, India, 444602
11. Pre-payment Charges	As mentioned in MITC duly updated on the website
12. Overdue Charges	24% per annum

*Subject to change from time to time at the sole discretion of PNBHFL

SPECIAL CONDITIONS:

1. Subject to clearance of Processing Fees.
2. Sale deed draft to be documented
3. Builder Cost Sheet & Amenities Agreement to be taken
4. Seller KYC to be taken & FCU to be done & Seller CIBIL to be documented
5. Seller Updated last Six-month bank statement along with Account opened date to be taken
6. Co-applicant Signature Proof
7. Applicant AL of 7.60 lacs Closer Proof to be documented
8. case will re-sanction after technical report received & sale deed draft received .
9. Ownership in name of applicant and co-applicant
10. Subject to legal & technical clearance
11. Repayment to be taken from SBI -1016*
12. Aadhar E verification to be done through DIGILOCKER
13. FCU to be done on OCR bank statement
14. OCR clearance (if applicable) to be taken before disbursement.
15. Property being offered as collateral needs to be insured for the tenure of the loan
16. Acknowledged Key Facts Statement to be taken.
17. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
18. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)



भारत सरकार
Government of India

भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

Enrollment No. : 2722/25884/00856

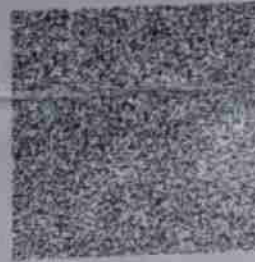
To
Shubham Bharatrao Kinhikar

near hanuman mandir,
Bori,
VTC, Bori, PO: Bori,
Sub District: Chandur Railway, District: Amravati,
State: Maharashtra, PIN Code: 444708,
Mobile: 8888669855

01257274



K0012572745F1



आपका आधार क्रमांक / Your Aadhaar No. :

8488 7514 3698

मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



Issue Date: 12/07/2013



Shubham Bharatrao Kinhikar

DOB: 01/12/1994

Male

8488 7514 3698

मेरा आधार, मेरी पहचान

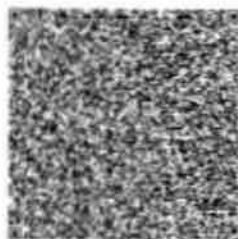


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Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नॉदणी क्रमांक / Enrolment No.: 2821/12097/01488

To
राखी दिनेश बिजो
Rakhi Dinesh Bijwe
DPO Dinesh Bijwe,
Yashoda nagar road,
Mhagwan nagar,
VTC, Rudhama Nagar S.O.,
District: Amravati,
State: Maharashtra,
PIN Code: 444606,
Mobile: 9370652205.



आपला आधार क्रमांक / Your Aadhaar No. :

7475 5606 5171

VID : 9116 7179 7231 8392

माझे आधार, माझी ओळख



भारत सरकार
Government of India



राखी दिनेश बिजो
Rakhi Dinesh Bijwe
जन्म तारीख/DOB: 26/06/1999
लिंग/FEMALE

आधार हा ओळखीचा पुरावा आहे. नागरिकत्वाचा किंवा जन्मतारीखचा नाही. जन्मतारीख आधार क्रमांक धारकाचे प्रस्तुत केलेल्या नियमांमध्ये निदिष्ट केलेल्या जन्मतारीख दस्तऐवजाच्या पुराव्याद्वारे समर्थित असलेल्या माहितीवर आधारित आहे.
Aadhaar is proof of identity, not of citizenship or date of birth. It should be used with verification (online authentication, or scanning of QR code / offline XML).

7475 5606 5171

माझे आधार, माझी ओळख



माहिती / INFORMATION

- आधार हा ओळखीचा पुरावा आहे. नागरिकत्वाचा किंवा जन्मतारीखचा नाही. जन्मतारीख आधार क्रमांक धारकाचे प्रस्तुत केलेल्या नियमांमध्ये निदिष्ट केलेल्या जन्मतारीख दस्तऐवजाच्या पुराव्याद्वारे समर्थित असलेल्या माहितीवर आधारित आहे.
- हा आधार पड्याची पडताळणी UIDAI-निर्भर प्रमाणीकरण एजन्सीद्वारे ऑनलाइन प्रमाणीकरणाद्वारे किंवा ऑप स्टोअरमध्ये उपलब्ध mAadhaar किंवा Aadhaar QR स्कॅनर ऑप वापरून किंवा www.uidai.gov.in वर उपलब्ध सुरक्षित QR कोड रीडर ऑप वापरून QR कोड स्कॅनिंगद्वारे सत्यापित केले जावे.
- आधार अद्वितीय आणि सुरक्षित आहे.
- ओळख आणि पड्याला आधार देणारी कागदपत्रे आधार नोंदणीच्या तारखेपासून दर 10 वर्षांनी आधारमध्ये अद्यतनित केली जावीत.
- आधार तुम्हाला विविध सरकारी आणि गैर-सरकारी लाभ/सेवांचा लाभ घेण्यास मदत करते.
- आधारमध्ये तुम्हाला मोबाईल नंबर आणि ईमेल आयडी अपडेट ठेवा.
- आधार सेवांचा लाभ घेण्यासाठी mAadhaar ऑप डाउनलोड करा.
- आधार/बायोमेट्रिक्स वापरत नसताना सुरक्षितता सुनिश्चित करण्यासाठी लॉक/अनलॉक आधार/बायोमेट्रिक्सचे वैशिष्ट्य वापरा.
- आधारची मागणी करणाऱ्या संस्थांनी संमती पत्रे बंधनकारक आहे.
- Aadhaar is proof of identity, not of citizenship or date of birth (DOB). DOB is based on information supported by proof of DOB document specified in regulations, submitted by Aadhaar number holder.
- This Aadhaar letter should be verified through either online authentication by UIDAI-appointed authentication agency or QR code scanning using mAadhaar or Aadhaar QR Scanner app available in app stores or using secure QR code reader app available on www.uidai.gov.in.
- Aadhaar is unique and secure.
- Documents to support identity and address should be updated in Aadhaar after every 10 years from date of enrolment for Aadhaar.
- Aadhaar helps you avail of various Government and Non-Government benefits/services.
- Keep your mobile number and email id updated in Aadhaar.
- Download mAadhaar app to avail of Aadhaar services.
- Use the feature of Lock/Unlock Aadhaar/biometrics to ensure security when not using Aadhaar/biometrics.
- Entities seeking Aadhaar are obligated to seek consent.

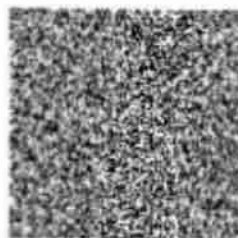


भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



पत्ता
DPO Dinesh Bijwe, Yashoda nagar road, Mhagwan
nagar, Rudhama Nagar S.O. DIST: Amravati,
Maharashtra - 444606

Address:
DPO Dinesh Bijwe, Yashoda nagar road, Mhagwan
nagar, Rudhama Nagar S.O. DIST: Amravati,
Maharashtra - 444606



7475 5606 5171

VID : 9116 7179 7231 8392

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help@uidai.gov.in

www.uidai.gov.in

आयकर विभाग
INCOME TAX DEPARTMENT

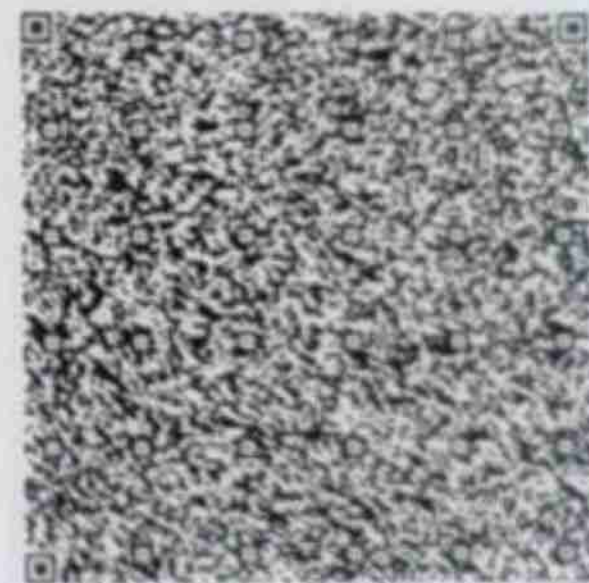


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

KQHPPK4261C



नाम / Name

SHUBHAM BHARATRAO KINHIKAR

पिता का नाम / Father's Name

BHARATRAO RAMDASJI KINHIKAR

जन्म की तारीख /

Date of Birth

01/12/1994

हस्ताक्षर / Signature

19042021

आयकर विभाग
INCOME TAX DEPARTMENT

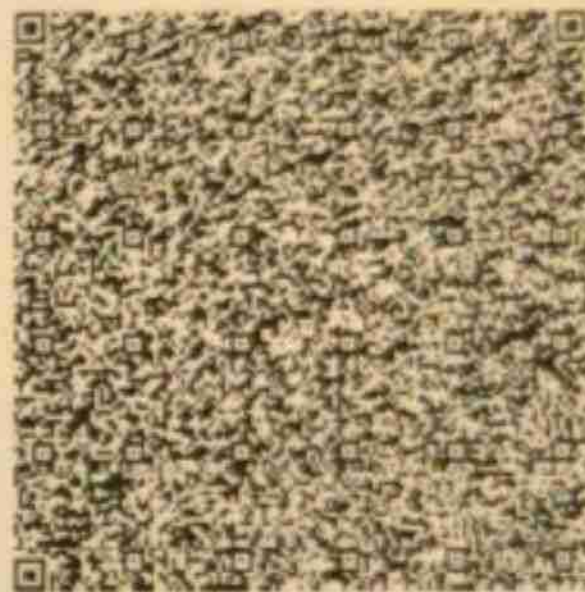


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

JDLPB6461F



नाम / Name
RAKHI DINESH BIJWE

पिता का नाम / Father's Name
DINESH TRAMBAKRAO BIJWE

जन्म की तारीख /
Date of Birth
26/06/1999

26032026

PAN Application Digitally Signed, Card Not
Valid unless Physically Signed





7:04

4G 5G 46.7 98% 100%



Transaction Successful

07:04 PM on 21 Sep 2026

Paid to



THINKBIGZ INITIATIVE
PVT LTD

₹27,760

9892834356-2@okbizaxis



Transfer Details



PhonePe Transaction ID

T2609211903537362642758



Debited from



XXXXXXXXXX9824

₹27,760

UTR: 246730874050



View History



Split Expense



Share Receipt



Contact PhonePe Support



Powered by



211/6295

Thursday, June 25, 2026

5:36 PM

पावती

Original/Duplicate

नोंदणी क्र.: 39म

Regn.: 39M

पावती क्र.: 7049

दिनांक: 25/06/2026

गावाचे नाव: बेनोडा

दस्तावेजाचा अनुक्रमांक: अरन2-6295-2026 ✓

दस्तावेजाचा प्रकार : ऑग्रीमेंट टू सेल

मादर करणान्याचे नाव: शुभम भरतराव किन्हीकर

नोंदणी फी

रु. 30000.00

दस्त हाताळणी फी

रु. 1600.00

पृष्ठांची संख्या: 40

एकूण:

रु. 31600.00

आपणास मूळ दस्त, थंबनेल प्रिंट, सूची-२ अंदाजे

5:55 PM ह्या वेळेस मिळेल.

मह. दु. नि. अमरावती 2

वाजार मुल्य: रु. 3700000/-

मोबदला रु. 3700000/-

भरलेले मुद्रांक शुल्क : रु. 222000/-

1) देयकाचा प्रकार: DHC रकम: रु. 1600/-

डीडी/धनादेश/पे ऑर्डर क्रमांक: 0626209806151 दिनांक: 25/06/2026

वॅकचे नाव व पत्ता:

2) देयकाचा प्रकार: eChallan रकम: रु. 30000/-

डीडी/धनादेश/पे ऑर्डर क्रमांक: MH004865429202627M दिनांक: 25/06/2026

वॅकचे नाव व पत्ता:

मुळ दस्तावेज परत दिला

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२०२६		
पा.क्र.	३	४०



AGREEMENT FOR SALE OF APARTMENT

Situating at

"Sky Garden Hills "

Mouja - Benoda, Table No. 10.11,

Resl Bld. @ Rs. 26,180/- per sq.mtr.

As per Govt. Valuation, Valued at Rs. 23,71,700/-

{MAHA RERA Reg. No. P50300055399, dt. 22.03.2024}

{D.O.D. regd. on 22.06.2024, at Sr. No. 4175 with S.R.O. Amt. City-3}

(Stamp Duty Rs. 2,22,000/-, Reg. Fee Rs. 30,000/-)

Agreement for Sale Valued at Rs. 50000/-

Total Sale consideration valued at Rs. 37,00,000/-

(Rs. Thirty Seven Lacs Only)

THIS AGREEMENT FOR SALE is made and executed on this Day of June, 2026 between -

V&M Builders and Developers (PAN-AARFV3807H) through Partner **Manoj Ganeshrao Deodekar** (AdharNo.986713874161), aged 39 years, occupation - Medical Practitioner, R/o. Shivaji Nagar, Paratwada - 444805, Tq. Achalpur, Dist. Amravati for self and for partner **Vinod K. Jagtap** (Adhar No. 7455 2205 1434), aged 39 years, occupation -Service, VTC:Diya, PO: Diya, Ta: Dharni, Dist: Amravati, Maharashtra-444702, hereinafter referred to as the "**VENDOR**" or "**PROMOTER**" (which expression unless repugnant to the context, shall always mean and include their legal representatives,

AND

i) **Mr. Shubham B. Kinhikar** (PAN:KQHPK4261C), aged about 31 years, occupation-Service, near Hanuman Mandir Bori r/o. VTC:Bori, PO:Bori, Sub Dist: Chandur Railway, Dist:Amravati ADHAR:8488 7514 3698,

ii) **Mrs. Rakhi D. Bijwe** (PAN:JDLPB6461F), aged about 26 years, occupation-Housewife, Bhagwan nagar, Yashoda Nagar road VTC: Rukhmini Nagar SO, Dist:Amravati ADHAR:7475 5606 5171, i) & ii) hereinafter referred to as the "**PURCHASER**" or "**ALLOTTEE**" (which expression unless repugnant to the context, shall always mean and include his legal heirs, successors and assigns) being the party of **SECOND PART**;

WHEREAS the Vendor / Promoter V & M Builders and Developers through Partner Manoj Ganeshrao Deodekar, owns the Layout Plot No. 1 & 2, total admeasuring 10,762.56 sq.ft. (999.90 sq. mtrs.), out of Field Survey No. 33-B, of Mouje - Benoda, more particularly described in Schedule "A" at sr. no. i) hereto, which is hereinafter referred to as the "said plot", having purchased the same vide Sale Deed dated 16.05.2023, regd. at Sr. No. 2755, with S.R.O. Amravati City-2, from Amarsukh Builders through Shri

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Rajeshkumar Amarlal Talreja, r/o. Amravati, as such the Vendor / Promoter became the sole and absolute owner of the said plot, and,

WHEREAS the Vendor / Promoter V & M Builders and Developers through Partner Manoj Ganeshrao Deodekar, have amalgamated the Layout Plot No. 1 & 2, which are adjoining to each other, total admeasuring 999.90 sq. mtrs., vide order passed by Hon'ble Asstt. Director, Town Planning, AMC, Amravati, vide Proposal No. 36549, Approval No. DDMCA/SA/2023/APL/01379, dated 07.08.2023, and upon amalgamation of both plots, one big piece of plot is formed, bearing Computerised Property No. 33/B/1/2, total admeasuring 10,762.56 sq. ft. (999.90 sq. mtrs). of land, and,

WHEREAS as per the previous rules / notification, the Transferable Development Rights (T. D. R.) equivalent to 899.91 sq.mtr. was required for sanctioning the building map, however due to amendment by the Government in Urban Development Department, vide Notification No. TPS-1813/3067/CR-122/MCORP/12/UD-13, dated 28.01.2016, the T.D.R. is applicable as per the equivalent quantum, thus by applying the said method, T.D.R. admeasuring 1671.00 sq.mtr. is used and applied, and

WHEREAS the Vendor / Promoter V & M Builders and Developers through Partner Manoj Ganeshrao Deodekar, owns T. D. R. (rights) equivalent to 1671.00 sq. mtrs., from out of total rights admeasuring 8000.00 sq. mtrs. of TDR certificate bearing No. 188, issued by Amravati Municipal Corporation vide Folio No. AMC/ADTP/TDR/188/2023, dated 06.06.2023, more particularly described at Sr. No. (II) in Schedule "A" hereto, which is hereinafter referred to as the "T.D.R. [Rights]", having purchased the same vide Sale Deed dated 13.10.2023, regd. at sr. no. 4045, with the office of Sub Registrar, Amravati City-1, from Shri Govinda Buildcon through Partner Shri Deepak Rameshlal Godwani, r/o. Amravati, and thus the Vendor / Promoter becomes the owner of said land/plot & T.D.R. [Rights], and,

WHEREAS after purchasing the said land described at Serial No. (I) and applying T.D.R. described at Serial No. (II) of Schedule - A hereto, the vendor / Promoter has commence the construction of the building on the said plot - known as **"Sky Garden Hills"** in pursuance of the map sanctioned by the Municipal Corporation of City of Amravati vide Building Permit No. 209696, Certificate No. DDMCA/B/2023/APL/04194, dated 09.11.2023, consisting of lower ground and upper floors, having several shops & residential Apartments on different floors; and,

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पा.क्र.	५ ४०



WHEREAS the postal Address of the said Building is "SKY GARDEN HILLS", Near Chhatra Talav, On NH6 Service Road, Mangal Dham, Dastur Nagar, Amravati - 444606 (Maharashtra) and the Vendor / Promoter has submitted the said plot and building constructed thereon to the provisions of the Maharashtra Apartment Ownership Act, 1970 under section 2 of the said Act by duly executing and registering the Deed of Declaration as provided by sec. 11 of the said Act, regd. on 07.05.2025 regd. at Sr. No. 3915 with S.R.O. Amravati City-3, and,

WHEREAS, the Vendor / Promoter has appointed a structural Engineer & Architect for the preparation of the structural design and drawings of the buildings and the Promoter accepts the professional supervision of the Architect and the structural Engineer till the completion of the building/buildings; and

WHEREAS, the Vendor / Promoter has regd. the said project under the provisions of the Real Estate (Regulation & Development) Act, 2016 with the Real Estate Regulatory Authority at Mumbai on 22.03.2024, bearing registration no. P50300055399; and,

WHEREAS the Vendor / Promoter above named have given inspection to the purchaser of the original documents of title deeds, deed of declaration, the plans, Map sanctioned by Amravati Municipal Corporation, etc. and upon verification of the same, the Purchaser is fully satisfied about the title of the Vendor over the said land and rights of constructed building including the apartment, and,

WHEREAS upon such satisfaction in all respects, the purchaser / allottee initially offered to purchase and the vendor / promoter accept the said offer and thus the allottee agreed to purchase and the Vendor / Promoter have agreed to sell to the purchaser / allottee an apartment described in Schedule "B", to be constructed on the land described in Schedule "A" herewith, to the purchaser / allottee on the terms and conditions mentioned hereinafter;

NOW THEREFORE THIS AGREEMENT FOR SALE WITNESSETH AS UNDER :

- 1) The purchaser/allottee hereby agree to purchase from the Promoter and the Promoter hereby agrees to sell to the purchaser/allottee, an Apartment/Flat No.104, of having carpet area admeasuring 72.33 Sq. Meters on First Floor In the Project / Building known and styled

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पा.क्र.	६	४०



(4)

as "SKY GARDEN HILLS" (hereinafter referred to as "the Apartment/Flat"), for the total sale consideration of Rs.37,00,000/- (Rs.Thirty Seven Lacs only), excluding the charges of Stamp Duty, Registration Fees, GST and any Government, Semi Government taxes which the Allottee/s have to pay separately. The said consideration is fixed and calculated as per carpet area which is the net usable floor area of said Apartment/Flat, excluding the area covered by the external walls, areas under services shafts, exclusive balcony or verandah area and exclusive open terrace area, but includes the area covered by the internal partition walls of the apartment.

That the Allottee/s paid the earnest amount of Rs.50000/- (Rs. Fifty Thousand only) to the promoter as under :-

Amount (Rs.)	Particulars
Rs. 50000/-	Paid by Phonepe transaction No. T2606191228281531096364, on dated 19/06/2026, drawn on SBI Bank.
Rs. 50000/-	(Rs. Fifty Thousand only)

The "Promoter" subject to realization of above said instrument, hereby acknowledges the receipt of the same. The remaining amount of consideration of Rs. 36,50,000/- (Rs. Thirty Six Lacs Fifty Thousand only) will be paid by the Allottee/s to the "Promoter" as per as given below (As Decided scheduled by both parties).

The Allottee/s agrees and understands that timely payment towards purchase of the said Apartment/Flat as per payment plan/schedule hereto is the essence of the agreement. The Allottee/s remaining payment scheduled as agreed by Allottee/s and Promoter as follows:

Payment Schedule

Stage	% of Total Consideration	Amount
At the time of Agreement of Sale	8%	2,92,000/-
On or before Plinth Level	12%	4,38,000/-
On or before 1 st Slab	15%	5,47,500/-
On or before 2 nd Slab	15%	5,47,500/-
On or before 4 th Slab	10%	3,65,000/-
On or before 7 th Slab	10%	3,65,000/-
On or before 10 th Slab	10%	3,65,000/-

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On or before Brick Work of this flat	5%	1,82,500.00
On or before inner plaster of this flat	5%	1,82,500.00
On or before Finishing Work	5%	1,82,500.00
On or before Sale Deed	5%	1,82,500.00
	100%	36,50,000.00

Total Agreement cost is excluding of GST (as applicable), Stamp Duty & Infrastructure Development Charges. That, it is specifically agreed between Promoter and Allottee/s that the Allottee/s shall pay a separate amount required for electric connection and additional amount of Rs. 50,000/- on account of sharing of Transformer cost and an additional amount required for electric connection. Apart from this amount, Allottee/s will have to pay separately GST and any Government, Semi Government taxes or any other charges or cess in another name if imposed on this transaction on the sale of Apartment/Flat to Allottee/s.

2) That the time for payment of remaining amount of consideration is treated as essential terms of this contract, because it is well understood that because of non-payment of remaining amount of consideration on the stated time, the construction of the total building is likely to hamper. If the Allottee/s fails to pay the stipulated amount on the stipulated date, he will have to pay the interest Basic Rate (MCLR) + 2 % per annum for every delayed payment. Even by paying the interest the maximum delay of three months will be condoned and thereafter the right of Allottee/s to purchase the said Apartment/Flat will automatically stand canceled without any further notice for the same and the Promoter will be at liberty to sell the said Apartment/Flat to anybody. The Allottee/s will be entitled only for the refund of 75% amount paid by him up to that date to the Promoter. That besides the above consideration amount, the allottee have to pay lumpsum amount towards the common maintenance of the building (as decided by the promoter or association), before taking possession of said flat, which shall be transferred by the promoter to the association, upon its formation.

3) That the Owners / Promoter hereby undertake that the Apartment/ Flat under sale is free from all types of encumbrances and the Promoter yet not obtained any loan on the said property.

4) The Promoter Party shall give possession of the said Apartment/ Flat to the purchaser / allottee on or before 31.12.2027 by completing the construction of the said Apartment/Flat however subject to grant of

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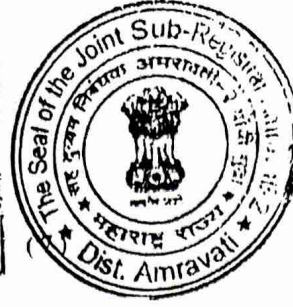
necessary electric connections or supply and also subject to the Government restrictions, strike or any notice, order, rule, notification of the Government and / or other public or competent authority or any cause beyond the control of the Promoter Party any other reasonable cause and the purchaser / allottee agree to ignore reasonable delay in getting possession due to any of the above mentioned reasons and / or for any reason beyond the control of the Promoter Party. If the Promoter Party fails or neglects to give possession of the said Apartment/Flat to the Purchaser / allottee on account of reasons beyond their control and of their agents by the aforesaid date, then the Promoter Party shall be liable on demand to refund to the Purchaser / allottee the amounts already received by it in respect of the said Apartment/Flat with interest at the same rate as may mentioned in the clause 2) herein above or Promoter and Allottee/s will decide the monthly rent till possession, for this Promoter will issue 30 days prior notice to Allottee/s about the same, if Allottee/s wants interest on remaining work pending amount then Allottee/s should reply within 30 days notice period or otherwise maximum rent Rs. 5,000/- (Rs. Five Thousand Only) Per Month (As decided at the time of agreement) per month will be adjusted in balance amount.

That, the construction of the building shall be in accordance with the approved plan of Town Planning Authority, however, the Promoter shall be entitled to make any modification in the said plan as deemed necessary, for just and proper construction of the Apartment/Flat. However if there is any change in respect of the said Apartment/Flat under sale, the Promoter shall have to obtain the written consent from the Allottee/s. Similarly, if the Promoter cause any deviation from the approved plan, the Promoter will be liable for any action or penalty that may be imposed or taken by the Town Planning Authority.

5) That the construction of the building shall be in standard quality material. However, the specifications of the material to be used for construction of the building and particularly the said Apartment/Flat under sale and amenities to be provided for the same are given in Schedule-C annexed hereinafter. But, if the Allottee/s desires to have any change, in the said specification the owner will do the same provided that, the Allottee/s will have to pay the separate extra charges for the same.

6) The Allottee/s is aware that due to the skirting and variation in plaster, the carpet area varies. The variation may be approximately 3%.

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The Allottee/s consents for the same and is aware that the consideration being lump sum will not change.

7) That the said Apartment/Flat under sale will be governed by the provisions of Maharashtra Apartment Ownership Act and all the terms and conditions mentioned in the deed of declaration dated 07.05.2025, referred above will be binding upon Allottee/s.

8) That the Allottee/s will be bound to become member of the association and he will have to pay the membership fees, after receiving completion certificate from component authority Allottee/s should take possession within 3 months time period, if Allottee/s fails to take possession it will be considered as deemed possession & he will have to pay common maintenance charges as decided by association of members/society, if lumpsum amount of maintenance is not paid.

9) That on completion of the building the Allottee/s shall be given intimation by the Promoter and within a month from the said intimation the Allottee/s will have to pay all the dues towards the price of the said Apartment/Flat and get the conveyance/sale deed executed in his favour or his nominee at his own cost and take the possession of the said Apartment/Flat.

10) That till the date of delivery of possession or execution of sale deed or completion of the construction of the Apartment/Flat under sale, whichever occurs earlier, the Promoter will pay all the taxes and charges of the State Government and that of local authority and from the said date all such charges will be paid by the Apartment/Flat Allottee/s.

11) That the Allottee/s also be liable to pay all the expenses required for the execution and registration of the conveyance deed in his favour and also share money deposits in respect of the Association.

12) DEFECT LIABILITY

- (a) Five years from the date of handing over the possession of Apartment/Flat to the Allottee/s or date of Occupancy Certificate which is earlier, the Allottee/s brings to the notice of the Promoter any structural defect in the Apartment/Flat or the building in which the Apartment/Flat are situated or any defects on account of workmanship, quality or provision of service, then, wherever possible such defects shall be rectified by the Promoter at their own cost and in case it is not possible to rectify such defects, then the Allottee/s shall be entitled to

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receive from the Promoter, compensation for such defect in the manner as provided under the Act.

- (b) Provided however, that the Allottee/s shall not carry out any alterations of the whatsoever nature in the said Apartment/ Flat of phase/ wing and in specific the structure of the said unit/ wing/ phase of the said building which shall include but not limit to columns, beams etc. or in the fittings therein, in particular it is hereby agreed that the Allottee/s shall not make any alterations in any of the fittings, pipes, water supply connections or any erection or alteration in the bathroom, toilet and kitchen, which may result in seepage of the water. If any of such works are carried out without the written consent of the Promoter, the defect liability automatically shall become void. The word defect here means only the manufacturing and workmanship defect/s caused on account of willful neglect on the part of the Promoter, and shall not mean defect/s caused by normal wear and tear and by negligent use of Apartment / Flat by the Occupants, vagaries of nature etc.
- (c) That it shall be the responsibility of the Allottee/s to maintain his unit in a proper manner and take all due care needed including but not limiting to the joints in the tiles in his Apartment/Flat are regularly filled with white cement / epoxy to prevent water seepage.
- (d) Further where the manufacturer warranty as shown by the Promoter to the Allottee/s ends before the defects liability period and such warranties are covered under the maintenance of the said unit/building/phase/ wing, and if the annual maintenance contracts are not done/renewed by the Allottee/s the Promoter shall not be responsible for any defects occurring due to the same.
- (e) That the project as a whole has been conceived, designed and constructed based on the commitments and warranties given by the vendors/ manufacturers that all equipment's, fixtures and fittings shall be maintained and covered by maintenance / warranty contracts so as it to be sustainable and in proper working condition to continue warranty in both the Apartment / Flat and the common project amenities wherever applicable.
- (f) That the Allottee/s has been made aware and that the Allottee/s expressly agrees that the regular wear and tear of the unit/ building/ phase/ wing includes minor hairline cracks on the external and internal walls excluding the RCC structure which happens due to variation in temperature of more than 20°C and which do not amount to structural defects and hence cannot be attributed to either bad workmanship or structural defect.

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(9)

- (g) It is expressly agreed that before any liability of defect is claimed by or on behalf of the Allottee/s, it shall be necessary to appoint an expert who shall be a nominated surveyor who shall survey and assess the same and shall then submit a report to state the defects in materials used, in the structure built of the unit/phase/ wing and in the workmanship executed keeping in mind the aforesaid agreed clauses of this agreement.
- (h) That, the Allottee/s after obtaining the possession of the said Apartment/Flat shall not cause any such act thereby causing any damage to the RCC structures, flooring, common walls or other items and thereby cause any damage to the building as a whole.
- (i) The allottee shall not store any inflammable or combustibles or such articles or sell and store any types of Alcohol, Beer, intoxicated drinks, combustible goods or such other objectionable articles nor run any business, prohibited by law.
- (j) The allottee shall maintain the said Apartment/Flat in good and stable condition so as not to effect construction on the said Apartment/Flat and in the case if the allottee fails to maintain the said Apartment/Flat in good condition and if there is a danger to the construction of the above said Apartment / Flat and in that event the Vendor / Promoter shall be entitled to get repaired the said Apartment/Flat at the cost of the allottee.
- (k) The three/two walls of the said Apartment/Flat shall always remain as a partition wall.
- (l) The allottee or the person claiming through him shall not be entitled to break or make hole or change the structure on any of the walls.
- (m) That the allottee shall use the common areas and facilities provided for the said Apartment/Flat only in accordance with the purpose for which they are intended, without hindrance or endorsement upon the lawful rights of the other Apartment/ Flat owners as mentioned in Deed of Declaration.

13) That all intimation required under the agreement as deemed necessary shall be sent by regd. post to the Allottee/s on the address given above and the said posting shall be deemed to be sufficient service.

14) The promoter will provide parking space along with the said unit, to the allottee, for one four wheeler (LMV) parking at Stacked floor parking area along with other unit holder. The said parking shall be on first come first park basis. No additional or separate

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charge have been applied by the promoter from the allottee / purchaser, regarding parking.

15) That, Promoter is entitled to carry on further construction on terrace of building by consuming remaining FSI of the property described in Schedule-A or purchase TDR or in case FSI of property is increased, and the allottee or person claiming through him shall have no objection for raising such further construction on terrace of the building.

16) That as per the terms and conditions mentioned in Deed of Declaration in case FSI of the property described in Schedule-A is increased or by purchasing the TDR the Promoter can raise further construction and if such further construction is allowed the percentage of undivided share in the common areas and facilities will be decreased proportionately and with this understanding Allottee/s agreed to purchase the unit under sale.

17) If any marginal open space adjacent to the said Apartment/Flat, at ground floor or adjacent terrace or terrace above any other Apartment/Flat, has/have allotted by the Promoter to the Allottee/s of any other Apartment/Flat in the building, such respective buyer and occupier of such other Apartment/Flat holder shall use the same being open space or terrace etc., and not entitled to erect any type of permanent or temporary structure thereon or cover any part of the terrace, to use any part of the terrace or parapet wall as the part of the flower bed; and if any such buyer or occupier of other Apartment/Flat holders in the building commit breach of this condition, the Promoter herein shall be entitled to remove such structure/s of any kind at the cost and risk of such respective other Apartment/Flat buyers and recover the cost of removal and damages caused to the building from such buyer. In light of this condition, the Allottee/s herein undertakes to abide above said condition and undertakes not to erect any type of structure in any premises being allotted as a exclusive right to use.

18) That if the Allottee/s desire to obtain the possession and conveyance deed of the Apartment/Flat under sale, prior to obtaining the occupancy certificate, same will be delivered to Allottee/s and conveyance deed may be executed in his favour or his nominee with the clear understanding that the Allottee/s may not get the facilities of local authority till obtaining of occupancy certificate.

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19) PROVIDED ALWAYS and it is hereby agreed that wherever such an interpretation would be requisite to give fullest possible scope and effect to any contract or covenants herein contained, the expression 'the Vendor / Promoter' and 'the Purchaser / Allottee' hereinbefore used, shall include their respective heirs, legal representatives, successors and assigns and it shall bind them.

SCHEDULE "A"

Description of Said Plot & TDR (rights)

i) "All the piece and parcel of land situated at **Mouje - Benoda**, Pragane - Nandgaon Peth, Tq. & Dist Amravati, within the limits of Municipal Corporation of city of Amravati and within the Jurisdiction of Sub- Registrar, Amravati City, out of **Field Survey No. 33-B**, admeasuring 0 H. 21 R, of which layout conversion is passed by Hon'ble Collector, Amravati, in Rev. Case No. N.A.P. 34/Benoda-130/2010-11, dated 23.05.2011, from out of this

a) Layout Plot No. 1, admeasuring 5812.56 sq.ft. (540.00 sq. mtr.)

b) Layout Plot No. 2, admeasuring 4950.00 sq.ft. (459.90 sq. mtr.)

Both the plots adjoining to each other, and amalgamated vide order passed by Hon'ble Asstt. Director, Town Planning, AMC, Amravati, vide Proposal No. 36549, Approval No. DDMCA/SA/2023/APL/01379, dated 07.08.2023, thus total **admeasuring 10762.56 sq.ft. (999.90 sq. mtrs.)** (bearing Computerised Property No. / Bhumapan & Upvibhag No. 33/B/1/2) of land, which is commonly bounded as under:-

Towards East : Gaurakshan Land,
Towards West : 15 mtr. wide Layout Road,
Towards North : Field Survey No. 33 (part), and,
Towards South : Layout Plot No. 3..."

(which is hereinabove referred to as the "land or said plot / land".)

ii) "T. D. R. (rights) admeasuring 1671.00 sq.mtr., out of total rights admeasuring 8000.00 sq. mtr. (Zone-N.A.) of TDR certificate bearing No. 188, issued by Amravati Municipal Corporation vide Folio No. AMC/ADTP/TDR/188/2023, dated 06.06.2023, for a lieu of 4000 sq. mtrs. of land from out of Field Survey No. 46/6, of Mouje - Rahatgaon, Pragane - Nandgaon Peth, Tq. & Dist. Amravati, acquired by Amravati Municipal Corporation, Amravati for 18 mtr. wide D.P. Road "

(which is hereinbefore referred to as "TDR [Rights]")

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SCHEDULE "B"

Description of the Apartment / Flat

"The residential apartment bearing Family Unit / **Flat No.104** (West North Corner), situated on First Floor, consisting of living hall, two bed rooms, kitchen, toilet, utility and balcony, having Carpet Area admeasuring 72.33 Sq. Mtr., Builtup area **admeasuring 90.13 sq.mtrs.**, from out of the under construction project / building known as "**SKY GARDEN HILLS**" standing on the land / plot described in the Schedule "A" hereinabove, alongwith 2.53% undivided share in common area and facilities, which is bounded towards East - by Passage , Lift & thereafter Flat No. 101, towards West - by Open Marginal Space & thereafter 15 mtr. wide Layout Road, towards North - by Open Marginal Space & thereafter Field Survey No. 33 (part), towards South -By Passage, staircase, open space & thereafter flat no. 103.

SCHEDULE-C

Specifications of Constructions for Apartment

COMMON FACILITIES :-

- RCC Frame work structure of the buildings with external 6" Bricks & internal 4" Bricks incl. internally Plaster with wall putty & externally sand face plaster.
- Balcanies SS with glass railing.
- Pop in Hall Ceiling
- PVC in Hall & Bedroom Balcony Ceiling

(SPECIFICATION FOR THE SAID ACCOMMODATION)

TOILETS :

- Veitrified 12 x 18 inch tile dado up to door Lintel for bathroom & for W/C. (Cost upto Rs. 30/-)
- Toilet Granite Door frame with water proof flush door. cost upto Rs. 2500/-
- Wash Basin
- Pastel colors/white sanitary ware Standard Company
- Standard quality C.P.Fitting
- Diverter with over head shower
- Concealed plumbing Astral UPVC,CPVC
- Both Toilet wall hung seat jaguar company.

KITCHEN:

- Kitchen platform with granite & modular kitchen.
- Stainless steel kitchen single bowl sink.(Cost upto Rs. 800/- to 950/-)
- Ceramic tile dado up to Ceiling 18" x 24" level above kitchen platform. (Cost of tile upto Rs. 30/-)

NOTE:

- a) The aforesaid specifications are general and subject to change as per availability of the material.
- b) Any additional specification or work will be charged extra. No rebate will be given for cancellation or omission of any item which is agreed as aforesaid.

IN WITNESS WHEREOF, THE PARTIES HERETO HAVE SIGNED AND EXECUTED THIS AGREEMENT FOR SALE OF APARTMENT ON THE DATE, MONTH & YEAR MENTIONED FIRST.

Drafted By :- **V. G. Lakhota**, Advocate

Typed By :- Pankaj T. Agrawal

Purchaser / Allottee :- Mr. Shubham Bharatrao Kinkhikar

Passport Photo	Thumb	Signature
		

Purchaser / Allottee :- Mrs. Rakhi Dinesh Bijwe

Passport Photo	Thumb	Signature
		

Vendor / Promoter :- V & M Builders and Developers through Partner Manoj Ganeshrao Deodekar

Passport Photo	Thumb	Signature
		

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