

AGREEMENT FOR SALE

THIS AGREEMENT FOR SALE ("AGREEMENT") executed on the _____ day of _____, _____,

By and Between

(1) (1) SRI ABIR GHOSH, (Having PAN-ADJPG1663R, Aadhaar No: 9634 4442 1961), son of Late Pronay Kamal Ghosh, by faith- Hindu, by occupation- Retired Person, by Nationality- Indian, and **(2) SRI ABHRA GHOSH, (Having PAN-AJUPG8378A, Aadhaar No: 8775 9232 7335)** son of Late Pronay Kamal Ghosh, by faith- Hindu, by occupation- Business, by Nationality- Indian, both are residing at 257, Kalibari 3rd Lane, P.O. & P.S. New Barrackpore, Kolkata- 700 131, District North 24 Parganas, in the State of West Bengal, hereinafter jointly called and referred to as the "**OWNERS**" (which expression shall mean and include unless excluded by or repugnant to the context their respective heirs, executors, successors, legal representatives, administrators and assigns) of the **FIRST PART**.

The owners are represented by their **Constituted Attorney** namely "**M/S. NEW MAA SARADA CONSTRUCTION, (PAN-AASFN0956A)**", a Partnership Firm having its Registered office at 33/7, Aurabindo Road, P.O. and P.S. New Barrackpore, Kolkata-700 131, District North 24 Parganas, being represented by its managing partner namely SRI GOPAL CHANDRA SAHA, (having PAN-ALFPS5104D, Aadhaar No: 2206 5550 8185), son of Late Tarak Chandra Saha, by faith-Hindu, by occupation- Business, by Nationality- indian, residing at 33, Aurabindo Road, P.O. & P.S. New Barrackpore, Kolkata-700 131, District North 24 Parganas, West Bengal, by virtue of Development Power of Attorney (after registered Development Agreement) dated 22nd day of November, 2023, which was duly registered in the office of the Additional Registrar of Assurances- II, Kolkata and recorded in Book No. I, Volume No. 1902-2023, Pages from 584707 to 584732, being No. 190216294 for the year 2023.

AND

"**M/S. NEW MAA SARADA CONSTRUCTION, (PAN-AASFN0956A)**", a Partnership Firm having its Registered office at 33/7, Aurabindo Road, P.O. and P.S. New Barrackpore, Kolkata-700 131, District North 24 Parganas, being represented by its "PARTNERS" namely **(1) SRI. TUSHAR KANTI SAHA, (Having PAN-BJVPS3634K, Aadhaar No: 9065 0803 2622),** son of Late Tarak Chandra Saha, by faith- Hindu, by occupation- Business, by Nationality- Indian, residing at 33, Aurabindo Road, P.O. & P.S. New Barrackpore, Kolkata- 700 131. District North 24 Parganas, **(2) SRI. TANAY GHOSH CHOWDHURY, (Having PAN- ARQPG5599M, Aadhaar**

No: 6073 1141 6908), son of Late Hemlal Ghosh Chowdhury, by faith Hindu, by occupation-Business, by Nationality-Indian, residing at 245, S.N. Banerjee Road, P.O. and P.S. New Barrackpore, Kolkata-700 131, and **(3) SRI GOPAL CHANDRA SAHA**, (Having PAN-ALFPS5104D, Aadhaar No: 2206 5550 8185), son of Late Tarak Chandra Saha, by faith-Hindu, by occupation- Business, by Nationality- indian, residing at 33, Aurabindo Road, P.O. & P.S. New Barrackpore, Kolkata-700 131, District North 24 Parganas, hereinafter called and referred to as the **"PROMOTERS"** (which term or expression shall unless otherwise excluded by or repugnant to the context or subject be deemed to mean and include its successors-in-interest and assigns) of the **SECOND PART**. In pursuance and in terms and condition as specified in the Registered Deed of Partnership which was registered at D.S.R. I, North 24 Parganas, recorded in Book No: IV, Volume No: 1501-2020, Pages from 6625 to 6650, being No: 00238 for the year 2020, SRI GOPAL CHANDRA SAHA, son of Late Tarak Chandra Saha, by faith-Hindu, by occupation- Business, by Nationality- Indian, residing at 33, Aurabindo Road, P.O. & P.S. New Barrackpore, Kolkata-700 131, District North 24 Parganas, Managing Partner of said Firm "M/S, NEW MAA SARADA CONSTRUCTION", having his absolute and full right to execute and register of this document.

AND

[If the Allottee is a company]

_____, (CIN no. _____) a company incorporated under the provisions of the Companies Act, [1956 or 2013, as the case may be], having its registered office at _____, (PAN _____), represented by its authorized signatory, _____, (Aadhaar no. _____) duly authorized vide board resolution dated _____, hereinafter referred to as the "Allottee" (which expression shall unless repugnant to the context or meaning thereof be deemed to mean and include its successor-in-interest, executors, administrators and permitted assignees).

[OR]

[If the Allottee is a Partnership]

_____, a partnership firm registered under the Indian Partnership Act, 1932, having its principal place of business at _____, (PAN _____), represented by its authorized partner, _____, (Aadhaar no. _____) authorized vide _____, hereinafter referred to as the "Allottee" (which expression shall unless repugnant to the context or meaning thereof be deemed to mean and include its

successors-in-interest, executors, administrators and permitted assignees, including those of the respective partners).

[OR]

[If the Allottee is an Individual]

Mr . / Ms. _____, (Aadhaar no. _____) son / daughter of _____, aged about _____, residing at _____, (PAN _____), hereinafter called the "Allottee" (which expression shall unless repugnant to the context or meaning thereof be deemed to mean and include his/her heirs, executors, administrators, successors-in-interest and permitted assignees).

[OR]

[If the Allottee is a HUF]

Mr. _____, (Aadhaar no. _____) son of _____, aged about _____ for self and as the Karta of the Hindu Joint Mitakshara Family known as _____ HUF, having its place of business / residence at _____, (PAN _____), hereinafter referred to as the "Allottee" (which expression shall unless repugnant to the context or meaning thereof be deemed to include his heirs, representatives, executors, administrators, successors-in-interest and permitted assigns as well as the members of the said HUF, their heirs, executors, administrators, successors-in-interest and permitted assignees) of the **THIRD PART.**

[please insert details of other allottee(s), in case of more than one allottee]

The Promoter and allottee shall hereinafter collectively by referred to as the "parties" and individually as a "Party".

WHEREAS:

A. The Owners herein are the joint owners of ALL THAT piece and parcel total Land, measuring about 5 (Five) Cotthas be the same a little more or less lying and situated at Mouza-Aharampur, J.L. No: 35, Re-Su No: 98, comprised in C.S. Dag No: 295, R.S. Dag No: 1919, LITR. Dag No: 1234, LR. Khatian No: 1247, under Police Station- Khardah thereafter Ghola at present New Barrackpore, A.D.S.R. Office-Barrackpore at present Sodepur, District North 24 Parganas, within the local limits of New Barrackpore Municipality, under Ward No: 2, being Holding No: 257, Kalibari 3rd Lane, (more fully and particularly mentioned, described,

explained, enumerated, provided and given in the **SCHEDULE A (PART-II)** hereunder written and/or given and hereinafter referred to as the **PREMISES**). The mode and manner by which the Owners have acquired right, title and interest in the **SCHEDULE A (PART-II)** will appear from the **SCHEDULE A (PART- I)** hereunder written and/or given.

B. The Owners and the Promoter herein have entered into a Development Agreement dated 22nd day of November, 2023, registered in the office of the Additional Registrar of Assurances-II, Kolkata and recorded in Book No. I, Volume No. 1902-2023, Pages from 584387 to 584436, being No. 190216283 for the year 2023 for the purpose of construction of multi-storied building on the said premises and according to other terms and conditions as contained therein.

C. The said land is earmarked for the purpose of building residential cum commercial project, comprising of a multistoried building and the said project shall be known as **“PRONAYBELA APARTMENT”**.

D. The promoter is fully competent to enter into this Agreement and all the legal formalities with respect to the right, title and interest of the Promoter regarding the said land on which Project is to be constructed have been completed;

E. Kolkata Municipal Corporation has granted the commencement certificate to develop the Project vide approval dated bearing no. _____.

F. The promoter has obtained the final layout plan approvals for the Project from the New Barrackpore Municipality vide **Building Plan SERIAL NO-PWD/BLDG.PLAN/NBM/25-26/159, dated 17/06/2025**. The promoter agrees and undertakes that it shall not make any changes to these layout plans except in strict compliance with section 14 of the Act and other laws as applicable;

G. The Promoter has registered the Project under the provisions of the Act with the West Bengal Real Estate Regulatory Authority at _____ no _____ ;

H. The Allottee had applied for an apartment in the Project and has been allotted Apartment No. _____ having carpet area of _____ square feet, type _____, no _____ floor in building along with garage / closed parking no. _____ admeasuring _____ square feet in the _____ [Please

insert the location of the garage / closed parking], as permissible under the applicable law and of pro rata share in the common areas ("Common Areas") as defined under clause (n) of Section 2 of the Act (hereinafter referred to as the "Apartment" more particularly described in Schedule B);

I. The Parties have gone through all the terms and conditions set out in this Agreement and understood the mutual rights and obligations detailed herein;

J. The Allottees have independently examined and verified or caused to be examined and verified, inter alia, the following and have fully satisfied themselves about the same:

- 1.1. The Title of the Promoter in respect of the Premises along with Development Agreement as well as the Development Power of Attorney (if any);
- 1.2. The Sanctioned Plans of the Buildings and further revised Sanctioned Plan if any;
- 1.3. The Carpet Area of the Said Apartment;
- 1.4. The Specifications and common Portions of the Project;
- 1.5. The respective rights interest and entitlements of the Promoter and the Allottees under this Agreement for Sale.

K. The Parties hereby confirm that they are signing this Agreement with full knowledge of all the laws, rule, regulations, notifications, etc., applicable to the Project;

L. The Parties, relying on the confirmations, representations and assurances of each other to faithfully abide by all the terms, conditions and stipulations contained in this Agreement and all applicable laws, are now willing to enter into this Agreement on the terms and conditions appearing hereinafter;

M. In accordance with the terms and conditions set out in this Agreement and as mutually agreed upon by an between the Parties, the Promoter hereby agrees to sell and the Allottee hereby agrees to purchase the Apartment as specified in paragraph I;

NOW THEREFORE, in consideration of the mutual representations, covenants, assurances, promises and agreements contained herein and other good and valuable consideration, the Parties agree as follows:

1. TERMS:

Subject to the terms and conditions as detailed in the Agreement, the Promoter agrees to sell to the Allottee and the Allottee hereby agrees to purchase, the Apartment as specified in paragraph H;

The Total Price for the Apartment based on the carpet area is Rs. _____
(Rupees _____ only ("Total Price") (Give break up and description):

Block / Building / Tower no. _____ Apartment no. _____ Type _____ Floor _____	Rate of Apartment per square feet*

*Provide breakup of the amounts such as cost of apartment, proportionate cost of common areas, preferential location charges, taxes etc.

[AND] [if/as applicable]

Garage/Closed Parking – 1	Price for 1
Garage/Closed Parking – 2	Price for 2

Explanation:

- (i) The Total Price above includes the booking amount paid by the allottee to the Promoter towards the Apartment;

- (ii) The Total Price above includes Taxes (consisting of tax paid or payable by the Promoter by way of Value Added Tax, Service Tax, GST, CGST, if any as per law, and Cess or any other similar taxes which may be levied, in connection with the construction of the Project payable by the Promoter) up to the date of handing over the possession of the Apartment;

Provided that in case there is any change / modification in the taxes, the subsequent amount payable by the allottee to the Promoter shall be increased/reduced based on such change / modification;

- (iii) The Promoter shall periodically intimate to the Allottee, the amount payable as stated in (i) above and the Allottee shall make payment within 30 (Thirty) days from the date of such written intimation. In addition, the Promoter shall provide to the Allottee the details of the taxes paid or demanded along with the acts/rules/notifications together with dates from which such taxes/levies etc. have been imposed or become effective;

- (iv) The Total Price of Apartment includes: I) pro rata share in the Common Areas; as provided in the Agreement.

The Total Price is escalation-free, save and except increases which the Allottee hereby agrees to pay, due to increase on account of development charges payable to the competent authority and/or any other increase in charges which may be levied or imposed by the competent authority from time to time. The Promoter undertakes and agrees that while raising a demand on the Allottee for increase in development charges, cost/charges imposed by the competent authorities, the Promoter shall enclosed the said notification/order/rule/regulation to that effect along with the demand letter being issued to the Allottee, which shall only be applicable on subsequent payments.

The Allottee(s) shall make the payment as per the payment plan set out in Schedule C ("Payment Plan").

It is agreed that the Promoter Shall not make any additions and alteration in the sanctioned plans, layout plans and specifications and the nature of fixtures, fittings and amenities described therein in respect of the apartment, plot or building, as the case may be, without the previous written consent of the Allottee. Provided that the Promoter may make

such minor additions or alterations as may be required by the Allottee, or such minor changes or alterations as per the provisions of the Act.

The Promoter shall confirm the final carpet area that has been allotted to the Allottee after the construction of the building is complete and the occupancy certificate is granted by the competent authority, by furnishing details of the changes, if any, in the carpet area. The total price payable for the carpet area shall be recalculated upon confirmation by the Promoter. If there is any reduction in the carpet area within the defined limit then Promoter shall refund the excess money paid by Allottee within forty-five days with annual interest at the rate specified in the Rules, from the date when such an excess amount was paid by the Allottee. If there is any increase in the carpet area allotted to Allottee, the Promoter shall demand that from the Allottee as per the next milestone of the Payment Plan. All these monetary adjustments shall be made at the same rate per square feet as agreed in clause 1.2 of this Agreement.

Subject to Clause 9.3, the Promoter agrees and acknowledges, the Allottee shall have the right to the Apartment as mentioned below:

- (i) The allottee shall have exclusive ownership of the Apartment.
- (ii) The Allottee shall also have undivided proportionate share in the Common Areas. Since the share / interest of Allottee in the Common Areas is undivided and cannot be divided or separated, the Allottee shall use the Common Areas along with other occupants, maintenance staff etc., without causing any inconvenience or hindrance to them. Further, the right of the Allottee to use the Common Areas shall always be subject to the timely payment of maintenance charges and other charges as applicable. It is clarified that the Promoter shall convey undivided proportionate title in the common areas to the association of allottees as provided in the Act;
- (iii) That the computation of the price of the Apartment includes recovery of price of land, construction of not only the Apartment but also the Common Areas, internal development charges, external development charges, taxes, cost of providing electric wiring, fire detection and firefighting equipment in the common areas etc. and includes cost for providing all other facilities as provided within the Project.

It is made clear by the Promoter and the Allottee agrees that the [Apartment] along with _____ garage/ closed parking shall be treated as a single indivisible unit for all purposes. It is agreed that the Project is an independent, self-contained Project covering the said Land and is not a part of any other project or zone and shall not form a part of and/or linked/combined with any other project in its vicinity or otherwise except for the purpose of integration of infrastructure for the benefit of the Allottee. It is clarified that Project's facilities and amenities shall be available only for use and enjoyment of the Allottees of the Project.

It is understood by the Allottee that all other areas and i.e. areas and facilities falling outside the Project, namely **"PRONAYBELA APARTMENT"** shall not form a part of the declaration to be filed with the Competent Authority in accordance with the West Bengal Apartment Ownership Act, 1972.

The Promoter agrees to pay all outgoings before transferring the physical possession of the apartment to the Allottee, which it has collected from the Allottee, for the payment of outgoings (including land cost, ground rent, municipal or other local taxes, charges for water or electricity, maintenance charges, including mortgage loan and interest on mortgages or other encumbrances and such other liabilities payable to competent authorities, banks and financial institutions, which are related to the project). If the Promoter fails to pay all or any of the outgoings collected by it from the Allottee or any liability, mortgage loan and interest thereon before transferring the apartment to the Allottees, the Promoter agrees to be liable, even after the transfer of the property, to pay such outgoings and penal charges, if any, to the authority or person to whom they are payable and be liable for the cost of any legal proceedings which may be taken therefore by such authority or person.

The Allottee has paid a sum of Rs _____, (Rupees _____ only) as booking amount being part payment towards the Total Price of the Apartment at the time of application the receipt of which the Promoter hereby acknowledges and the Allottee hereby agrees to pay the remaining price of the Apartment as prescribed in the Payment Plan as may be demanded by the Promoter within the time and in the manner specified therein:

Provided that if the allottee delays in payment towards any amount for which is payable, he/she/they shall be liable to pay interest at the rate specified in the Rules.

2. **MODE OF PAYMENT**

Subject to the terms of the Agreement and the Promoter abiding by the construction milestones, the Allottee shall make all payments, on demand by the Promoter, within the stipulated time as mentioned in the Payment Plan through A/c Payee cheque/demand draft or online payment (as applicable) in favour of '_____', payable at _____.

3. **COMPLIANCE OF LAWS RELATING TO REMITTANCES**

The Allottee, if resident outside India, shall be solely responsible for complying with the necessary formalities as laid down in Foreign Exchange Management Act, 1999, Reserve Bank of India Act and Rules and Regulations made thereunder or any statutory amendment(s) modification(s) made hereof and all other applicable laws, including that of remittance of Payment acquisition/sale/transfer of immovable properties in India etc. and provide the Promoter with such permission, approvals which would enable the Promoter to fulfill its obligations under the Agreement. Any refund, transfer of security, if provided in terms of the Agreement shall be made in accordance with the provisions of Foreign Exchange Management Act, 1999 or statutory enactments or amendments thereof and the Rules and Regulations of the Reserve Bank of India or any other applicable law. The Allottee understands and agrees that in the event of any failure on his/her part to comply with the applicable guidelines issued by the Reserve bank of India, he/she shall be liable for any action under the Foreign Exchange Management Act, 1999 or other laws as applicable, as amended from time to time.

The Promoter accepts no responsibility in this regard. The Allottee shall keep the Promoter fully indemnified and harmless in this regard. Whenever there is any change in the residential status of the Allottee subsequent to the signing of this Agreement, it shall be the sole responsibility of the Allottees to intimate the same in writing to the Promoter immediately and comply with necessary formalities if any under the applicable laws. The Promoter shall not be responsible towards any third party making payment/remittances on behalf of any Allottee and such third party shall not have any right in the application/allotment of the said apartment applied for herein in way and the Promoter shall be issuing the payment receipts in favour of the Allottee only.

4. **ADJUSTMENT / APPROPRIATION OF PAYMENTS**

The Allottee authorizes the Promoter to adjust/appropriate all payments made by him/her /them under any head(s) of dues against lawful outstanding, if any, in his/her/their name as the Promoter may in its sole discretion deem fit and the Allottee

undertakes not to object/demand/direct the Promoter to adjust his payments in any manner.

5. **TIME IS ESSENCE**

Time is of essence for the Promoter as well as the Allottee. The Promoter shall abide by the time schedule for completing the project and handing over the [Apartment] to the Allottee after making application for completion certificate and the common areas to the association of the allottees after receiving the occupancy certificate or the completion certificate or both, as the case may be. Similarly, the Allottee shall make timely payments of the installment and other dues payable by him/her and meeting the other obligations under the Agreement subject to the simultaneous completion of construction by the Promoter as provided in Schedule C ("Payment Plan").

6. **CONSTRUCTION OF THE PROJECT / APARTMENT**

The Allottee has seen the specifications of the [Apartment] and accepted the Payment Plan, floor plans, layout plans, sanction plans [annexed along with the Agreement] which has been approved by the competent authority, as represented by the Promoter. The Promoter Shall develop the Project in accordance with the said layout plans, sanction plans, floor plans and specifications. Subject to the terms in the Agreement, the Promoter undertakes to strictly abide by such plans approved by the competent Authorities and shall also strictly abide by the bye-laws, FAR and density norms and provisions prescribed by the Kolkata Municipal Corporation and shall not have an option to make any variation / alteration / modification in such plans, other than in the manner provided under the Act, and breach of this term by the Promoter shall constitute a material breach of the Agreement.

7. **POSSESSION OF THE APARTMENT**

Schedule for possession of the said [Apartment]: The Promoter agrees and understands that timely delivery of possession of the Apartment is the essence of the Agreement. The Promoter, based on the approved plans and specifications, assures to hand over possession of the Apartment within ____ months, from the date sanction of building plan, with an additional period of ___ months, unless there is delay or failure due to war, flood, drought, fire, strike, agitations, bandhs, cyclone, earthquake or any other calamity caused by nature affecting the regular development of the real estate project ("Force Majeure"). If, however, the completion of the Project is delayed due to the Force Majeure conditions then the Allottee agrees that the Promoter shall be entitled to the extension of time of delivery of possession of the Apartment, provided that such

Force Majeure conditions are not of a nature which make it impossible for the contract to be implemented. The Allottee agrees and confirms that, in the event it becomes impossible for the Promoter to implement the project due to Force Majeure Conditions, then this allotment shall stand terminated and the Promoter shall refund to the Allottee the entire amount received by the Promoter from the allotment within 45 days from that date. After refund of the money paid by the Allottee, Allottee agrees that he/she shall not have any rights, claims etc. against the Promoter and that the Promoter shall be released and discharged from all its obligations and liabilities under this Agreement.

Procedure for taking possession - The Promoter, upon obtaining of the occupancy certificate to the competent authority shall offer in writing the possession of the Apartment, to the Allottee in terms of this agreement to be taken within 3 (Three) month from the date of issue of such notice and the Promoter shall give possession of the Apartment to the Allottee. The Promoter agrees and undertakes to indemnify the Allottee in case of failure of fulfillment of any of the provisions, formalities, documentation on part of the Promoter. The Allottee agree(s) to pay the maintenance charges as determined by the Promoter / association of Allottees, as the case may be. The Promoter on its behalf shall offer the possession to the Allottee in writing within ____ days of receiving the occupancy certificate of the Project.

Failure of allottee to take Possession of [Apartment] : Upon receiving a written intimation from the Promoter as per clause 7.2, the Allottee shall take possession of the Apartment from the Promoter by executing necessary indemnities, undertakings and such other documentation as prescribed in this Agreement, and the Promoter shall give possession of the Apartment to the allottee. In case the Allottee fails to take possession within the time provided in clause 7.2, such Allottee shall continue to be liable to pay maintenance charges as applicable.

Possession by the Allottee – After obtaining the occupancy certificate and handing over physical possession of the Apartment to the Allottees, it shall be the responsibility of the Promoter to hand over the duplicate copy of necessary documents and plans, including common areas, to the association of the Allottees or the competent authority, as the case may be, as per the local laws.

Cancellation by Allottee - The Allottee shall have the right to cancel / withdraw his allotment in the Project as provided in the Act:

Provided that where the allottee proposes to cancel / withdraw from the project without any fault of the Developer's, the Developer's herein is entitled to forfeit the booking amount paid for the allotment. The balance amount of money paid by the allottee shall be returned by the Developer's to the allottee within 45 days of such cancellation.

Compensation - The Developer's shall compensate the Allottee in case of any loss caused to him/her/them due to defective title of the land, on which the project is being developed or has been developed, in the manner as provided under the Act and the claim for compensation under this section shall not be barred by limitation provided under any law for the time being in force.

Except for occurrence of a Force Majeure event, if the Developer's fails to complete or is unable to give possession of the Apartment (i) in accordance with the terms of this Agreement, duly completed by the date specified herein; or (ii) due to discontinuance of their business as a developer on account of suspension or revocation of the registration under the Act; or for any other reason; the Developer's shall be liable, on demand to the allottees, in case the Allottee wishes to withdraw from the Project, without prejudice to any other remedy available, to return the total amount received by them in respect of the Apartment, without any interest within 45 days in the manner as provided under the Act. Provided that where if the Allottee does not intend to withdraw from the Project, the Developer's shall pay the Allottee the interest at the rate specified in the Rules for every month of delay, till handing over the possession of the Apartment.

8. **REPRESENTATIONS AND WARRANTIES OF THE PROMOTER**

The Promoter hereby represents and warrants to the Allottee as follows:

- (i) The Promoter has absolute, clear and marketable title with respect to the said Land; the requisite rights to carry out development upon the said Land and absolute, actual, physical and legal possession of the said Land for the Project;
- (ii) The Promoter has lawful rights and requisite approvals from the competent Authorities to carry out development of the Project;
- (iii) There are no encumbrances upon the said Land or the Project;
[in case there are any encumbrances on the land provided details of such encumbrances including any rights, title, interest and name of party in or over such land]
- (iv) There are no litigations pending before any Court of law with respect to the said Land, Project or the Apartment;

- (v) All approvals, licenses and permits issued by the competent authorities with respect to the Project, said Land and Apartment are valid and subsisting and have been obtained by following due process of law. Further, the Promoter has been and shall, at all times, remain to be in compliance with all applicable laws in relation to the Project, said Land, Building and Apartment and common areas;
- (vi) The Promoter has the right to enter into this Agreement and has not committed or omitted to perform any act or thing, whereby the right, title and interest of the Allottee created herein, may prejudicially be affected;
- (vii) The Promoter has not entered into any agreement for sale and/or development agreement or any other agreement / arrangement with any person or party with respect to the said Land, including the Project and the said [Apartment/Plot] which will, in any manner, affect the rights of allottee under this Agreement;
- (viii) The Promoter confirms that the Promoter is not restricted in any manner whatsoever from selling the said Apartment to the Allottee in the manner contemplated in this agreement;
- (ix) At the time of execution of the conveyance deed the Promoter shall handover lawful, vacant, peaceful, physical possession of the Apartment to the Allottee and the common areas to the Association of the Allottees;
- (x) The Schedule Property is not the subject matter of any HUF and that no part thereof is owned by any minor and / or no minor has any right, title and claim over the Schedule Property;
- (xi) The Promoter has duly paid and shall continue to pay and discharge all governmental dues, rates, charges and taxes and other monies, levies, impositions, premiums, damages and / or penalties and other outgoings, whatsoever, payable with respect to the said project to the competent Authorities;
- (xii) No notice from the Government or any other local body or authority or any legislative enactment, government ordinance, order, notification (including any notice for acquisition or requisition of the said property) has been received by or served upon the Promoter in respect of the said Land and / or the Project;
- (xiii) That the property is not Waqf property.

9. **EVENTS OF DEFAULTS AND CONSEQUENCES**

Subject to the Force Majeure clause, the Promoter shall be considered under a condition of Default, in the following events;

- (i) If the Promoter fails to provide ready to move in possession of the Apartment/unit to the Allottee within the time period specified. For the purpose of this clause, 'ready to move in possession' shall mean that the apartment shall be in a habitable condition which is complete in all respect;
- (ii) Discontinuance of the Promoter's business as a promoter on account of suspension or revocation of his registration under the provisions of the Act or the rules or regulations made thereunder.

In case of Default by Promoter under the conditions listed above, allottee is entitled to the following;

- (i) Stop making further payments to Promoter as demanded by the Promoter. If the Allottee stops making payments, the Promoter shall correct the situation by completing the construction milestones and only thereafter the Allottee be required to make the next payment without any penal interest; or
- (ii) The Allottee shall have the option of terminating the Agreement in which case the Promoter shall be liable to refund the entire money paid by the Allottee after deducting the tax which was already paid to the government under any head whatsoever towards the purchase of the apartment within forty-five days of receiving the termination notice;
Provided that where an Allottee does not intend to withdraw from the project or terminate the Agreement he can do so.

The Allottee shall be considered under a condition of Default, on the occurrence of the following events:

- (i) In case the Allottee fails to make payments for ___ consecutive demands made by the Promoter as per the Payment Plan annexed hereto, despite having been issued notice in the regard the allottee shall be liable to pay interest to the Promoter on the unpaid amount at the rate specified in the Rules.
- (ii) In case of Default by Allottee under the condition listed above continues for a period beyond ___ consecutive months after notice from the Promoter in this regard, the Promoter shall cancel the allotment of the Apartment in favour of the Allottee and refund the amount money paid to him by the allottee by deducting the booking amount and the interest liabilities and tax which was already paid to the government and this Agreement shall thereupon stand terminated.

10. **CONVEYANCE OF THE SAID APARTMENT**

The Promoter, on receipt of complete amount of the Price of the Apartment / unit under the Agreement from the Allottee, shall execute a conveyance deed and convey the title of the Apartment together with proportionate indivisible share in the Common Areas within 3 (three) months from the date of applying for the occupancy certificate. However, in case the Allottee fails to deposit the Stamp duty, registration charges and all other incidental and legal expenses etc. so demanded within the period mentioned in the demand letter, the Allottee authorizes the Promoter to withhold registration of the conveyance deed in his/her/their favour till full and final settlement of all dues and stamp duty and registration charges to the Promoter is made by the Allottee. The allottee shall be solely responsible and liable for compliance of the provisions of the Indian Stamp Act, 1899 including any actions taken or deficiencies/penalties imposed by the competent authority (ies).

11. **MAINTENANCE OF THE SAID BUILDING / APARTMENT / PROJECT**

The Promoter shall be responsible to provide and maintain essential services in the Project till the taking over of the maintenance of the project by the association of the allottees. The cost of such maintenance has been included in the Total Price of the Apartment, and shall be paid separately at the time of giving possession. The maintenance Charges will be Rs. _____/- (_____) per sqft. Of Super built-up area of the Apartment, and can be increased by the promoter/Association of Allottee, When formed at the time of or after giving possession of the said Apartment. Non-payment or late payment of maintenance charges by the allottee will attract penalty by the promoter/Association of Allottees when formed.

12. **DEFECT LIABILITY**

It is agreed that in case any structural defect or any other defect in workmanship, quality or provision of services or any other obligations of the Promoter as per the agreement for sale relating to such development is brought to the notice of the Promoter within a period of 5(five) years by the Allottee from the date of handing over possession, it shall be the duty of the Promoter to rectify such defects without further charge, within 30 (thirty) days, and in the event of Promoter's failure to rectify such defects within such time, the aggrieved Allottees shall be entitled to receive appropriate compensation in the manner as provided under the Act.

13. **RIGHT OF ALLOTTEE TO USE COMMON AREAS AND FACILITIES SUBJECT TO PAYMENT OF TOTAL MAINTENANCE CHARGES**

The Allottee hereby agrees to purchase the Apartment on the specific understanding that his/ her right to the use of Common Areas shall be subject to timely payment of total maintenance charges, as determined and thereafter billed by the maintenance agency appointed or the association of allottee (or the maintenance agency appointed by it) and performance by the Allottee of all his/her obligations in respect of the terms and conditions specified by the maintenance agency or the association of allottees from time to time.

14. **RIGHT TO ENTER THE APARTMENT FOR REPAIRS**

The Promoter / maintenance agency / association of allottees shall have rights of unrestricted access of all Common Areas for providing necessary maintenance services and the Allottee agrees to permit the association of allottees and/or maintenance agency to enter into the Apartment or any part thereof, after due notice and during the normal working hours, unless the circumstances warrant otherwise, with a view to set right any defect.

15. **USAGE**

Use of Basement and Service Areas :The service areas, if any, as located within the Project **"PRONAYBELA APARTMENT"** shall be earmarked for purposes of electric sub-station, transformer, underground water tanks, pump rooms, maintenance and service rooms and equipment's etc. and other permitted to uses as per sanctioned plans. The Allottee shall not be permitted to use the services areas in any manner whatsoever, other than for use by the association of allottees formed by the Allottees for rendering maintenance services.

16. **GENERAL COMPLIANCE WITH RESPECT TO THE APARTMENT :** Subject to Clause 12 above, the Allottee shall, after taking possession, be solely responsible to maintain the Apartment at his/her own cost, in good repair and condition and shall not do or suffer to be done anything in or to the Building, or the Apartment, or the staircases, lifts, common passages, corridors, circulation areas, atrium or the compound which may be in violation of any laws or rules of any authority or changes or alter or make additions to the Apartment and keep the Apartment, its walls and partitions, sewers, drains, pipe and appurtenances thereto or belonging thereto, in good and tenantable repair and maintain the same in a fit and proper condition and ensure that the support,

shelter etc. of the Building is not in any way damaged or jeopardized. The Allottee further undertakes, assures and guarantees that he/she would not put any sign-board / name-plate, neon light, window grills, publicity material or advertisement material etc. on the face / faced of the Building or anywhere on the exterior of the Project, buildings therein or Common Areas. The Allottees shall also not change the colour scheme of the outer walls or painting of the exterior side or the windows or carry out any change in the exterior elevation or design. Further the Allottee shall not store and hazardous or combustible goods in the Apartment or place any heavy material in the common passages or staircase of the Building. The Allottee shall plan and distribute its electrical load in conformity with the electrical systems installed by the Promoter and thereafter the association of allottees and / or maintenance agency appointed by association of allottees. The Allottees shall be responsible for any loss or damages arising out of breach of any or the aforesaid conditions.

17. **COMPLIANCE OF LAWS, NOTIFICATIONS ETC. BY ALLOTTEE**

The Allottee is entering into this Agreement for the allotment of Apartment with the full knowledge of all laws, rules, regulations, notifications applicable to the Project in general and this project in particular. That the Allottee hereby undertakes that he/she shall comply with and carry out, from time to time after he/she has taken over for occupation and use the said Apartment, all the requirements, requisitions, demands and repairs which are required by any competent Authority in respect of the Apartment / at his / her own cost.

18. **ADDITIONAL CONSTRUCTIONS**

The promoter undertakes that it has no right to make additions or to put up additional structural anywhere in the project after the building plan has been approved by the competent authority (ies) except for as provided in the Act.

19. **PROMOTER SHALL NOT MORTGAGE OR CREATE CHARGE**

After the Promoter executes this agreement he shall not mortgage or create a charge on the [Apartment / Plot / Building] and if any such mortgage or charge is made or created then notwithstanding anything contained in any other law for the time being in force, such mortgage or charge shall not affect the right and interest of the Allottee who has taken or agreed to take such [Apartment/Plot/Building].

20. **APARTMENT OWNERSHIP ACT**

The Promoter has assured the Allottees that the project in its entirety is in accordance with the provisions of the West Bengal Apartment Ownership Act, 1972. The Promoter showing compliance of various laws/regulations as applicable in the State of West Bengal.

21. **BINDING EFFECT**

Forwarding this Agreement to the Allottee by the Promoter does not create a binding obligation on the part of the Promoter or the Allottee until, firstly, the Allottee signs and delivers this Agreement with all the schedules along with the payments due as stipulated in the Payment Plan within 30 (thirty) days from the date of receipt by the Allottee and secondly, appears for registration of the same before the concerned Sub-Registrar as and when intimated by the Promoter. If the Allottee(s) fails to execute and deliver to the Promoter this Agreement within 30 (Thirty) days for the date of its receipt by the Allottee and/or appear before the Registrar/Sub-Registrar/registrar of Assurance for its registration as and when intimated by the Promoter, then the Promoter shall serve a notice to the Allottee for rectifying the default, which if not rectified within 30 (thirty) days from the date of its receipt by the Allottee, application of the Allottee shall be treated as cancelled and all sums deposited by the Allottee in connection therewith including the booking amount shall be returned to the Allottee without any interest or compensation whatsoever.

22. **ENTIRE AGREEMENT**

This Agreement, along with its schedules, constitutes the entire Agreement between the Parties with respect to the subject matter hereof and supersedes any and all understandings, any other agreements, allotment letter, correspondences, arrangements whether written or oral, if any, between the Parties in regard to the said apartment, as the case may be.

23. **RIGHT TO AMEND**

This Agreement may only be amended through written consent of the Parties.

24. **PROVISIONS OF THIS AGREEMENT APPLICABLE ON ALLOTTEE / SUBSEQUENT ALLOTTEES**

It is clearly understood and so agreed by and between the Parties hereto that all the provisions contained herein and the obligations arising hereunder in respect of the Project shall equally be applicable to and enforceable against any subsequent Allottees

of the Apartment, in case of a transfer, as the said obligations go along with the Apartment for all intents and purpose.

25. **WAIVER NOT A LIMITATION TO ENFORCE**

The Promoter may, at its sole option and discretion, without prejudice to its rights as set out in the Agreement, waive the breach by the Allottee in not making payments as per the Payment Plan including waiving the payment of interest for delayed payment. It is made clear and so agreed by the Allottee that exercise of discretion by the Promoter in the case of one Allottee shall not be construed to be a precedent and / or binding on the Promoter to exercise such discretion in the case of other Allottees.

26. **SEVERABILITY**

If any provision of this Agreement shall be determined to be void or unenforceable under the Act or the Rules and Regulations made thereunder or under other applicable laws, such provisions of the Agreement shall be deemed amended or deleted in so far as reasonable inconsistent with the purpose of this Agreement and to the extent necessary to conform to Act or the Rules and Regulations made thereunder or the applicable law, as the case may be, and the remaining provisions of this Agreement shall remain valid and enforceable as applicable at the time of execution of this Agreement.

27. **METHOD OF CALCULATION OF PROPORTIONATE SHARE WHEREVER REFERRED TO IN THE AGREEMENT**

Wherever in this Agreement it is stipulated that the Allottee has to make any payment, in common with other Allottee (s) in Project, the same shall be the proportion which the carpet area of the [Apartment/Plot] bears to the total carpet area of all the [Apartment/Plot] in the Project.

28. **FURTHER ASSURANCES**

Both Parties agree that they shall execute, acknowledge and deliver to the other such instruments and take such other actions, in additions to the instruments and actions specifically provided for herein, as may be reasonably required in order to effectuate the provisions of this Agreement or of any transaction contemplated herein or to confirm or perfect any right to be created or transferred hereunder or pursuant to any such transaction.

29. **PLACE OF EXECUTION**

The execution of this Agreement shall be complete only upon its execution by the Promoter through its authorized signatory at the Promoter’s Office, or at some other place, which may be mutually agreed between the Promoter and the Allottee, in _____, after the Agreement is duly executed by the Allottee and the Promoter or simultaneously with the execution the said Agreement shall be registered at the office of the Sub-Registrar. Hence this Agreement shall be deemed to have been executed at _____, District- _____.

30. **NOTICES**

That all notices to be served on the Allottee and the Promoter as contemplated by this Agreement shall be deemed to have been duly served if sent to the Allottee or the Promoter by Registered Post at their respective addresses specified below:

_____ Name of Allottee

_____ (Allottee Address)

M/s _____ Promoter Name

_____ (Promoter Address)

It shall be the duty of the Allottee and the Promoter to inform each other of any change in address subsequent to the execution of this Agreement in the above address by Registered Post failing which all communications and letters posted at the above address shall be deemed to have been received by the Promoter or the Allottee, as the case may be.

31. **JOINT ALLOTTEES**

That in case there are Joint Allottees all communications shall be sent by the Promoter to the Allottee whose name appears first and at the address given by him/her which shall for all intents and purposes to consider as properly served on all the Allottees.

32. **GOVERNING LAW**

That the rights and obligations of the parties under or arising out of this Agreement shall be construed and enforced in accordance with the laws of India for the time being in force.

33. **DISPUTE RESOLUTION**

All or any disputes arising out or touching upon or in relation to the terms and conditions of this Agreement, including the interpretation and validity of the terms thereof and the respective rights and obligations of the Parties, shall be settled amicable by mutual discussion, failing which the same shall be settled through the Adjudicating Officer appointed under the Act at _____, District- _____.

IN WITNESS WHEREOF parties hereinabove named have set their respective hands and signed this Agreement for Sale at _____, District- _____ in the presence of attesting witness, signing as such on the day first above written.

SIGNED AND DELIVERED BY THE WITHIN NAMED

Allottees:

(1) Signature _____ (2) Signature _____

Name- _____ Name- _____

Address- _____ Address- _____

SIGNED AND DELIVERED BY THE WITHIN NAMED SIGNATURE OF THE OWNER.

(1) Signature _____

Name-

Address-

SIGNED AND DELIVERED BY THE WITHIN NAMED

Promoter: _____

Address: _____

Signature _____

At _____, on _____ in the presence of:

WITNESSES:

(1) Signature _____ (2)Signature _____
 Name _____ Name _____
 Address _____ Address _____

SCHEDULE A

PART - I

WHEREAS the Government of West Bengal (hereinafter referred to as "The Government") acquired by making a Notification being No: 708 L.Dev. dated 18th January, 1951 which was published at page 247, Part-1 of the Calcutta Gazette dated 1st February, 1951, under section 4 of the West Bengal Land Development and Planning Act, 1948 by making a Declaration being No: 16362-L. Dev, dated 30th August, 1957 under section 6 of the aforesaid Act which was published at page 3528 of the Calcutta Gazette, Part-1, dated 30 August, 1957, C.S. Plot Nos. as set out in Schedule- "A" hereinafter, in Mouzas Masunda, J.L. No: 34, and Mouza-Aharampur, J.L. No: 35, under P.S. Khardah then Ghola now New Barrackpore, District 24 Parganas (now North 24 Parganas) measuring more or less 87.785 acres for public purpose viz. for the settlement of immigrants who had migrated into the State of West Bengal on account of circumstances beyond their control and for the establishment of a model colony for creation of better living conditions.

AND WHEREAS possession of the said land with tanks and other watery areas was duly taken under the provision of the said Act, by the Government and title of the said lands, thereupon, vested in the State of West Bengal free from all encumbrances In terms of Section B(1)(a) of the said Act.

AND WHEREAS the Government, thereafter, empowered the New Barrackpur Co-operative Homes Ltd. under Sub-Section (2) of Section 10 of the West Bengal Land Development and Planning Act, 1948 to execute at its own cost, a Development Scheme of the aforesaid lands and to dispose of the said lands comprised herein as per terms and conditions embodied in the said Agreement.

AND WHEREAS the New Barrackpur Co-operative Haines Ltd. completed the said development work in accordance with the layout plan and the terms and conditions of the said Agreement, inter-alia, by way of executing the development scheme in the said 87.785 acres of land and allotting the plots of land as shown in the development Plan of the said Scheme amongst the members of the Society who were all refugees from the then Eastern Pakistan (rnow in Bangladesh), after setting apart 28.40 acres of land out of the land common to scheme Nos I and III, of the said Development Plan to be used for common purpose of Schemes No: I and III.

AND WHEREAS the Government approved the total cost of the scheme as well as the price of individual plots at which the New Barrackpur Co-operative Homes Ltd, proposed and agreed to

allot the plots to respective allottees under their Memo No: 878-L. Dev. dated 18.01.1958 of the Land and Land Revenue Department, Land Development Branch, Government of West Bengal.

AND WHEREAS the allottee namely Pranay Kamal Ghosh being admitted into membership of the New Barrackpur Co-operative Homes Ltd, was allotted a plot of land measuring an area 5 Cottahs more or less in C.S. Dag No: 295, R.S. Dag No: 1919, J.L. No: 35, Scheme No: 1. Khatian No: 1247, Mouza- Aharampur, under the Development Scheme by the New Barrackpur Co-operative Homes Ltd. and the allottee was in possession of the said plot since 25.05.1966.

AND WHEREAS the allottee/predecessor in interest of the Allottee paid a total consideration and/or price of Rs. 710.00 (Rupees Seven Hundred Ten) only for the said plot.

AND WHEREAS the New Barrackpur Co-operative Homes Ltd. in terms of the said Agreement paid a total amount of Rs. 92,788.71 only to the Government on account of compensation in respect of the acquisition of the said land under the aforesaid Act and all costs, charges and expenses of the proceedings in connection with such acquisition, as per demands made by the Government from time to time.

AND WHEREAS the New Barrackpore Co-operative Homes Ltd. thereafter, requested the State of West Bengal to execute a proper Deed of Conveyance in favour of the Society for the purpose of vesting the said lands in the Society in accordance with the said Agreement.

AND WHEREAS in pursuance of the said agreement, the Governor of the State of West Bengal granted, transferred conveyed and assigned unto the Society/the New Barrackpur Co-operative Homes Ltd. by an indenture dated 1st February, 1996 which was registered with the District Registrar, North 24 Parganas, Barasat on the 8th February, 1995 being Deed No: 968 of 1996 of the said Registration Office, all the pieces and parcels of land measuring a total area of 87.785 acres in Mouza-Masunda, J.L. No: 34, Mouza-Aharampur, J.L. No: 35, both under P.S. Khardah thereafter Ghola now New Barrackpore, District North 24 Parganas, contained in C.S. Plot numbers as described in Schedule- "A" hereunder and to hold unto the Society absolutely, free of revenue and free from encumbrances the said lands but subject to the terms and conditions contained in the said indenture of Conveyance together with modification made by the Government of West Bengal Land and Land Reforms Department, Land Reforms Branch Notification No: 2705-L. Dev/5D-4/92 dated 9th April, 1997 as published in the Calcutta Gazette Part-I dated the 10th April, 1997 forming part of the said Deed.

AND WHEREAS by a Registered Deed of Conveyance dated 28th day of August, 1997 executed by New Barrackpore Co-operative Colony Society Ltd. Represented by its Chairman Sri Paresh Chandra Dhar and its Secretary Sri Pulin Behari Roy, sold, transferred and conveyed unto and in favour of said Allottee namely Pranay Kamal Ghosh, ALL THAT piece and parcel of land measuring an area 5 Cottahs more or less lying and situated at Mouza-Aharampur, J.L. No: 35, in Khatian No: 1247, C.S. Dag No: 295, R.S. Dag No: 1919, under, Police Station- Khardah thereafter Ghola at present New Barrackpore, District North 24 Parganas, and the said Deed was registered on 28.08.1997 at the office of the D.R. Barasat, recorded in Book No: I, being Deed No 7140 for the year 1997 for the consideration therein contained and duly mutated his name before the records of New Barrackpore Municipal authority being Holding No: 257, under Ward No: 2, and paying rents and taxes before the authority concerned and the said land is free from all encumbrances.

AND WHEREAS while said Pranay Kamal Ghosh had been in possession and enjoyment in his above land said Pranay Kamal Ghosh had died intestate on 15.02.2004 and his wife Bela Ghosh also died infestate on 21.01.2013 leaving behind his two sons namely Sri Abir Ghosh and Sri Abhra Ghosh and one daughter namely Keka Banerjee who inherited the property of their father Pranay Kamal Ghosh according to Hindu Succession Act, and during her peaceful enjoyment and possession said Keka Banerjee relinquished her claim over their joint property unto and in favour of her brothers namely Sri Abir Ghosh and Sri Abhra Ghosh, the present Owners herein, and the said land is free from all encumbrances.

AND WHEREAS Abir Ghosh and Abhra Ghosh, the present Land Owners herein became the joint owners in respect of ALL THAT piece and parcel of land measuring an area 5 Cotthas be the same a little more or less comprised in C.S. Dag No: 295, R.S. Dag No: 1919, L.R. Dag No: 1234, L.R. Khatian No: 1247, in Mouza- Aharampur, J.L. No: 35, Re-Su No: 98, under Police Station- Ghola at present New Barrackpore, District North 24 Parganas, morefully and particularly described in the SCHEDULE- A (Part – II) written hereunder and they mutated their names becore the records of New Barrackpore Municipal Authority and paying rents and taxes before the authority concerned and peacefully enjoying and possessing over the same without any interruption from any corners and the said land is free from all encumbrances.

SCHEDULE A
PART II
DESCRIPTION OF THE PREMISES

ALL THAT piece and parcel total Land, measuring about 5 (Five) Cotthas be the same a little more or less lying and situated at Mouza-Aharampur, J.L. No: 35, Re-Su No: 98, comprised in C.S. Dag No: 295, R.S. Dag No: 1919, LITR. Dag No: 1234, LR. Khatian No: 1247, under Police Station- Khardah thereafter Ghola at present New Barrackpore, A.D.S.R. Office-Barrackpore at present Sodepur, District North 24 Parganas, within the local limits of New Barrackpore Municipality, under Ward No: 2, being Holding No: 257, Kalibari 3rd Lane, butted and bounded as follows:-

On the North: By Kalibari 3rd Lane. (13 Feet Wide)

On the South: By Property of Prafulla Das.

On the East: By Property of Subrata Dutta.

On the West: By Land of Amal Ghosh.

SCHEDULE-B
DESCRIPTION OF THE APARTMENT AND COVERED PARKING

PART- I

ALL THAT the Apartment No. ____ with on the _____ **Floor of Block-** _____, having carpet area of _____ **square feet**, excluding of balcony area of _____ square feet

(having Super Built Up area _____ **Sq. Ft.**), more or less, flooring _____, at the Project known as **“PRONAYBELA APARTMENT”**, constructed on the premises stated in the Schedule-A(Part-II) hereinabove written TOGETHERWITH undivided, impartible proportionate share of land underneath the said Block TOGETHER WITH all other easement and common rights over common passages and common facilities and amenities attached to and available with all other flats in the building.

PART- II

ALL THAT Parking space purchased with the right to park for ____ (___) medium sized car in the _____ car parking space, admeasuring _____ (_____) **Sq. Ft** more or less Super Built Up Area, flooring _____, situate at the _____ of the building, situate in the complex namely **“PRONAYBELA APARTMENT”**.

SCHEDULE- ‘C’

PAYMENT PLAN

PART- I

“AGREED CONSIDERATION”

- (a) Consideration for the Undivided Share and for
 Construction and completion of the said Apartment Rs...../-
 No. _____ on ____ floor admeasuring _____ sq.ft.
 Approx Carpet Area. (Super Built up area _____ Sq. ft.)

AGREED CONSIDERATION **Rs...../-**

[Rupeesonly]

Goods & Service Tax as applicable extra on total value at current rates and/or as applicable at the time of payment.

Goods & Service Tax Registration Number _____

Any other Rates & Taxes as per W.B Government/ Central Government shall be payable wherever applicable.

PART – II

Payment Terms

10 % at the time of Agreement.

15% at the time of foundation work.

20% at the time of first floor roof casting.

10 % at the time of second floor roof casting.

10% at the time of third floor roof casting.

10% at the time of fourth floor roof casting.

10% at the time of brick work of flat.

10% at the time of flooring of flat.

5% at the time of Possession or Registration which is earlier.