

S.No. 16954 Date: 16-09-2019

Sold to: MAHENDAR

S/o.MALLESH

For: M/s. VISTA HOMES

K.SATISH KUMAR

LICENSED STAMP VENDOR

LIC No.16-05-059/2012, R.No.16-05-025/2018

Plot No.227, Opp.Back Gate of City Civil Court

West Marredpally, Sec'bad. Mobile: 9849355156

THIS Agreement is made and executed here at Secunderabad on this 06th day of November 2019 between

1. Mr. U.V Anjaneya Prasad, son of Mr. V R R Uppalapati, aged about 33 years and 2. Mrs. Akkineni Sandya, wife of Mr. U.V Anjaneya Prasad aged about 32 years both residing at H.no:1-12-99/314, Flat no 314, Sai Sathya Residency, Alwal, Secunderabad-500010 (hereinafter called the "Borrower" which term so far as the context admits shall mean and include his/her heirs, executors, successors, administrators and legal representatives of the First Part and.

M/s. Vista Homes, a registered Partnership firm having its office, at 5-4-187/3 & 4, 2<sup>nd</sup> Floor, Soham Mansion, M. G, Road, Secunderabad -500 003., represented by its Partners (1) Shri Bhavesh V, Mehta, S/o. Late Vasant U. Mehta, aged about 42 years, Occupation: Business, resident of Uttam Towers, D. V. Colony, Secunderabad -500 003, and M/s. Summit Housing Pvt. Ltd., represented by Authorised Signatory, Shri Soham Modi, S/o. Late Satish Modi, aged about 47 years, Occupation: Business, resident of Plot No. 280, Road No. 25, Jubliee Hills, Hyderabad, which is registered under the Indian Partnership Act, 1932, in their capacity as partners of the aforesaid firm and also in their personal capacity (hereinafter referred to "BUILDER" which expression shall, unless it be repugnant to the subject or context thereof mean and include any or each of them and survivor(s) of partner(s) from time to time and their respective heirs, legal representatives, executors, administrators and permitted assigns) of the Second Part.

FOR VISTA HOMES



తెలర్గాణ तेलंगाना TELANGANA

S.No. 16955 Date: 16-09-2019

Sold to: MAHENDAR

S/o.MALLESH

For: M/s. VISTA HOMES

020665

#### K.SATISH KUMAR

LICENSED STAMP VENDOR

LIC No.16-05-059/2012, R.No.16-05-025/2018

Plot No.227, Opp.Back Gate of City Civil Court

West Marredpally, Sec'bad. Mobile: 9849355156

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED, a company registered under the Companies Act, 1956 and having its registered office at Raman House, 169 Backbay Reclamation, Mumbai-400 020, and having its branch office at HDFC limited, Basheerbagh, Hyderabad(hereinafter called "HDFC" which term so far as the context admits, shall mean and include their successors and assigns hereinafter referred to as "HDFC" (which expression shall unless the context otherwise requires, include its successors and permitted assigns). of the Third Part.

#### WHEREAS

- As part of its business activity, builder has undertaken to develop the land more specifically mentioned in the Article 1.1 of SCHEDULE - I (hereinafter referred to as the "PROJECT");
- The Borrower has represented that the Builder is of his choice and that he has satisfied himself with regard to integrity, capability for quality construction of the Builder and the Builder's ability for timely completion and on time delivery of the Project;
- The Borrower have entered into an Agreement of Sale with the Builder whereby the builder has agreed to sell unit / flat which is more specifically mentioned in the Article 1.2 of SCHEDULE - I herein(hereinafter referred to as "the Unit");

UvAprarad Sandya. A

For VISTA HOMES



මීප්රාලක तेलंगाना TELANGANA

S.No. 16956 Date: 16-09-2019

Sold to: MAHENDAR

S/o. MALLESH

For: M/s. VISTA HOMES

K.SATISH KUMAR

LICENSED STAMP VENDOR

LIC No.16-05-059/2012, R.No.16-05-025/2018

Plot No.227, Opp.Back Gate of City Civil Court

West Marredpally, Sec'bad. Mobile: 9849355156

The Borrower has approached HDFC for a Loan (details more specifically mentioned in Article 1.3 of SCHEDULE - I) towards payment of the sale / purchase consideration of the residential flat/ unit in the Project;

The Borrower has agreed to secure with HDFC the said unit under finance as and by way of mortgage of all the rights, title, benefits that would accrue from the said residential apartment till the currency and term of the said loan to be advanced/advanced. The Builder also agrees and confirms that they shall take note of the said mortgage created by the Borrower and undertake not to create any third party rights or security interest of any sort whatsoever on the said flat without the prior written consent of HDFC hereinafter;

The borrower have represented that the final sale deed with respect to the Unit will be executed only at the time of possession, which fact is also confirmed by the builder, as such the said Agreement is the best available, initial and only title document with respect to the Unit as on date of execution of this deed.

HDFC has considered the said request with a clear understanding and an irrevocable undertaking by the Borrower that subsequent to the disbursement, if any, as requested by the Borrower, there would be no repayment default for any reason whatsoever including but not limited to any concern/issues by and between the Borrower and the Builder/Developer.

For VISITA HOMES

16. However it is further agreed between the Parties that such payment made by the Builder directly to HDFC shall not absolve the Borrower from his liability to pay the residual amount, if any, from the outstanding under the Loan.

That the Borrower agrees that it unconditionally and irrevocable subrogates its right to receive any amount payable by the Builder to the Borrower in the event of cancellation in favor of HDFC and that the act of payment by the Builder to HDFC under this clause shall amount to a valid discharge of the Builder of its obligation to pay the Borrower such cancellation amount.

Further that the parties agree that the Builder shall in no circumstances forfeit any amount over and above the amount equivalent to the Borrowers contribution towards the purchase consideration paid to the Builder. Borrower's contribution for the purposes of this clause shall mean and include the difference between the total cost of the residential apartment and the Loan amount as mentioned above.

- 17. Further, the Builder, in the in the event of default of repayment by the borrower, shall on intimation by HDFC cancel the allotment of the unit in favour of the borrower and refund all monies to HDFC directly as specified in the clause 14 of this agreement under intimation to the borrower. Although the Buyers Agreement allows forfeiture of the earnest money if any, it is agreed by and between the parties here that irrespective of what is mentioned in the Buyers agreement or other agreement at no point in time the amount funded through HDFC shall be subject to such forfeiture and builder has right to forfeit only such amount which is paid by the purchaser(s) only.
- 18. The Builder also confirms and undertakes that it shall submit to HDFC all documents for the Project as requested by HDFC and shall keep HDFC informed of the progress of the project and shall obtain a clearance from HDFC before handing over possession of the respective apartment to the borrower.
- 19. The Courts at Hyderabad alone, to the exclusion of all others Courts , shall have the jurisdiction to try and entertain any matter or dispute arising out of or in relation to this agreement.

U vA protod Sandya. A

# NOW THEREFORE IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES THAT:

- 1. The foregoing recitals as mentioned above are incorporated herein by this reference and constitute an integral part of this Agreement.
- 2. In consideration of the parties performing their part of obligations, HDFC has agreed to advance the said loan to the borrower in terms and in accordance with the Loan Agreement.
- 3. The loan advanced to the borrower by HDFC shall be subject to the borrower's repayment capacity as assessed by HDFC and shall be secured against the first and exclusive mortgage of the Unit to be acquired in the Project in favour of HDFC, including but not limited to any additional security as may be demanded by HDFC.
- 4. The Borrower irrevocably and unconditionally instructs HDFC to disburse the said loan directly to the builder herein and such disbursements made to the builder shall be deemed to have been done directly to the borrower.
- 5. That irrespective of the stage of construction of the Project and irrespective of the date of handing over the possession of the residential apartment to the Borrower by the Builder the Borrower shall be liable to pay to HDFC regularly each month the EMIs / Pre-EMIs as laid down in the Loan Agreement. The Borrower shall execute an indemnity and such other documents as may be required by HDFC in favour of HDFC in this regard.
- 6. The Borrower agrees and undertakes that he or she shall not raise any dispute or claim against HDFC on the ground that the builder committed any deficiency of service either with the progress of the construction or with the quality of the construction and it is the sole responsibility of the borrower to look after the progress and the quality of the construction of the flat and it is his responsibility to intimate from time to time about the progress of the construction to HDFC. All the parties to the agreement specifically understand that the role of HDFC is limited to advance the loan amount on behalf of the borrower as a creditor.
- 7. In case of any default and / or breach in the terms of the Loan Agreement by the borrower, HDFC shall intimate the builder for cancellation of Agreement and upon such request from HDFC, the builder agrees to refund the amounts received from HDFC as per the clause 14 of the tripartite agreement. Further the builder agrees to stand guarantee to the amounts received from the HDFC on behalf of the borrower till the deposit of the title deeds relating to the said unit validly creating an equitable mortgage in favor of HDFC.
- 8. The borrower shall forward all the Original Documents executed by and between the borrower and the builder evidencing the sale and purchase of the Unit to HDFC with immediate effect and also agree to forward any other deeds and / or documents that may be executed subsequently relating to the Unit to HDFC.

Sandya. A

FOR VISTA HOMES

- 9. The Builder and the Borrower has assured and represents that it has a clear and marketable title to the said flat / Unit and the same can be freely transferred / registered, and the same is free from any lien and / or any encumbrance and the Builder further state that they have obtained all the required approval, sanctions for developing and selling the said flat/ unit. The Borrower further confirms that he has independently verified the said legal and technical evaluation of the said flat / unit before entering into the agreement with the builder.
- 10. The Borrower shall ensure to pay to the Builder his own contribution in full i.e.,' the cost of the flat minus the loan amount being disbursed by HDFC before availing of the disbursement from HDFC.
- 11. The Borrower agrees that if any escalation of the cost to the said flat / unit, he undertakes to pay the same to the builder with intimation to HDFC.
- 12. That the Builder shall not hand over the actual and physical possession of the said flat/residential apartment to the Borrower without obtaining NOC from the HDFC, before execution and registration of the said deed.
- 13. That the original registered sale deed shall be submitted to HDFC directly by the Builder to be kept by HDFC towards security for the said loan. The Builder also agrees that it will submit the sale deed on or before 15 working days from the date of such registration.
- 14. That if the Borrower fails to pay the balance amount representing the difference between the loan sanctioned by HDFC and the actual purchase price of the unit, or in the event of death of the Borrower or in the event of cancellation / termination of the unit / Agreement for any reason whatsoever or then the entire amount advanced by HDFC will be refunded by the Builder to HDFC within 30 (Thirty) days from the date of such cancellation / termination after deducting the cancellation charges, which charges shall not exceed the borrowers contribution. The Borrower hereby subrogates all his rights for refund with respect to the said residential apartment in favor of HDFC.
- 15. Further if the Borrower commits a breach of any of the terms and conditions of this Tripartite Agreement and any other terms and condition of the loan, the Borrower hereby authorize HDFC to approach the builder for cancellation of Tripartite Agreement. Upon receipt of such intimation from HDFC, builder shall pay in the manner stipulated in clause 14 hereinabove directly to HDFC for which borrower have no objection.

Sandya. A

#### SCHEDULE - I

Article		Particulars				
1.1	Description of the Project	Vista Homes at Survey Nos. 193, 194 & 195 situated Kapra village, Keesara Mandal, Reddy District.				
1.2	a) Sale Agreement Date	06th day of December 2018				
18 T D	b) Unit/ Flat Number with Floor details	E-402 on the fourth floor				
1.3	Loan amount requested	Rs.35,00,000/-				
1.4	Loan Sanctioned	Rs.35,00,000/-				

Signed and Delivered by the within-named
Bortower.
For VISTA HOMES
Supple states of the state of t
Partner
Signed and Delivered by the within-named
Builder
By the hand of
UVAPrarad
Sandya. A

#### DESCRIPTION OF THE SCHEDULED LAND

All that portion of the land area to the extent of Ac. 5-25 Gts., in survey nos. 193 (Ac.2-21 Gts.) 194 (Ac. 1-02 Gts.) & 195 (Ac. 2-02 Gts.) of Kapra Village, Keesara Mandal, Ranga Reddy District and bounded by:

North By	Sy. No. 199	
South By	Sy. No. 199	
East By	Sy. No. 199 & 40 ft. wide approach road	
West By	Sy. No. 199	

### **DESCRIPTION OF THE SCHEDULE FLAT:**

All that portion forming a Deluxe flat bearing no. 402 on the fourth floor, in block 'E' admeasuring 1220 sft. of super built-up area (i.e., 987 sft. of built-up area + 233 sft. of common area, 852 sft of carpet area) together with proportionate undivided share of land to the extent of 74.12 sq. yds. and reserved parking space for single car in the basement admeasuring about 100 sft. in the housing project named as Vista Homes, forming part of Sy. Nos. 193, 194 and 195, situated at Kapra Village, Keesara Mandal, R.R. District and bounded as under:

North by: open to sky South by: open to sky

East by: 6'-6" wide corridor

West by: Open to sky

- 1		Delivered	by	the	within-name	d
Borrow	er.			г.	or VISTA	IOMES
POIVI	STA	HOMES	/	. 10	or Arbiv	Ome
		/			March 1	0
	1				13	Partner
Signed	and	Delivered	by	the	within-name	d
Builder	/				\	
By the l	nand o	of	. 1	. ^5	1000	
			V	VITT	MONEY	
			C	0 140	A. auf	

Signed	and	delivered	by	the	within-named
Housing	g De	evelopment	Fi	nance	Corporation
Limited	by th	e hand of			
Mr./Ms.					
Its					



මීප්රු බිलंगाना TELANGANA

S.No. 16957 Date: 16-09-2019

Sold to: MAHENDAR

S/o.MALLESH

For: M/s. VISTA HOMES

W 020667

#### K.SATISH KUMAR

LICENSED STAMP VENDOR

LIC No.16-05-059/2012, R.No.16-05-025/2018

Plot No.227, Opp.Back Gate of City Civil Court

West Marredpally, Sec'bad. Mobile: 9849355156

# INDEMINITY BOND CUM UNDERTAKING

This deed of Indemnity cum Undertaking is made at Hyderabad on this the 06<sup>th</sup> day of November 2019 by

M/s. Vista Homes, a registered Partnership firm having its office, at 5-4-187/3 & 4, 2<sup>nd</sup> Floor, Soham Mansion, M. G, Road, Secunderabad -500 003., represented by its Partners (1) Shri Bhavesh V, Mehta, S/o. Late Vasant U. Mehta, aged about 42 years, Occupation: Business, resident of Uttam Towers, D. V. Colony, Secunderabad -500 003, and M/s. Summit Housing Pvt. Ltd., represented by Authorised Signatory, Shri Soham Modi, S/o. Late Satish Modi, aged about 47 years, Occupation: Business, resident of Plot No. 280, Road No. 25, Jublice Hills, Hyderabad. Herein referred as First Party and Indeminifier

#### IN FAVOUR OF

Housing Development Finance Corporation Ltd A company incorporated under the companies act 1956 having Registered Office, Corporate office: Ramon House,169 Backbay Reclamation, H.T Parekh Marg, Churchgate, Mumbai-400 020. And one of its branches in Hyderabad, represented by its authorised signatory, herein after called as Indemnity holder.

FOR VISTA HOMES

Partner



මීප්රෆංක तेलंगाना TELANGANA

S.No. 16958 Date: 16-09-2019

Sold to: MAHENDAR

S/o.MALLESH

For: M/s.VISTA HOMES

gow

W 020668

## K.SATISH KUMAR

LICENSED STAMP VENDOR

LIC No.16-05-059/2012, R.No.16-05-025/2018

Plot No.227, Opp.Back Gate of City Civil Court

West Marredpally, Sec'bad. Mobile: 9849355156

Where as the First party are the absolute owners, possessors and in peaceful enjoyment of the land forming survey nos. 193 (Ac. 2-21 Gts.) 194 (Ac. 1-02 Gts.) & 195 (Ac. 2-02 Gts.) of Kapra Village, Keesara Mandal, Ranga Reddy District admeasuring about Ac. 5-25 Gts by virtue of various registered sale deeds and Agreement of Sale cum General Power of Attorney as given hereunder.

S.No.	Deed Doc. No.	Dated	Extent ofLand
	1426/2007	19.02.2007	Ac. 3-01 gts.
	3000/2007	21.04.2007	Ac.1-10 gts.
	4325/2007	16.06.2007	Ac.0-12 gts.
	(AGPA) 1842/09	30.07.2009	Ac.1-02 gts.

The total land admeasuring Ac. 5-25 Gts., in survey nos. 193 (Ac. 2-21 Gts.) 194 (Ac. 1-02 Gts.) & 195 (Ac. 2-02 Gts.) of Kapra Village, Keesara Mandal, Ranga Reddy District., is hereinafter referred to as the Scheduled Land and is more particularly described in Schedule Mentioned Property.

WHEREAS the Indeminifier obtained permission from GHMC in file no. 24386/11/04/2012, permit no. 17811/HO/EZ/Cir-1/2012 dated 11.12.2012 for developing the Scheduled Land into a residential complex of 403 flats consisting of basement, ground and four upper floors along with common amenities like roads, drainage, electric power connection, clubhouse, landscaped areas, etc.

FOR VISTA HOMES

Partner

Fartner

Where as Indeminifier has entered in to agreement of sale with different parties for selling of the Flats in the schedule property and during the verification the technical Appraiser has raised the concern that the property plan is valid upto 30/06/2015 and the plan is expired before completion of project.

Where as the First party/Indeminifier is aware of Plan expiry of the property and hereby under takes to take the responsibility and keep indemnify HDFC LIMITED against all such losses and damages may arise present or future due to discrepancy or any other reason in respect of the schedule mention property. First party/Indeminifier indemnifies HDFC for any issues that arise pertaining to the schedule property and will pay the EMI's regularly and Close the loan completely.

#### SCHEDULE OF LAND

All that the portion of the land area to the extent of Ac 5-25 Gts in Sy no 193(Ac 2-21 Gts) Sy no 194(Ac 1-02 Gts) & Sy no 195(Ac 2-02 Gts) of Kapra Village, Keesara Mandal, Ranga Reddy District Telangana state bounded by

**NORTH** 

Sy No 199

SOUTH

Sy no 199

:

EAST

Sy no 199 & 40 ft Wide Road

WEST

Sy no 199

#### SCHEDULE OF FLAT

All that portion forming a flat bearing no. 402 on the fourth floor, in block no. 'E' admeasuring 1220 sft. of super built-up area (i.e., 987 sft. of built-up area + 233 sft. of common area, 852 sft of carpet area) together with proportionate undivided share of land to the extent of 74.12 sq. yds. and reserved parking space for in the basement admeasuring about in the housing project named as Vista Homes, forming part of Sy. Nos. 193, 194 and 195, situated at Kapra Village, Keesara Mandal, R.R. District and bounded as under:

North by: Open to sky South by: Open to sky

East by: 6'-6"wide corridor

West by: Open to sky

In witness where of the First party has signed on the indemnity deed cum Undertaking with his own free will and consent on this day month and year above mentioned in the presence of the following witness.

#### WITNESSES

FIRST PARTY

1)

2)

Dartner