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TO WHOM SOEVER IT MAY CONCERN

'NO OBJECTION CERTIFICATE' (N.O.C.)

Ref. :

1. "The Society" has appointed M/S. Avvad Realcon L.L.P for redevelopment of Building no. 175, SuvarnaRekha Co-op Housing Society as per the terms and conditions of the Development Agreement (NO) ..... registered (DATE) .....

2. The rights and obligations of "The Society" and 'The Promoter(s)/The Developer(s)' respectively towards the proposed redevelopment project is stated in the registered Development Agreement.

3. This 'No Objection Certificate' (N.O.C.) is being issued to M/S. Avvad Realcon L.L.P for Mortgage of Property being ;

Sr. No.	Particulars	
1.	'The Development Right(s)' and/or 'The Selling Right(s)' for the proposed redevelopment project being 'Residential" only	
2.	Schedule – 1	'Proposed New Flat(s)' forming part of **Saleable Area** of 'The Promoter(s)/The Developer(s)' along with FSI related to the Saleable Area
3.	Known as	**SHUBHAM AURUM** [hereinafter referred to as 'The Said Project'].
4.	Address	Situated on all that piece / parcel of land/plot bearing Final Plot No. **320** of T. P. Scheme Ghatkopar – III, bearing Survey No. **236 – A**, C.T.S. No. **5684 (pt)**, of village Ghatkopar – Kirol at Pant Nagar, M.H.A.D.A. layout, Ghatkopar (East), 'N' Ward, Mumbai – 400 075, (hereinafter referred to as *'The Said Plot'*) ;
5.	Belonging to	SuvarnaRekha Co-operative Housing Society Limited hereinafter referred to as "The Society""

[The above referred (i) 'The Development Right(s)' (ii) the said 'Proposed New Flat(s)' forming part of the Saleable area of the 'The Promoter(s)/The Developer(s)' are hereinafter collectively referred to as 'The Said Property'].

THE SEAL OF THE SUB REGISTRAR KURLA-2 MUMBAI SUBURBAN DIST. (BANDRA)

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Hon. Chairman	Hon. Secretary	Hon. Treasurer	'The Promoter(s)/The Developer(s)'
			D.L. Shah

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4. Original 'Development Agreement' and Special Power of Attorney' (as detailed below) :

Particulars	Dated	Registration No.	Date
'Development Agreement'	...../..... /2023		
'Special Power of Attorney'	...../...../2023		

Signed & executed by & between ;

1. 'The Society'	
2. 'The Promoter(s)/ The Developer(s)'	
3. 'The Existing Member(s)'	

a. Appointing **'M/S. Avvad Realcon L.L.P.'**, a limited liability partnership firm as the only developer, having their address at 1-2, Shubham Aura, Building No. 130, Pantnagar, Mumbai 400075 hereinafter referred to as 'The Promoter(s)/The Developer(s)' for the proposed redevelopment project to be constructed on 'The Said Property'.

b. Appointing its partners as their true and lawful attorney for furtherance of the proposed redevelopment project, until its completion thereof.

[The above referred Deed(s), Document(s), Agreement(s), etc. shall be hereinafter collectively referred to as 'The said Documents'].

Madam / Sir,

1. 'The Society' has no objection to 'The Promoter(s)/The Developer(s)' availing certain Credit Facilities and/or Construction Finance(s) and/or Term Loan(s) and/or Over Draft Facilities and/or Loan against Property and/or any type Financial assistance etc. hereinafter referred to as 'The Facilities', from your Bank / Non-Banking Finance Company (NBFC) / Financial Institution etc. herein referred to as 'The Lender' to be utilized for completion of the proposed redevelopment project at such terms and conditions as it may be agreed upon between 'The Promoter(s)/The Developer(s)' and yourself being 'The Lender'.

2. 'The Society' understands that as security for payment / repayment of 'The Facilities' and all amounts relating thereto, security interest is proposed to be created *inter alia* all the rights, title and interest of 'The Promoter(s)/The Developer(s)' over the proposed redevelopment project to be constructed on 'The Said Property' / said Security under the aforesaid Document(s).

		Ashwini Bhavsar	D.L.Shah.
Hon. Chairman	**Hon. Secretary**	**Hon. Treasurer**	**'The Promoter(s)/The Developer(s)'**

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3. In light of the aforesaid, 'The Society' hereby accord(s) its 'No Objection (N.O.C.) for creation of encumbrance(s) including by way of mortgage(s), lien, hypothecation, etc. over the rights, title and interest of 'The Promoter(s)/The Developer(s)' over the following ;

a. 'The Said Property', including but not limited to 'The Development Right(s)' conferred under 'The said Documents' referred above, which are forming part of proposed redevelopment project known as **SHUBHAM AURUM** to be constructed at address stated herein in favour of 'The Lender' in respect of 'The Facilities'.

b. Share in all receivables arising out of and/or in connection with the Sale of 'Proposed New Flat(s)' forming part of the Sale component of 'The Promoter(s)/The Developer(s)' in the said Project, hereinafter referred to as 'The Receivables' in favour of 'The Lender' in respect of 'The Facilities'. Execution of all necessary documents and agreements by 'The Promoter(s)/The Developer(s)' as may be necessary to give effect to the matters mentioned hereinabove., subject to the terms of the development agreement

4. 'The Society' hereto grants, accords its 'No Objection Certificate' (N.O.C.) to 'The Lender' exercising its rights in respect of the aforesaid under 'The said Documents' in connection with 'The Facilities' only with respect to the said Property. 'The Society' undertakes to execute all necessary documents and take all such actions as may be necessary in respect of fulfilling its obligations as agreed in the Development Agreement.

5. 'The Society' confirms that it shall not issue another N.O.C to the 'The Promoter(s)/The Developer(s)' to create additional lien/ mortgage or any third-party rights in respect of 'The Said Property', without prior written consent from you being 'The Lender'.

6. 'The Society' confirms that 'The Promoter(s)/The Developer(s)' has agreed to allot 16 (Sixteen) New Flat(s) and 16 (Sixteen) Parking slots' as mentioned in the 'Development Agreement' and 'The Promoter(s)/The Developer(s)' has executed 'Individual Permanent Accommodation Agreement (IPAA)' with The Existing members of "The Society" .

7. 'The Society' also further confirms that 'The Promoter(s)/The Developer(s)' handed over Post dated Cheque(s) to 'The Existing Member(s)' for a period of 18 (Eighteen) months for securing 'Temporary Alternate Accommodation' and as on date of this 'No Objection Certificate' (N.O.C.), 'The Promoter(s)/The Developer(s)' has no outstanding amount(s) or rentals pending which 'The Promoter(s)/The Developer(s)' is required to pay to me/us and/or 'The Society' as agreed under 'The said Documents'.

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Hon. Chairman	Hon. Secretary	Hon. Treasurer	'The Promoter(s)/The Developer(s)'
			D. L. Shah

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8. The Society acknowledge(s) that in future from time to time, 'The Lender' may grant 'The Facilities' to 'The Promoter(s)/The Developer(s)' on the basis of this 'No Objection Certificate' (N.O.C.) and accordingly confirm that this 'No Objection Certificate' (N.O.C.) is irrevocable.

9. That all times 'The Promoter(s)/The Developer(s)' shall;

   a. Not mortgage 16 (Sixteen) 'Proposed New Flat(s)', 16 parking allotments/parking spaces, Society Common Areas, Terrace, Amenities allotted to 'The Existing Member(s)' of 'The Society' more particularly mentioned in the SCHEDULE – 2 herein.

   b. Not mortgage the said Land of 'The Society' being Final Plot No. 320 of T. P. Scheme Ghatkopar – III, bearing Survey No. 236 – A, C.T.S. No. 5684 (Pt), of village Ghatkopar – Kirol at Pant Nagar, M.H.A.D.A. layout, Ghatkopar (East), 'N' Ward, Mumbai – 400075.

   c. Shall be solely responsible for all repayments and settlements of "The Facilities"

THE SEAL OF THE SUB REGISTRAR KURLA-2 MUMBAI SUBURBAN DIST. BANDRA

Thanking You,
Yours Faithfully,

SCHEDULE - 1 :

3 Flats on each Floor from 1st Floor to 7th Floor and from 9th Floor to 16th Floor
and 2 Flats on the 8th Refuge Floor
Being all the 'Proposed New Flats' from 'The Promoter(s)/The Developer(s)'
saleable part/portion for sale to 'Prospective Purchaser(s)'
except for the 16 'Proposed New Flats' being allotted to
'The Existing 16 Members of The Society'.

			D. L. Shah
Hon. Chairman	Hon. Secretary	Hon. Treasurer	'The Promoter(s)/The Developer(s)'

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SCHEDULE - 2 :

List of 16 (Sixteen) 'Proposed New Flat(s)', allotted to 'The Existing 16 (Sixteen) Member(s)' of 'Bldg. No. 175' of 'Suvarna Rekha Co-op. Hsg. Society Ltd.'

Sr. No	Names of Existing Members	Existing Tenement Numbers	Existing Wing – Floor	New Flat No. – Floor No.
1	Rekha Ashok Shah Ashok Amrutlal Shah	4875	A – Ground	Flat No. 104 – 1st Floor
2	Ruchi Gandhi	4876	A – Ground	Flat No. 704 – 2nd Floor
3	Narendra Nageshrao Sawant	4877	A – First	Flat No. 504 – 5th Floor
4	Sundeepa Jaysing Sawant	4878	A – First	Flat No. 604 – 6th Floor
5	Madhu R. Gandhi	4879	A – Second	Flat No. 904 – 1st Floor
6	Lachidevi Girijashankar Mishra	4880	A – Second	Flat No. 1004 – 1st Floor
7	Mehta Neeta Bharat	4881	A – Third	Flat No. 1304 – 1st Floor
8	(i) Sanjay Umakant Salunke (ii) Shashikant U. Salunke (iii)Shruti Milind Satghare (iv) Shweta V. Salunke (v) Kamlakant Satish Salunke (vi) Pooja Siddhesh Asolkar	4882	A – Third	Flat No. 1404 – 1st Floor
9	Sunil Pandurang Naik	4883	B – Ground	Flat No. 304 – 1st Floor
10	Asha M. Bhavsar	4884	B – Ground	Flat No. 404 – 1st Floor
11	Kankuben M. Jain	4885	B – First	Flat No. 704 – 1st Floor
12	Sachin R. Raje	4886	B – First	Flat No. 804 – 1st Floor
13	Sulabha Date	4887	B – Second	Flat No. 1104 – 1st Floor
14	Sandeep Vasant Magdum	4888	B – Second	Flat No. 1204 – 1st Floor
15	Meena Rajesh Patel	4889	B – Third	Flat No. 1504 – 1st Floor
16	Chandrika Rajendra Shah Rajendra A. Shah	4890	B – Third	Flat No. 1604 – 1st Floor

Hon. Chairman	Hon. Secretary	Hon. Treasurer	'The Promoter(s)/The Developer(s)'
		Ashok M. Bhavsar	D. L. Shah

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Annexure – G

'Building No. 175', SuvarnaRekha Co-Operative Housing Society Ltd

Sr. No	Names of Existing Members	Tenement Numbers	Wing – Floor	Share Certificate S. No	Share Certificate Distinctive Nos.	Existing Carpet Area (sq. mtrs.)	Existing Built-up Area (BUA (sq. mtrs.)
1	Rekha Ashok Shah Ashok Amrutlal Shah	4875	A – Ground	15	61-65	44.59	**57.69**
2	Ruchi Gandhi	4876	A – Ground	18	76-80	44.59	**57.69**
3	Narendra Nageshrao Sawant	4877	A – First	13	51-55	44.59	**57.69**
4	Sundeepa Jaysing Sawant	4878	A – First	16	66-70	44.59	**57.69**
5	Madhu Rajnikant Gandhi	4879	A – Second	1	1-5	44.59	**57.69**
6	Lachidevi Girijashankar Mishra	4880	A – Second	8	31-35	44.59	**57.69**
7	Mehta Neeta Bharat	4881	A – Third	3	11-15	44.59	**57.69**
8	(i) Sanjay Umakant Salunke (ii) Shashikant U. Salunke (iii) Shruti Milind Satghare (iv) Shweta V. Salunke (v) Kamlakant Satish Salunke (vi) Pooja Siddhesh Asolkar	4882	A – Third	14	66-70	44.59	**57.69**
9	Sunil Pandurang Naik	4883	B – Ground	17	71-75	44.59	**57.69**
10	Asha M. Bhavsar	4884	B – Ground	9	36-40	44.59	**57.69**
11	Kankuben M. Jain	4885	B – First	6	21-25	44.59	**57.69**
12	Sachin R. Raje	4886	B – First	4	16-20	44.59	**57.69**
13	Sulabha Date	4887	B – Second	12	46-50	44.59	**57.69**
14	Sandeep Vasant Magdum	4888	B – Second	2	6-10	44.59	**57.69**
15	Meena Rajesh Patel	4889	B – Third	7	26-30	44.59	**57.69**
16	Chandrika Rajendra Shah Rajendra A. Shah	4890	B – Third	10	41-45	44.59	**57.69**
					TOTAL Existing Built-up Area (BUA) in Sq. Mtrs.		**923.04**

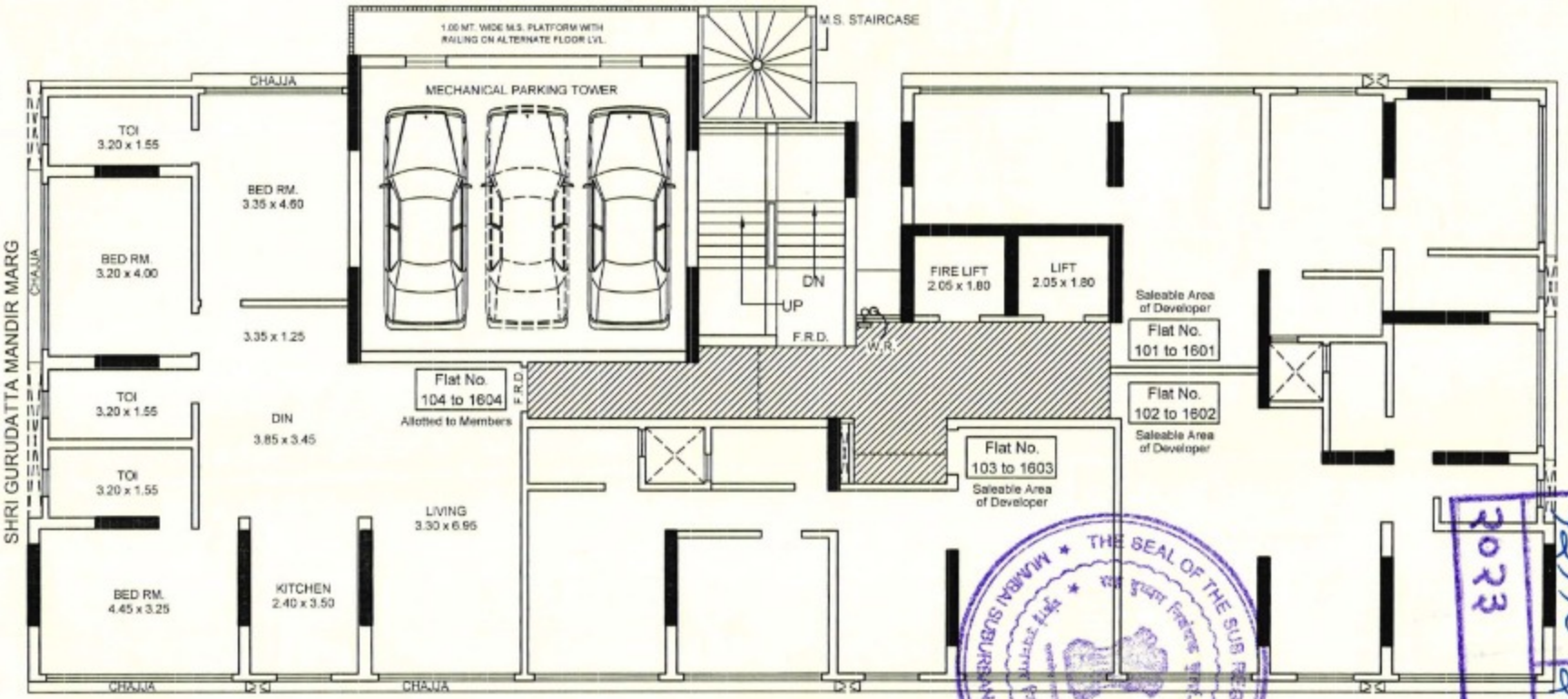
Rashah		Ashok M. Bhavsar	D. L. Shah.
Hon. Chairman	**Hon. Secretary**	**Hon. Treasurer**	**'The Promoter(s)/The Developer(s)'**

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THE SEAL OF THE SUB REGISTRAR KURLA-2
MUMBAI SUBURBAN DIST. (BANDRA)

(SOUTH)



(EAST)

(WEST)

12.20 MTR.WIDE EXISTING ROAD

(NORTH)

PROPOSED REDEVELOPMENT
PROJECT OF SUVARNA REKHA CHS.,
BLDG NO. 175, C.T.S. NO. 5684 (PT.)
PANTNAGAR, GHATKOPAR

TYPICAL FLOOR PLAN

SHUBHAM AURUM
BLDG. NO. 175

'ANNEXURE - H'

THE SEAL OF THE SUB REGISTRAR KURLA-2 MUMBAI SUBURBAN DIST. (BANDRA)

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Annexure – I

Flat Allotment to The Existing Members in the proposed Redeveloped building
Shubham Aurum

Shree Gurudatta Mandir Marg

Building No. 175, SuvarnaRekha Co-Operative Housing Society Ltd.		
Redeveloped Building	**Existing Building**	
16th floor - New Flat No.1604 Existing flat no. **4890**	Existing B – wing	
15th floor - New Flat No. 1504 Existing flat no. **4889**		**Existing flats on 3rd floor**
14th floor - New Flat No. 1404 Existing flat no. **4882**	Existing A – wing	
13th floor - New Flat No. 1304 Existing flat no. **4881**		
12th floor - New Flat No. 1204 Existing flat no. **4888**	Existing B – wing	
11th floor - New Flat No. 1104 Existing flat no. **4887**		**Existing flats on 2nd floor**
10th floor - New Flat No. 1004 Existing flat no. **4880**	Existing A – wing	
9th Floor - New Flat No. 904 Existing flat no. **4879**		
8th Floor - New Flat No. 804 Existing flat no. **4886**	Existing B – wing	
7th Floor - New Flat No. 704 Existing flat no. **4885**		**Existing flats on 1st floor**
6th Floor - New Flat No. 604 Existing flat no. **4878**	Existing A – wing	
5th Floor - New Flat No. 504 Existing flat no. **4877**		
4th floor - New Flat No. 404 Existing flat no. **4884**	Existing B – wing	
3rd floor - New Flat No. 304 Existing flat no. **4883**		**Existing flats on Ground floor**
2nd floor - New Flat No. 204 Existing flat no. **4876**	Existing A – Wing	
1st Floor - New Flat No. 104 Existing flat no. **4875**		

Hon. Chairman	Hon. Secretary	Hon. Treasurer	'The Promoter(s)/The Developer(s)'
			D. L. Shah

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Annexure - J

Construction, Structural Quality Guidelines and Amenities

1. General principles for Redevelopment to be followed by M/S. Avvad Realcon LLP:

1.1. To appoint one full time experienced on-site engineer and one on-site supervisor with strong knowledge of construction activities, finishing work and should have completed projects in time with high quality.

1.2. To appoint structural engineer with good reputation and experience along with strong expertise in compliance is vital. The structural engineer should have hands-on experience in designing and executing of such high-rise buildings.

1.3. The redevelopment should be carried out strictly as per the approved plan – in compliance with the approvals granted by the concerned competent authorities and also in adherence to the timelines and quality.

1.4. All construction specifications and material specifications shall be as per latest BIS / NBC codes or any other equivalent nationally/internationally recognized quality standards. The specifications are stated herein are minimum specifications, enhanced conformity is sought in all areas of the redevelopment project.

1.5. "The Promoter(s)/The Developer(s)" shall provide to "The Society" test certificate(s) for materials used and in the other quality aspects, when requested by "The Society". This shall be part of project documentation handover to Society – in physical / digital form.

2. Construction:

2.1 The developer shall carry out geological soil investigation for deciding the right type of foundation, founding strata & levels.

2.2 The construction work to be carried out in R.C.C. as per I.S. Codes applicable and first grade chemicals and cement to be used. The structure (Foundation, Shore Piles, retaining wall, Beams, Tie-Beams, Columns, Slabs, etc) shall be robust and no cracks to be observed for period of at least 10 years due to poor workmanship or poor quality of materials used.

2.3 The RCC structure shall be framed structure designed for earthquake resistance with all due consideration for dead load, live load, wind forces and seismic forces applicable for zone IV as per relevant IS code and national building code.

2.4 All the RCC works viz. Pile Foundation/ Open Footing, RCC Plinth beams, Floor, beams, RCC columns, Staircase, Lift well, RCC Overhead Tanks, Underground tanks, lift machine Rooms, WC & Kitchen etc. shall be as per relevant IS codes designed and certified by a certified Structural Engineer.

2.5 The structural design shall also be approved by the Architect and structural consultant.

2.6 The minimum grade of concrete for all RCC work shall be M25.

2.7 The minimum grade of reinforcing steel shall be corrosion resistance Tor TMT 415 of ISI mark. Appropriate and approved construction chemicals & concrete additives shall be used to protect the reinforcement from corrosion.

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Hon. Chairman	Hon. Secretary	Hon. Treasurer	'The Promoter(s)/The Developer(s)'
		Abdul M. Bhaksar	D. C. Shah.

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2.8 Good quality Metal 1 and Metal 2 from good quarry with standard size to be used.

2.9 The minimum grade of cement used in RCC shall be of grade 43 ordinary Portland cement for structural work.

2.10 Cement used in non-structural work shall be minimum grade 33 ordinary Portland cement.

2.11 External walls of 200mm/150 mm (7.9" / 5.9") thick brick masonry with first quality bricks with cement mortar in proportion 1:5; Internal walls shall be minimum 150mm/100 mm (5.9" / 3.94") thick brick masonry of first quality High density blocks, cement mortar in proportion 1:4 finished including RCC band / stiffener.

2.12 Appropriate wall thickness (external and internal) consideration to be applied for load-bearing and non-load bearing walls.

2.13 Only R.C.C. Ready-mix concrete from RMC plant to be used. Concrete from on-site concrete mixer shall not be used.

2.14 R.C.C Retaining wall along with shore piles for safety to be constructed, as applicable.

2.15 Proper curing of all concrete structures viz columns, beams, retaining walls, open footing, Under-ground water tank, Over-head water tank, slabs etc to be done as per relevant IS code to resist shrinkage cracks and increase durability and life of concrete.

2.16 All internal walls along with external walls to be cured robustly post erection of masonry and post plastering work separately.

2.17 Use of high density, high quality AAC blocks for construction.

2.18 The plinth level shall consider the building ground level and the adjacent ground levels. Important to ensure that the redeveloped building ground level does not become a point of water accumulation during rains.

2.19 Anti-termite /Pest Control/Leak-proof treatment to be done during pre-construction, during construction and prior possession to be done.

2.20 A well-designed garbage disposal system to be worked out. Required MCGB compliance also to be taken in account.

2.21 Similarly, well designed & operational Sewage drain(s) from the redeveloped building to the main sewage lines with easy access for maintenance to be in place prior possession.

3. External plaster + External Paint:

3.1 External plaster to be cement plaster minimum 25 mm. thick and double coat with water proofing compound. 1:4 proportion for first coat of minimum thickness 15 mm. and 1:3 proportion for second coat of minimum thick 10 mm.

3.2 For both coats of plaster with waterproofing chemicals of adequate qualities as recommended by the manufacturers shall be added to ensure warranty of water proofing.

3.3 The junction of the RCC members work should be treated by joint stitching treatment including grouting the joint. Polymer cement sand slurry shall be filled up with application of chicken mesh to avoid the development of cracks at the junctions in future.

		Usha M. Bhowsar	D. L. Shah
Hon. Chairman	Hon. Secretary	Hon. Treasurer	'The Promoter(s)/The Developer(s)'

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3.4 The sand used shall be properly washed with potable water before use.
3.5 Entire external building face to be coated with Berger weather coat or Asian Apex Ultima.

4. Internal plaster + Paint:

4.1 Interior paint to be 2 coats of washable premium paints.
4.2 Internal surfaces shall have 18 mm thick plaster with double coat in 1:4 cement Mortar with injection grouting on every 3 feet vertically and every 3 feet horizontally with proper mix of cement, water and water proofing compound.
4.3 Internal walls should be first finished with rough cement plaster which will be then finished with POP and finally wall putty.
4.4 Paint shall be applied later.

5.0 Water proofing and water proofing Guarantee:

5.1 Water proofing to terrace, toilets, underground and overhead water tanks i.e., across all water ingress/egress areas including external facades, Developer shall provide specific guarantee for water proofing for agreed DLP.
5.2 Terrace, lift machine room roof, Chajjas, bath, W.C., external Walls, sinks and all wet Areas shall be adequately waterproofed with Brick Bat Coba, China Chips (China Mosaic) on the top to prevent leakage. Proper slope to be maintained. During every stage ponding test shall be carried out to test the water proofing treatment.
5.3 Waterproofing chemicals shall be added during the execution of the treatment as recommended by the manufacturer.
5.4 For drainage of roof rainwater and **rainwater harvesting**, PVC down-take Pipes of 100 mm dia across multiple catch/drain points from the roof shall be provided to avoid water accumulation and to provide for swift drainage and into the rainwater harvesting tanks. The pipes to be appropriately protected, with mesh, to STOP solid waste garbage entry into this pipe.

6.0 Underground water tank:

6.1. Underground water tank with capacity of 2 days of water storage to be constructed.
6.2. R.C.C wall with proper foundation and water proofing to be done.
6.3. In case of emergency, arrangement to be made for easy access of water supply, from water tanker pipes directly to the underground water tank, without need for tanker entering into the society compound.
6.4. The top cover of tank to be in same level with flooring (if permitted by the authorities) so as for free movement of persons and vehicles, below the top cover a filter/mesh cover to be provided to stop solid waste entry.
6.5. Access to be provided for inspection and cleaning personnel to get inside tank for maintenance purpose.

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Hon. Chairman	Hon. Secretary	Hon. Treasurer	'The Promoter(s)/The Developer(s)'
Rashali		Ashok M. Bhavsar	D. L. Shah