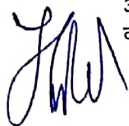


दिनांक 2/3/07

TITAL REPORT

- 1- Name and Address of the Branch : Branch Manager,
to the title report is given Union Bank of India
Branch-I.D.A.,
INDORE (M.P.)
- 2- Name of the Account and detail of : श्री विजय पंवार पिता श्री नाथूलालजी पंवार,
the Borrower नि.-250, रुकमणी नगर, एरोडूम रोड,
इन्दौर (म.प्र.)
- 3- Full Description of Property:-
3.1- Nature of Immoveable Property : भूखण्ड/मकान नं. 396, रुकमणी नगर,
ग्राम छोटा बांगडदा, तह. व जिला इन्दौर (म.
प्र.)
कुल क्षेत्रफल : 600 वर्गफीट
चर्तुःसीमा -
पू. - भूखण्ड क्र. 397
प. - कॉलोनी की सड़क
उ. - भूखण्ड क्र. 395
द. - कॉलोनी की सड़क
भूखण्ड/मकान नं. 396, रुकमणी नगर,
ग्राम छोटा बांगडदा, तह. व जिला इन्दौर (म.
प्र.)
- 3.2- (i) Survey No.
(ii) Hissa No.
(iii) Chat No.
(iv) Town Survey No.
(v) Khasra No.
(vi) Patta No.
(vii) Khata No.
(viii) Plot No.
कुल क्षेत्रफल : 600 वर्गफीट
- 3.3- Number / Identification details as : ग्राम पंचायत द्वारा स्वीकृत नक्शे की प्रति ली
per building map / plan जाना चाहिए ।
- 3.4- Extent of Property : भूखण्ड/मकान नं. 396, रुकमणी नगर,
ग्राम छोटा बांगडदा, तह. व जिला इन्दौर (म.
प्र.)
कुल क्षेत्रफल : 600 वर्गफीट
- 3.5- Name/s of the Owner/s : श्री अनिल कुमार पिता श्री रामदासजी चौहान,
नि.-200, गोविन्द कॉलोनी, इन्दौर (म.प्र.)
- 3.6- Nature of Ownership : Free Hold
- 4- Tracing of title :-
1. यह कि, विश्वास गृह निर्माण सहकारी संस्था मर्यादित, इन्दौर एक पंजीकृत संस्था है जिसका
पंजीयन क्रमांक डी.आर./आय.डी.आर./210 दिनांक 21.1.78 है । उक्त संस्था तर्फे अधिकृत श्री
राजाराम कश्यप पिता श्री मुरलीजी कश्यप, नि.-150, बाणगंगा मेनरोड, इन्दौर के स्वामित्व एवं
आधिपत्य की अचल संपत्ति भूमि ग्राम छोटा बांगडदा, तह. व जिला इन्दौर के स्वामित्व एवं
आधिपत्य की अचल संपत्ति भूमि ग्राम छोटा बांगडदा, तह. व जिला इन्दौर के पटवारी हल्का नं.
6, में खसरा नं. 365/2, 366, जिसका कुल रकबा 12.91 एकड़ है । उक्त भूमि को पंजीकृत
विक्रस लेख क्र. 1-अ/4838/86 के द्वारा दिनांक 7.11.86 को श्रीमती सुशीलाबाई पति श्री
रुपनारायण अहिर, नि.-ग्राम छोटा बांगडदा से क्रय की है ।

2. यह कि, उक्त संस्था के द्वारा अपने स्वामित्व की भूमि पर आशय परिवर्तन अनुविभागीय
अधिकारी, इन्दौर के समक्ष प्रकरण क्रमांक 200/2/88-89 दिनांक 27.5.1989 को नियमानुसार
कराया गया है तथा संस्था ने मध्यप्रदेश विनिर्दिष्ट भ्रष्ट आचरण निवारण अधिनियम 1982 की



दिनांक 2/3/07

- 2 -


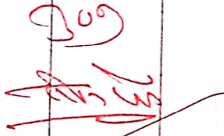
धारा 2 के अंतर्गत कॉलोनाईजर लायसेंस प्राप्त किया है एवं नियम 10 के अंतर्गत प्रकरण क्रमांक 315 दिनांक 4.2.1991 में कॉलोनी विकास की स्वीकृति प्राप्त कर रुकमणी नगर कॉलोनी विकसित की है।

3. यह कि, उक्त संस्था तर्फे अधिकृत के द्वारा अपने स्वामित्व एवं आधिपत्य की अचल संपत्ति भूखण्ड/मकान नं. 396, रुकमणी नगर, ग्राम छोट बांगड़ा, तह. व जिला इन्दौर पर स्थित है जिसका कुल क्षेत्रफल 600 वर्गफीट है को संस्था के सदस्य श्री अनिल कुमार पिता श्री रामदासजी चौहान, नि.-200, गोविन्द कॉलोनी, इन्दौर (म.प्र.) को विक्रय किया है। उक्त अचल संपत्ति का पंजीकृत विक्रय लेख क्र. 1-अ/2848 ग्रंथ 11159 दिनांक 21.02.1994 है।
4. यह कि, श्री अनिल कुमार पिता श्री रामदासजी चौहान, नि.-200, गोविन्द कॉलोनी, इन्दौर (म.प्र.) ने अपने स्वामित्व एवं आधिपत्य की अचल संपत्ति भूखण्ड/मकान नं. 396, रुकमणी नगर, ग्राम छोट बांगड़ा, तह. व जिला इन्दौर पर स्थित है जिसका कुल क्षेत्रफल 600 वर्गफीट है को विक्रय किये जाने हेतु एक विक्रय अनुबंध लेख का निष्पादन श्री विजय पंवार पिता श्री नाथूलालजी पंवार, नि.-250, रुकमणी नगर, एरोडम रोड, इन्दौर (म.प्र.) के पक्ष में किया है। उक्त अनुबंध लेख अनुसार उक्त अचल संपत्ति का पंजीयन उप पंजीयक कार्यालय, इन्दौर में नियमानुसार हो जाने उपरांत इन्हें उक्त अचल संपत्ति पर पूर्ण स्वामित्व के वैधानिक अधिकार विधिवत प्राप्त होंगे।
- 5- Title deeds / document details : अनिल पिता विक्रय 1-अ/2848
under which ownership acquired : रामदास चौहान लेख ग्रंथ 11159
दि. 21.02.94
विजय पिता विक्रय -
नाथूलालजी अनुबंध
पंवार लेख
- 6- List of encumbrances : • पंजीकृत विक्रय लेख क्र. 1-अ/2848 ग्रंथ 11159 दिनांक 21.02.1994 की असल प्रति।
• श्री विजय पंवार के पक्ष में निष्पादित पंजीकृत विक्रय लेख की असल प्रति को बैंक के पक्ष में बंधक किया जा सकता है।
- 7- View on encumbrance : उप पंजीयक कार्यालय, इन्दौर में सूची क्र. 1, इंडेक्स नं. 2 की गत 30 वर्षों की सर्व / जांच मेरे द्वारा नियमानुसार की गई है। चूंकि उक्त रेकार्ड अव्यवस्थित स्थिति में है इसलिये इस आशय से अवलोकन के दौरान उक्त संपत्ति को समस्त प्रकार के भार, बोझ, दान, गिरवी, बिक्री, डिक्री आदि से मुक्त पाया गया है।
- 8- Regulatory Issues : No
- 8.1- Views on regulatory hurdles : No
- 9- List of documents / deeds provided to the Advocate and perused by him : • पंजीकृत विक्रय लेख क्र. 1-अ/2848 ग्रंथ 11159 दिनांक 21.02.1994
• विक्रय अनुबंध लेख
- 10- List of documents found out, while examining the deeds as above and in the search in the offices of registrar / revenue authorities affection the property and examined : • पंजीकृत विक्रय लेख क्र. 1-अ/2848 ग्रंथ 11159 दिनांक 21.02.1994
- 11- List of further documents called : • श्री विजय पंवार पिता श्री नाथूलालजी

11-
Handwritten signature

37345
मुम्बई दस्तावेज वर्गारह
मुकाम

45

| दस्तावेज की तफसीलवारी व कीमत या दस्तखत की तारीख या किस्म जो मुहरबन्द लिफाफा लिया गया हो जिसके बावत फीस दाखिल हुई हो उसके ऊपर लिखी हुई इवारत | तादाद फीस (अगर हो तो) दाखल शुदा | रजिस्ट्री के ओहदेदार के छोटे दस्तखत |
|---|---|-------------------------------------|
| 2 | 3 | 4 |
|  |  | |

2 MAR 2007

उप-पंजीयक

उप-पंजीयक
इन्दौर

कार्यालय

मोबाइल : 94250-65698

514 एम.जी.रोड, सुखसागर बिल्डिंग, ऑफिस नं. 205,
जिला कोर्ट, गुरुद्वारे के पास, सिख मोहल्ला, इन्दौर (म.प्र.)

निवास

48-वी, कान्य कुब्ज नगर, एरोडूम रोड,
बी.एस.एफ.के सामने, इन्दौर (म.प्र.) ☎ 2620391

दिनांक 2/3/07

- 3 -

पंवार, नि.-250, रुकमणी नगर, एरोडूम रोड, इन्दौर (म.प्र.) के पक्ष में निष्पादित पंजीकृत विक्रय लेख की असल प्रति ।

Documents : Yes
Deposited as

Registration : Yes
Registered

14- Certificate of examination

: "This is to certify that I have examined each and every page of the documents required for giving the title clearance certificate and do not find that transaction under the documents sham and fictitious"

15- Certificate of title

: "This is to certify that the title to the property of the borrower is clear and marketable without any further act on the part of borrower"

16- List of documents to be deposited for creating the mortgage by deposit of title deeds

- श्री विजय पंवार के पक्ष में निष्पादित पंजीकृत विक्रय लेख की असल प्रति ली जाना चाहिए ।
- विक्रय अनुबंध लेख की असल प्रति ली जाना चाहिए ।
- पंजीकृत विक्रय लेख क्र. 1-अ/2848 ग्रंथ 11159 दिनांक 21.02.1994 की असल प्रति ली जाना चाहिए ।
- ग्राम पंचायत द्वारा स्वीकृत नक्शे की प्रति ली जाना चाहिए ।
- संस्था का अनापत्ति प्रमाण-पत्र लिया जाना चाहिए ।
- शपथ-पत्र लिया जाना चाहिए ।

(This is to certify that the above documents if taken would create valid mortgage by deposit of title deeds.)

17- Any other suggestion or Advise to protect the security interest of the Bank

No

Dated : _____

Place : INDORE



(YOGENDRA SING THAKUR)
ADVOCATE

- Consulting Engineer
- Chartered Engineer
- Competent Person Under Factories Act
- Govt. Approved Valuer

FORMAT 'A'

UNION BANK OF INDIA

Branch: I.D.A.

VALUATION REPORT

(IN RESPECT OF LAND/SITE AND BUILDING)

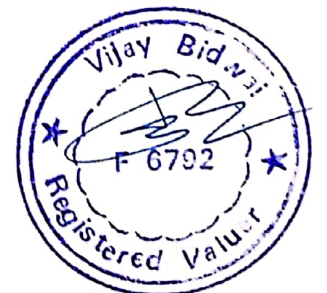
(To be filled in by the approved Valuer

Vijay Bidwai 159 C H Scheme No.74 C Indore.

(Name & Address of Valuer)

I. GENERAL

01. Purpose for which the valuation is made : Bank purpose
02. Date of inspection : 3-3-2007
Date on which the valuation is made : 8-3-2007
03. List of documents produced for perusal :
- i) Photocopy of registry
 - ii) : Sale Deed
 - iii) Photocopy of Drawing.
04. Name of the owner(s) and his/ their address(es) with Phone No. (details of share of each owner in case of joint ownership). : Shri Anil Kumar Chouhans/o Shri RamDas ji Chouhan
200, Govind Colony, Indore. (M.P.)



VIJAY BIDWAI

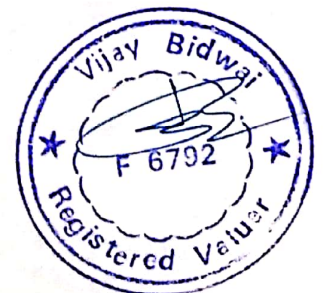
B.E. (Civil), M.I.E., M.E. (Str.)

Phone : 2555859

159-CH, Scheme No. 74-C,
INDORE 452 010

- Consulting Engineer
- Chartered Engineer
- Competent Person Under Factories Act
- Govt. Approved Valuer

- Name of the Buyer(s) and his/ their address(es) with Phone No. (details of share of each owner in case of joint ownership).
05. Brief description of the property : Shri Vijay Pawar s/o Shri NathuLal ji Pawar
250,Rukmani Nagar,Indore (M.P.)
It is a single storied Building Structure on plot 15'x40'in Rukmani Nagar, ChotaBangarda, Aerodrome Road Indore.
06. Location of the property
a) Plot No. / Survey No. 396,RukmaniNagar/365/2,366
b) Door No. 396
c) T.S. No. / Village Indore/Chota Bangarda
d) Ward / Taluka ,Indore
e) Mandal / District Indore
07. Postal address of the property : 396,Rukmini Nagar,Chota Bangarda Aerodrome Road ,Indore.
08. City / Town : Indore
Residential area Residential
Commercial area :
Industrial area :
:
09. Classification of the area
High / Middle / Poor : Middle
Urban / Semi Urban / Rural :
10. Coming under Corporation limit / : Village Panchayat.



VIJAY BIDWAI

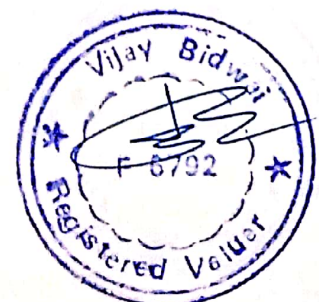
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- Village Panchayat / Municipality
11. Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area. : Town Planning Indore
12. In case it is an agricultural land, any conversion to house site plots is contemplated. : N.A.
13. Boundaries of the property
- | | |
|-------|--------------|
| North | Plot No395 |
| South | : Road |
| East | : Plot No397 |
| West | : Road |
14. Dimensions of the site
- | | a As per the Deed | b Actuals |
|-------|-------------------|-----------|
| North | 15' | 15' |
| South | : 15' | 15' |
| East | : 40' | 40' |
| West | : 40' | 40' |
15. Extent of the site : 600sft
16. Extent of the site considered for Valuation (least of 14a & 14b) : 600sft



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159-CH, Scheme No. 74-C,
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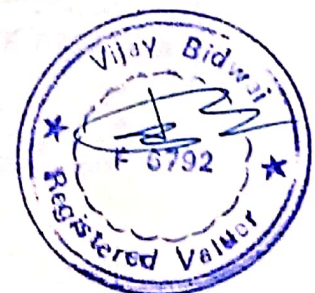
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17. Whether occupied by the owner/tenant? If occupied by tenant since how long? Rent received per month. : Owner occupied

II CHARACTERISTICS OF THE

SITE

01. Classification of Locality : Middle
02. Development of surrounding areas : Residential
03. Possibility of frequent flooding : No
04. Feasibility to the Civic amenities like School, Hospital, Bus Stop, Market etc. : 500m
05. Level of land with topographical conditions : Plain
06. Shape of land : Rectangular
07. Type of use to which it can be put : Residential
08. Any usage restriction : Residential
09. Is plot in Town Planning approved layout? : Yes
10. Corner plot or intermittent plot. : Corner
11. Road facilities : Available
12. Type of road available t present : W.B.M. road
13. Width of road Is it below 20ft. or more than 20 ft. : 20'
14. Is it at Land-locked Land? : Locked Land
15. Water Potentiality : Sufficient
16. Underground sewerage system : Not Available



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17. Power supply is available in the site : Yes

18. Advantages of the site :

1. --

2. --

20. General remarks, if any :

1. Nil

2. --

PART-A (Valuation of Land)

01. Size of plot :

North & South : 15'

East & West : 40'

02. Total extent of the plot : 600sft

03. Prevailing market rate : 400/- per sft

04. Guideline rate obtained from the :

Registrar's Office (an evidence thereof : 1200/- per m2.

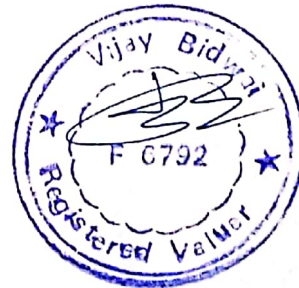
to be enclosed) As per Jila Mulyankan Samiti

Indore(page no 113).

05. Assessed / adopted rate of valuation : 400/- per sft.

06. Estimated value of Land : Rs. 2,40,000./-

PART-B (Valuation of Building)



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01. TECHNICAL DETAILS OF THE BUILDING

Type of Building (Residential / Commercial / Industrial) : Residential

Type of construction (Load bearing / RCC / Steel Framed) : R.C.C.

Year of construction

Number of floors & height of each floor including basement, if any

Plinth area floor-wise

Condition of the building : Normal

Exterior – Excellent, Good, Normal, Poor. : Normal

Interior – Excellent, Good, Normal, Poor.

SPECIFICATIONS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF

| S. No. | Description | Ground Floor | Other Floors |
|--------|----------------|--------------|--------------|
| 01. | Foundation | R.C.C. | |
| 02. | Basement | N.A. | |
| 03. | Superstructure | R.C.C.Frame | |



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04. Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc, and specify the species of timber) -2nd Class teak wood door 7'x3' winow 5'x4'
05. RCC Works R.C.C. 1:2:4 used
06. Plastering --
07. Flooring, skirting, dadoing -- Ceramic Tile & Cement Flooring
08. Special finish as marble, granite, wooden panelling, drills etc. --
09. Roofing including weather proof course yes
10. Drainage Under Ground
02. **COMPOUND WALL** :
- Height :
- Length :
- Type of Construction :
03. **ELECTRICAL INSTALLATION** : In progress
- Type of Wiring :
- Class of fittings (Superior/Ordinary/poor) :
- Number of Light Points :
- Fan Points :
- Spare plug points :



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- Govt. Approved Valuer

- Any other item Power Point : --
- 04. PLUMBING INSTALLATION** :
- a) No. of water closets and their type : 1 Indian
- b) No. of wash basin :
- c) No. of urinals : nil
- d) No. of bath tubs : nil
- e) Water meters, taps etc. : --
- f) Any other fixtures : --

DETAILS OF VALUATION

| Sl.No. | Particulars of items | Plinth Area | Roof Ht. | Age of Building | Estimated replacement rate of construction Rs. | Replacement Cost Rs. | Depreciation | Net Value after depreciation Rs. |
|--------|----------------------|-------------|----------|-----------------|--|----------------------|--------------|----------------------------------|
| 1 | Ground Floor | 600 sft | 10' | 50years | 300/-per sft | 300/- | Nil | 1,80,000/- |

PART-C (Extra Items) (Amount in Rs.)

01. Portico --



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159-CH, Scheme No. 74-C,
INDORE 452 010

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- Chartered Engineer
- Competent Person Under Factories Act
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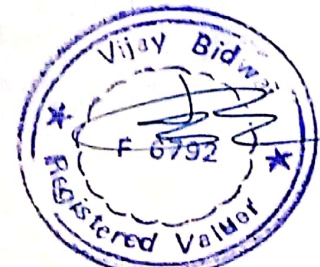
| | | |
|-----|-----------------------------------|------------------------------|
| 02. | Ornamental front door | : -- |
| 03. | Sitout/varandah with steel grills | : -- |
| 04. | Overhead water tank | : --Considered in sft rates. |
| 05. | Extra steel / collapsible gates | : -- |
| | Total | : -- |

PART-D (Amenities) (Amount in Rs.)

| | | |
|-----|---------------------------------|---------|
| 01. | Wardrobes | : -- |
| 02. | Glazed tiles | : -- |
| 03. | Extra sinks and bath tub | : -- |
| 04. | Marble / ceramic tiles flooring | : -- |
| 05. | Interior decorations | : -- |
| 06. | Architectural elevation works | : -- |
| 07. | Panelling works | : -- |
| 08. | Aluminium works | : --- |
| 09. | Aluminium hand rails | : ---- |
| 10. | False ceiling | : ----- |
| | Total | : nil |

PART-E (Miscellaneous) (Amount in Rs.)

| | | |
|-----|----------------------------|-------|
| 01. | Separate toilet room | : --- |
| 02. | Separate lumber room | : --- |
| 03. | Separate water tank / sump | : --- |
| 04. | Trees, gardening | : --- |
| | Total | : nil |



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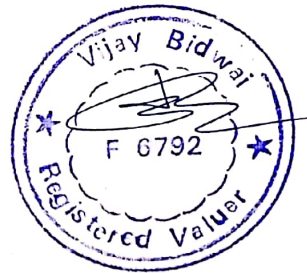
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| PART-F (Services) | | (Amount in Rs.) |
|-------------------|------------------------------|-----------------|
| 01. | Water supply arrangements | : -- |
| 02. | Drainage arrangements | : -- |
| 03. | Compound wall | : -- |
| 04. | C.B. deposits, fittings etc. | : --- |
| 05. | Pavement in open portion | : -- |
| | Total | nil |

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

| | | |
|---------------|---------------|-------------------------|
| Part A | Land | : Rs. 2,40,000/- |
| Part B | Building | : Rs. 1,80,000/- |
| Part C | Extra items | : Nil |
| Part D | Amenities | : Nil |
| Part E | Miscellaneous | : Nil |
| Part F | Services | : Nil |
| | Total | : Rs. 4,20,000/- |
| | Say | : Rs.4,20,000/- |



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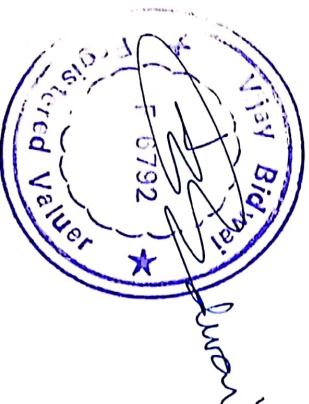
(VALUATION): Here the approved valuer should discuss in detail his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also such aspects as i) saleability ii) likely rental values in future and iii) any likely income it may generate may be discussed.

As a result of my appraisal and analysis it is my considered opinion that the present market value of the above property in the prevailing condition with aforesaid specifications is Rs. 4,20,000/- (Rs. Four Lacks Twenty Thousand only)

APPROVED VALUER

PLACE: Indore

DATE: 8-3-2007



The undersigned have inspected the property detailed in the Valuation Report dated _____ on _____. We are satisfied that the fair and reasonable value of the property is Rs. _____ (Rupees _____ only)

Branch Manger

Date



विजय कुमार आर. अग्रवाल

सनद क्र. : 392/1988

एडवोकेट

ऑफिस व निवास :

35/2, मल्हारगंज, इन्दौर - 2 (म.प्र.)

☎ : 0731-2410292

☎ : 98260-48692



Vijay Kumar R. Agrawal

Enr. No. : 392/1988

Advocate

Office & Resi :

35/2, Malharganj, INDORE-2 (M.P.)

☎ : 0731-2410292

☎ : 98260-48692

Date 23 SEP 2008

Union Bank of India
IDA Branch Indore (M.P.)

SUPPLEMENTARY TITLE & SEARCH REPORT

Reg. Search & title report in respect of property i.e. Plot No. 336, Rukmani Nagar, Village Chhota Bangada, Indore owner of Vijay S/o. Nathulal Panwar, R/o. 395, Rukmani Nagar, Indore.

This is supplementary report from 03.03.2007 to 23.09.2008 after execution and registration of sale deed in favour of present owner my finding are as under :-

By a registered sale deed no. 1A/496(K) dated 08.05.2007 Anila Kumar S/o. Ramdas Chouhan, R/o. 200, Govind Colony, Indore sold Plot No. 336, Rukmani Nagar, Village Chhota Bangada, Indore total area 600 Sq.ft. to Vijay S/o. Nathulal Panwar, R/o. 395, Rukmani Nagar, Indore. The boundaries are above flat are as under :-

| | | |
|-------|---|---------------|
| East | : | House No. 397 |
| West | : | Road |
| North | : | House No. 395 |
| South | : | Road |

Search has been carried out search on 22.09.2008 of Index II in the office of the Sub registrar Indore as mentioned and available in connection with the aforesaid property from 03.03.2007 to 23.09.2008 to find out encumbrances.

Above Property already mortgage in favour of Union Bank of India, IDA Branch, Indore. A registered document no. 1A/580 (K), dated 14.05.2007 .

Considering above in my opinion Vijay S/o. Nathulal Panwar, R/o. 395, Rukmani Nagar, Indore owner of the above Plot and the property is free from our bank encumbrances.


VIJAY KUMAR R. AGRAWAL
ADVOCATE

NO 16462

रसीद दस्तावेज वगैरह

62

मकाम मुकाम

| क्रमांक | विवरण | तादादा फॉस (अगर हो तो) दाखल शुदा | रजिस्ट्री के ओहदेदार के छोटे दस्तावेज |
|---------|---|----------------------------------|---------------------------------------|
| 1 | दस्तावेज की तफसीलवारी व कीमत या दस्तावेज की तारीख या किस्म जो मुहरबन्द लिफाफा लिया गया हो जिसके बाबत फीस दाखिल हुई हो उसके ऊपर लिखी हुई इत्यारत | | |
| 2 | SHYAM KUMAR S. B. GURAVVAL ADVOCATE श्री सर्व 03 वर्ष | 30 | |

तारीख शुरुक तीस रूपये

12 SEP 2008

उप-पंजीयक
उप-पंजीयक
इन्दौर

विजय कुमार आर. अग्रवाल

सनद क्र. : 392/1988

एडव्होकेट

ऑफिस व निवास :

35/2, मल्हारगंज, इन्दौर - 2 (म.प्र.)

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Vijay Kumar R. Agrawal

Enr. No. : 392/1988

Advocate

Office & Resi :

35/2, Malharganj, INDORE-2 (M.P.)

☎ : 0731-2410292

☎ : 98260-48692

Date 23 सितम्बर 2008
SEP

SEARCH - CERTIFICATE

I, do hereby certify that I have carried out search on 22.09.2008 of Index-II of Book No. I, as maintained and available in the Office of the Sub-Registrar, Indore, for the period from 03.03.2007 to 23.09.2008 onward for 03 years to find out the transfer by way of sale, exchange lease or otherwise on the following property. Sub-Registrar Office's Receipt No. 16462 in red ink on dated 22.09.2008 is enclosed.

PARTICULARS OF THE PROPERTY : Plot No. 336, Rukmani Nagar,
Village Chhota Bangada, Indore

I have not found any adverse entry recorded therein during the above mentioned period regarding the said property.

The Indices No. II, Book No. I, are maintained in very toned, disorderly and incomplete manner in the said office of the Sub-Registrar, Indore.

Original Money Receipt for Search issued by the Sub-Registrar office, Indore, as stated above, is enclosed herewith .

Indore,

Dated 23 सितम्बर 2008
SEP

VIJAY KUMAR R. AGRĀWAL
ADVOCATE

