

REPORT ON TITLE

Re: Development of the lands bearing various Survey numbers, Hissa numbers and admeasurements lying being and situated at Village Bhayanderpada Taluka and District Thane as described in Schedule hereto.

1. I have investigated the title of the various Land Owners/ Holders, whose names are stated in column "A" in First Schedule and Second Schedule hereunder written (hereinafter for the sake of brevity collectively referred to as "the said Landholders") with respect to their individual lands mentioned against their respective names bearing diverse Survey Numbers, Hissa Numbers and areas (hereinafter for the sake of brevity collectively referred to as "the said Land") more particularly described in Column "B", "C" & "D" of Schedule hereto which is being developed by Lodha Novel Build Farms Private Limited.
2. I have perused and verified
 - i) 7/12 Extracts (Record of Rights) and 6/12 extracts (Mutation Entries) recorded thereon and devolution of the title upon landholders in relation to their respective said land.
 - ii) Various Orders passed under relevant provisions the Urban Land (Ceiling & Regulation), Act, 1976 (hereinafter referred to as "the said Act"), with respect to land falling under purview of the said Act for carrying out development thereon on terms and conditions stated therein.
 - iii) True copies or originals registered Deeds of Conveyance, Agreement for Sale, Development Agreements, Deed of Assignment, Deed of Confirmation, Declarations and Powers of Attorneys mentioned in the Column "E" executed and registered by respective said Land Owners/ Holders with Cowtown Land Development Private Limited, Lodha Novel Build Farms Private Limited, Lodha Estate Pvt. Ltd., Mangal Prabhat Lodha, Cowtown Land Development Private Limited as Purchasers/ Developers, for their respective land, being mentioned in the Column "B", "C" & "D" of Schedule hereto.
 - iv) The said documents are registered with the concerned The Sub-Registrar of Assurance Thane.

3. I have also caused the search of record at the appropriate Sub-Registrar Office at Thane for 30 years. There is no document of title is found to have been registered in relation to the said land covered under said Serial Number which is adverse to the title of the said Landholders.

4. In the meanwhile Collector of Thane has issued following diverse Non-Agriculture Permissions for non-agricultural use on the terms and conditions stated therein:-

- (i) Order No. Revenue/K-1/T-1/NAP/SR-104/2009 dated 9th November 2009 in respect of Survey Numbers 101/2, 108/3, 108/4A, 108/4B.
- (ii) Order No. Revenue/K-1/T-1/NAP/SR-64/2009 dated 29th July, 2010 in respect of Survey Numbers 107/3, 108/6, 108/8, 107/1A2.
- (iii) Order No. Revenue/K-1/T-1/NAP/SR-27/2009 dated 27th July, 2010 in respect of Survey Number 106/1.
- (iv) Order No. Revenue/K-1/T-1/NAP/SR-137/2009 dated 4th March 2010 in respect of Survey Numbers 107/1B, 1/1, 1/2, 3/5, 3/6, 3/7, 3/8, 3/9, 3/10, 3/11, 3/12.
- (v) Order No. Revenue/K-1/T-1/NAP/SR-101/2009 dated 23rd February, 2010 in respect of Survey Numbers 105/1.

5. By various Orders passed by Competent Authority, under the provisions of Urban Land (Ceiling and Regulation) Act in respect of the surplus land, such are exempted and made available for carrying out development on terms and conditions stated therein.

6. Apart from the above, under Sanction of Development Permission/Commencement Certificate bearing No. V. P. No. S/06/0032/09 TMC/TED/0420/11 dated 23rd June 2011 and Commencement Certificate bearing No. V. P. No. S/06/0032/09 TMC/TDD/0501/11 dated 24th November 2011 granted by Thane Municipal Corporation, Thane, the development plan / lay out of land bearing S.No. 100/1, 100/9, 105/1, 105/2, 105/3A, 105/3B, 105/4, 105/5, 105/6A, 105/6B, 105/7, 106/1 to 3, 101/2, 108/3, 108/4A & 4B, 108/5 to 8, 108/9A & 9B, 108/10A & 10B, 107/1/2A, 107/1/1, 107/1/2B (Part), 107/2, 3, 5, 1/1, 1/2, 3/1, 3/3, 3/5 to 3/12 being the land mentioned in the First Schedule and Second Schedule hereunder



written, is sanctioned to construct buildings known as "Cielo", "Tierra" and "Ignis" thereon forming part of the Project "CASA UNIVIS" along with earmarking amenities such as car parking space, amenity space, internal roads and recreation grounds on the terms and conditions stated therein.

7. On going through the said revenue records, orders under the said act, Agreements and other ancillary documents as stated above, and separate Search Reports of the land owned by the respective Landholders for the period from 1977 to 2008, I found that the said Landholders became entitled to the their respective lands by inheritance and/or Purchase, as the case may be and as such are the present owners of their respective land as mentioned in the Schedule hereunder written.

8. In the case of land bearing Survey No. 3/9, 108/8, 107/3, 3/6 is a subject matter of dispute between the legal heirs of Dattu Madhav Thakur and Kashibai Dattu Thakur under Regular Civil Suit (no. 488 of 2007) before the Civil Judge, Senior Division, Thane. However, the parties to the said suit have agreed to develop the said Property with Cowtown Land Development Private Limited and executed and registered their respective agreements and powers of attorney. Hence, despite the pendency of the said suit and dispute there is no adverse effect to the entitlement for development by the said Cowtown Land Development Private Limited nor any order restraining the said Cowtown Land Development Private Limited to carry out development thereof.

9. The said landholders, mentioned in Column "A" First Schedule, have sold and conveyed their respective right, title and interest in their respective land to Cowtown Land Development Private Limited, Lodha Novel Build Farms Private Limited and Mangal Prabhat Lodha as reflected in Column "F" of the said First Schedule hereunder written under their various registered Conveyances described in Column "E". Likewise landholders mentioned in mentioned in Column "A" Second Schedule, have agreed to sell and develop their respective land to Cowtown Land Development Private Limited and Lodha Novel Build Farms Private Limited as reflected in Column "F" of the said Second Schedule hereunder written under their various registered Agreements described in Column "E".

10. The Cowtown Land Development Private Limited have acquired the land pursuant to the Agreement dated 30th October 2004 executed by Mangal Prabhat Lodha with them. Under the said Agreement Mangal Prabhat Lodha had authorized Cowtown Land Development Pvt. Limited to acquire in their name on behalf of himself and/or proposed Company to be formed by Mangal Prabhat Lodha, land situated in and around Taluka Thane from Landholders thereof, which inter alia

includes the said land in Village Bhayanderpada for being assigned to and agreed to be developed by the then Proposed Company, now being formed as Lodha Novel Build Farms Pvt. Limited, on terms and conditions stated therein.

11. The Cowtown Land Development Private Limited and Mangal Prabhat Lodha have executed their respective Declarations both dated 30th September 2008 whereby they have declared that at the instance of Lodha Novel Build Farms Private Limited (Developer/Promoter) they have acquired the land mentioned in First and Second Schedule hereunder written to be developed by said Developer/Promoter Lodha Novel Build Farms Private Limited as they think fit and proper at their sole discretion and deal with constructed area and such other premises of the proposed building.

12. It is represented that Cowtown Land Development Pvt. Limited and anr. will execute suitable transfer documents, if required in respect of the said land in favour of Lodha Novel Build Farms Pvt. Limited.

13. By Deed of Mortgage dated 10/07/2009 executed and registered under No.TNN2-07158 of 2009 on 12/08/2009 with the Office of Sub-Registrar Thane amongst Cowtown Land Development Private Limited, Lodha Novel BuildFarms Private Limited as Mortgagors of the One Part with confirmation of Mangal Prabhat Lodha as a Confirming Party in favour of Housing Development Finance Corporation Limited (HDFC) as a Mortgagee of the Other Part, the Mortgagors with the confirmation of Confirming Party have inter alia mortgaged the said land mentioned in the First and Second Schedule to Housing Development Finance Corporation Limited for credit facility of Rs.100 Crores Only on terms, conditions and covenants stated therein.

14. By Deed of Mortgage dated 07/01/2011 executed and registered under No.TNN2-00236 of 2011 on 07/01/2011 with the Office of Sub-Registrar Thane-2 amongst Cowtown Land Development Private Limited, Lodha Dwellers Private Limited, Lodha Novel BuildFarms Private Limited, Mangal Prabhat Lodha as Mortgagors of the One Part in favour of Housing Development Finance Corporation Limited (HDFC) as a Mortgagee of the Other Part, the Mortgagors have inter alia mortgaged the said land mentioned in the First and Second Schedule to Housing Development Finance Corporation Limited for credit facility of Rs.300 Crores Only on terms, conditions and covenants stated therein.

15. Subject to what is stated hereinabove and observation made in individual Report on Title, I am of the opinion that Lodha Novel Build Farms Pvt. Limited are entitled to develop the said land more particularly described in First and Second



Schedule hereunder written in accordance with sanction plans, designs and specifications.

THE FIRST SCHEDULE ABOVE REFERRED TO

ALL THAT pieces and parcels of land lying being and situate at Village Bhayanderpada, Taluka and District Thane in the Registration District and Sub-District of Thane.

Sr. No.	Name of the Land Owners (A)	Old Survey No. (B)	New Survey No. (C)	Area in Sq. Mtrs (D)	Nature of the Document, Date and Regn. No. (E)	Name of the acquirer/Developer (F)
1	Santosh Raju Shetty Jagdish Vitthal Shetty Shrinivas Sundar Shetty	201/2	106/2	1260	Deed of Conveyance dated 14/12/2009 registered under No. TNN2-12020/2009	Lodha Novel Buildfarms Private Limited
2	Hendar Mhathya Bhoir, Anubai Yadav Bhoir (Jadhav)	203/4A 203/4B	108/4A 108/4B	2320 3640	1) Development Agreement dated 15/05/2008 registered under No. TNN2-4555/2008 2) Power of Attorney dated 15/05/2008 registered under No. 898/2008	Cowtown Land Development Private Limited
	Parvati Ramdas Mhatre, Narmada Ananta Devlikar, Prabhavati Kedarnath Patil, Leela Deepak Bhalerao, Bhalchandra Hender Bhoir				1) Declaration dated 17/10/2008 registered under No. TNN2-05858/2008	Cowtown Land Development Private Limited
	Hendar Mhathya Bhoir and Others				2) Power of Attorney dated 15/05/2008 registered under No. 899/2008	Arney properties Alias Swapnil Vartak
	Hendar Mhathya Bhoir, Anubai Yadav Bhoir (Jadhav)				3) Deed of Conveyance dated 08/12/2010 registered under No. TNN2-01052/2011 dated 31/01/2011	Cowtown Land Development Private Limited

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Sr. No.	Name of the Land Owners (A)	Old Survey No. (B)	New Survey No. (C)	Area In Sq. Mtrs (D)	Nature of the Document, Date and Regn. No. (E)	Name of the acquirer/Developer (F)
3	Yusuf Kamruddin Warekar and 22 Others And Bhaskar Narayan Patil and Others Devkubai Bhaskar Patil Yash Enterprises Harishchandra Bhaskar Patil and Others And Yusuf Kamruddin Warekar and 22 Others	203/6 207/11	108/6 3/11	2550 620	1) Development Agreement dated 29/11/2006 registered under No.TNN5-7836/2006 2) Notarised Power of Attorney dated 29/11/2006 3) Power of Attorney dated 08/01/2007 registered under No.15/2007 4) Development Agreement dated 28/03/2007 registered under No.TNN5-2589/2007 5) Power of Attorney dated 03/04/2007 registered under No. 358/2007 6) Power of Attorney dated 03/04/2007 registered under No. 361/2007 7) Deed of Confirmation dated 04/04/2007 registered under No.2629/2007 8) Deed of Assignment dated 22/06/2007 registered under No.TNN1-3492/2007 9) Power of Attorney dated 22/06/2007 registered under No. 503/2007 10) Deed of Conveyance dated 08/03/2011 registered under No.TNN2-02735/2011 dated 15/03/2011	Yash Enterprises Yash Enterprises Yash Enterprises COWTOWN Land Development Private Limited COWTOWN Land Development Private Limited

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Pradip Garach
 Advocate
 High Court, Bombay

6, Roz-a-Rio Apartments,
 L. B. S. Road, Kamani,
 Kurla (West), Mumbai - 400 070
 Phone : 6500 5157

Sr. No.	Name of the Land Owners	Old Survey No.	New Survey No.	Area in Sq. Mtrs (D)	Nature of the Document, Date and Regn. No.	Name of the acquirer/Developer
	(A)	(B)	(C)	(D)	(E)	(F)
4	Bharat Rajaram Thakur, Yashoda Bara Thakur, Rishikesh Bharat Thakur, Tejas Bharat Thakur, Ratnamala Kishore Gharat, Sharmila Bharat Thakur, Kantilal Rajaram Thakur, Gulabai Kantilal Thakur, Raviraj Kantilal Thakur, Bhavesh Kantilal Thakur, Yojana Ramakant Thakur, Vijay Rajaram Thakur, Rekha Vijay Thakur, Vilas Rajaram Thakur, Mamta Vilas Thakur, Ramakant Rajaram Thakur, Gulabbai Gangaram Shinge, Latabai Shantaram Ture and Parvatibai Sandip Bhoir. Siddhivinayak Enterprises Bharat Rajaram Thakur & Others And Siddhivinayak Enterprises (Confirming Party)	20777	377	2580	1) Development Agreement dated 23/02/2007 registered under No.1545/2007 on 23/02/2007 2) Deed of Assignment dated 13/07/2007 registered under No. TNN1-03824/2007 3) Power of Attorney dated 13/07/2007 registered under No. 570/2007 4) Deed of Conveyance dated 29/04/2008 registered under No. TNN1-02533/08 5) Declaration cum-Indemnity Bond dated 24/05/2010 registered under No. TNN2-6657/2010	Siddhivinayak Enterprises Cowtown Land Development Private Limited Cowtown Land Development Private Limited

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Sr. No.	Name of the Land Owners (A)	Old Survey No. (B)	New Survey No. (C)	Area in Sq. Mtrs (D)	Nature of the Document, Date and Regn. No. (E)	Name of the acquirer/Developer (F)
6.	Ladkibai Hendar Thakur, Bhaskar Hendar Thakur, Ramakant Hendar Thakur, Hirubai Lahu Thakur, Liladhar Lahu Thakur, Ranjana Lahu Thakur, Mangesh Lahu Thakur, Nikesh Lahu Thakur, Malti Maruti Thakur, Hemant Maruti Thakur alias Hemkant, Anita Hareshwar Patil, Jaywant Maruti Thakur, Renuka Maruti Thakur, Kashbai Balaram Bhoir (Nee : Kashibai Hendar Thakur), Raksha Harishchandra Thakur, Yeshoda Jagannath Dhutkar (Nee:Yeshodabai Hendar Thakur, Roshni Dnyaneshwar Patil, Rupali Dnyaneshwar Patil, Rahul Dnyaneshwar Patil, Raj Dnyaneshwar Patil & Mr. Swapnil Vartak of Amey Group alias Amey Properties (Confirming Party) Varad Land Developers	205/2 207/5	1/2 3/5	8440 6500	1) Development Agreement dated 27/12/2004 registered under No.TNN5-00154/2005 on 06/01/2005 2) Power of Attorney dated 06/01/2005 registered under No.31/2005 3) Conveyance Deed dated 09/05/2008 registered under No.TNN1-2803/2008 on 09/05/2008 4) Deed of Confirmation dated 19/01/2009 registered under No.249/2009 5) Power of Attorney for Deed of Confirmation dated 19/01/2009 registered under No.250/2009 6) Declaration cum-Indemnity Bond dated 24/05/2010 registered under No.TNN2-6657/2010	Lodha Estate Private Limited Mangal Prabhat Lodha Lodha Novel Build Farms Private Limited

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6, Roz-a-Rio Apartments,
L. B. S. Road, Kamani,
Kurla (West), Mumbai - 400 070
Phone : 6500 5157

Sr. No.	Name of the Land Owners	Old Survey No.	New Survey No.	Area In Sq. Mtrs	Nature of the Document, Date and Regn. No.	Name of the acquirer/Developer
	(A)	(B)	(C)	(D)	(E)	(F)
7	Janabai Motiram Wadekar Dinkar Motiram Wadekar Nalini Dinkar Wadekar, Geeta Dinkar Wadekar, Ajay Dinkar Wadekar, Vijay Dinkar Wadekar, Dnyaneshwar Dinkar Wadekar, Prakash Motiram Wadekar, Shashikala Prakash Wadekar, Jyoti Prakash Wadekar, Sheetal Prakash Wadekar, Uttkarsh Prakash Wadekar, Hemalata Dinkar wadekar	201/1	106/1	5410	1) Development Agreement dated 20/10/2005 registered under No. TNN2-06540/2005 2) Power of Attorney dated 10/10/2005 registered under No.529/2005	Cowtown Land Development Private Limited
	Ameya Properties through Swapnil Vartak				3) Deed of Assignment dated 09/05/2008 registered under No.2799/08 4) Power of Attorney dated 09/05/2008 registered under No. TNN1-2800/2008	Cowtown Land Development Private Limited
	1) Rajadyaksha Mahendra Sharma, 2) Kapil Mahendra Sharma				5) Confirmation Deed dated 30/09/2008 registered under No. TNN1-03230/2008 6) Power of Attorney dated 30/05/2008 registered under No.TNN1 03231/2008	Cowtown Land Development Private Limited

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Sr. No.	Name of the Land Owners (A)	Old Survey No. (B)	New Survey No. (C)	Area in Sq. Mtrs (D)	Nature of the Document, Date and Regn. No. (E)	Name of the acquirer/Developer (F)
8	Prabhavati Jagdish Patil, Ravindra Jagdish Patil, Devendra Jagdish Patil, Bhavika Jagdish Patil, Savita Jagdish Patil	203/8	108/8	1820	1) Development Agreement dated 18/05/2006 registered under No. TNN2-03930/2006 2) Power of Attorney dated 18/05/2006 registered under No.486/2006	COWTOWN Land Development Private Limited
		204/3	107/3	1260		
		207/6	3/6	5100		
		207/9	3/9	2600		
	Bhimabai Shankar Thakur, Pundalik Shankar Thakur, Tara Pundalik Thakur, Rupesh Pundalik Thakur, Kailash Pundalik Thakur, Jagruti Ganesh Patil, Moreshwar Shankar Thakur, Gulab Moreshwar Thakur, Nita Ganesh Patil, Sujata Kumar Patil, Karuna Moreshwar Thakur, Chandani Moreshwar Thakur, Roshan Moreshwar Thakur, Savita Bhaskar Thakur, Pranali Bhaskar Thakur, Nikhil Bhaskar Thakur, Arun Shankar Thakur, Kumudini Arun Thakur, Himali Arun Thakur, Sachita Arun Thakur, Vilas Shankar Thakur, Sonali Vikas Thakur, Laxmi Gopinath Shivari, Leela Satish Patil, Anita Subhash Patil, Reshma Madhukar Thakur, Rekha Kailash Patil, Deepali Krishna Bhoir Yash Enterprises				1) Development Agreement dated 04/10/2006 registered under No.TNN5-6463/2006 2) Power of Attorney dated 04/10/2006 under Serial No.643 1) Deed of Assignment dated 22/06/2007 registered under No. TNN1-03548/2007 2) Power of Attorney dated 27/06/2007 registered under No. 517/2007	Yash Enterprises COWTOWN Land Development Private Limited

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Sr. No.	Name of the Land Owners (A)	Old Survey No. (B)	New Survey No. (C)	Area in Sq. Mtrs (D)	Nature of the Document, Date and Regn. No. (E)	Name of the acquirer/Developer (F)
	Prabhavati Jagdish Patil, Ravindra Jagdish Patil, Devendra Jagdish Patil, Bhavika Jagdish Patil, Savita Jagdish Patil And Shyam Kalu Farde (Shelar) (Confirming Party) And Kantilal Govind Bhoir, Sanjay Laxmanrao Choudhary, Ramesh Laxman Vekhande, Harish Babulal Patil Keshav Shankar Shinge and Others				1) Power of Attorney dated 05/04/2010 registered under No.270/2010 2) Joint Declaration dated 05/04/2010 registered under No. 4382/2010 3) Agreement for Sale dated 05/04/2010 registered under No.TNN2-4380/2010 1) Deed of Assignment dated 31/03/2010 (Notarised) 2) Declaration dated 06/08/2010 registered under No.TNN2-09489/2010 3) Power of Attorney dated 06/08/2010 registered under No.570/2010	
9	Soma Jana Patil, Bhaskar Jana Patil, Janardan Jana Patil, Janardan Jana Patil, Yashoda Bharat Thakur, Gajanan Kamlakar Patil, Ananta Kamlakar Patil, Bhiwa Kamlakar Patil, Datta Kamlakar Patil, Dwarkabai Hender Bhoir, Harubai Janardan Thakur And Yash Enterprises	207/10	3/10	3600	1) Development Agreement dated 06/03/2006 registered under No. TNN2-01759/2006 2) Power of Attorney dated 06/03/2006 registered under No.217/2006 1) Deed of Assignment dated 22/06/2007 registered under No. TNN1-3493/2007 2) Power of Attorney dated 22/06/2007 registered under No.506/2007	Cowtown Land Development Private Limited Cowtown Land Development Private Limited


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THE SECOND SCHEDULE ABOVE REFERRED TO

ALL THAT pieces and parcels of land lying being and situate at Village Bhayandar Pada, Taluka and District Thane in the Registration District and Sub-District of Thane.

Sr. No.	Name of the Land Owners (A)	Old Survey No. (B)	New Survey No. (C)	Area in Sq. Mtrs (D)	Nature of the Document, Date and Regn. No. (E)	Name of the acquirer/Developer (F)
1	Devkibai Sawlaram Thakur, Avinash Sawlaram Thakur, Bhageshwar Sawlaram Thakur, Moreshwar Sawlaram Thakur, Laxmi Navnath Bhoir, Vandana Balkrishna Bhoir, Satyabhama Kashiram Daki, Akshata Vijay Joshi	203/9B 203/10	108/9B 108/10	2000 800	1) Development Agreement dated 15/05/2006 registered under No.TNN2-3805/2006 2) Power of Attorney dated 15/05/2006 registered under No.471/2006	Cowtown Land Development Private Limited
2	Changuna Jairam Bhoir, Shyam Jairam Bhoir, Vishnu Jairam Bhoir, Bebi Kaluram Thakur, Anusaya Dhruv Thakur, Sharada Nandkumar Patil, Shobha Krishna Shinge, Bharati Jairam Bhoir	203/5	108/5	1000	1) Development Agreement dated 10/01/2006 registered under No.TNN2-00258/2006 on 29/04/2006 2) Power of Attorney dated 10/01/2006 registered under No.47/2006	Cowtown Land Development Private Limited
3	Shivdas Dadasaheb Gurav And Bhimabai Shankar Thakur (Confirming Party)	201/3	106/3	2350	1) Agreement for Sale dated 21/02/ 2009 registered under No.TNN2-1340/2009 on 21/02/2009 2) Power of Attorney dated 21/02/2009 registered under No. 89/2009 3) Notarised Declaration dated 26/03/2009	Lodha Novel Build Farms Private Limited

Dated this 07th day of February, 2012


(Pradip Garach)
Advocate High Court, Bombay



Certificate No.:- 1365

THANE MUNICIPAL CORPORATION, THANE
(Regulation No. 37)

Occupancy Certificate

Building CIELO Wing - D - Basement + LG + Stilt / U.G. /
Podium +1 to 24th floor + 25th (Pt.) floors.

V.P. No. S06/0032/09 TMC/TDD /0cc/0543/18 Date 23/05/2018

To, मे.शशि देशमुख अॅण्ड असो. (वा.वि.)

श्री.हेंदर माटया भोईर व इतर (मालक)

मे.लोढा डेव्हलपर्स प्रा.लि.,(विकासक)

Sub - Occupation Certificate for Building CIELO Wing-D - Basement +LG+Stilt/U.G./
Podium + 1 to 24th floor + 25th (Pt.) floors.

Ref. V. P. No. VP.S06/0032/09 -

Your Letter No.: 1166 Dt. 27/04/2018.

Sir,

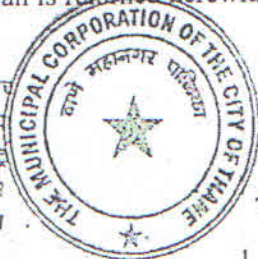
The part/full development work/erection/re-erection alteration in / of building / part building no.
As Above situated at _____ Road / Street _____ Ward No. _____ Sector _____
No. 6 S.No./C.T.S.No./F.P.No. मागील पानावर नमूद Village भाईदरपाडा under the
supervision of Shashi Deshmukh & Asso. Licensed Surveyor/Engineer/Structural Engineer/Supervisor/
Architect/Licence No. CA/76/03262 may be occupied on the following conditions.

- 1) पाणी पुरवठा, वृक्ष प्राधिकरण, मलनिःस्सारण विभाग,अग्निशमन विभाग व स्ट्रॉम वॉटर ड्रेनेज संदर्भात संबंधित विभागाने वापर परवानगी करिता अदा केलेल्या नाहरकत दाखल्यातील अटी आपणांवर बंधनकारक राहतील.
- 2) सोलार वॉटर हीटिंग सिस्टीम, रेन वॉटर हार्वेस्टिंग सिस्टीम,सी.सी.टी.व्ही. कॅमेरा व उद्वाहन कार्यान्वित ठेवण्याची जबाबदारी विकासक व तदनंतर सोसायटी / सदनिका धारक यांची राहिल.
- 3) Organic Waste Composting System कार्यान्वित ठेवण्याची जबाबदारी विकासक तदनंतर सोसायटी धारकांची राहिल.

As set certificated completion plan is returned herewith

सावधान

ऑफिसच्या बांधकाम न करणे तसेच विकास नियंत्रण नियमावलीनुसार आदेशक त्प परकसुद्धा स Stamp काम वापर करणे, भूतसाधक प्रादेशिक व तगर स्थाना अधिनियमाचे कलम ५२ अनुसार दखतपत्र गुन्हा आहे. त्यासाठी जास्तीत जास्त ३ वर्षे कैद व रु. १०००/- दंड होऊ शकतो.



Yours faithfully

Executive Engineer.
Town Development Department
Municipal Corporation of
the city of Thane.

Copy to

- 1) Collector of Thane
- 2) Dy. Mun. Commissioner
- 3) E. E. (Water Works) TMC
- 4) Assessor Tax Dept. TMC
- 5) Vigilance Dept. T.D.D., TMC

मौजे भाईदरपाडा, येथील नवीन सर्वे क्र. १००/१ब, १००/१क, १००/२अ, १००/२ब, १००/१अ,
१००/१ब, १०५/१अ, १०५/१ब, १०५/१क, १०५/१ड, १०५/२, १०५/३अ, १०५/३ब, १०५/४,
१०५/५अ, १०५/५ब, १०५/६अ/१, १०५/६अ/२, १०५/६ब, १०५/७अ, १०६/१अ, १०६/१ब,
१०६/१क, १०६/२, १०६/३, १०६/४अ, १०६/४ब, १०६/५अ, १०६/५ब, १०६/५क, १०१/२,
१०८/३, १०८/४अ, १०८/४ब, १०८/५, १०८/६, १०८/७, १०८/८, १०८/९अ, १०८/९ब,
१०८/१०अ, १०८/१०ब, १०७/१/२अ/१, १०७/१/२अ/२, १०७/१/२अ/३, १०७/१/२अ/४,
१०७/१/१अ, १०७/१/१ब, १०७/१/१क, १०७/१/२ब/१/१, १०७/१/२ब/१/२,
१०७/१/२ब/१/३, १०७/१/२ब, १०७/२अ, १०७/२ब, १०७/३, १०७/४, १०७/५अ, १०७/५ब,
१/१अ, १/१ब, १/२अ, १/२ब, १/२क, ३/१अ, ३/१ब, ३/३अ, ३/३ब, ३/३क, ३/५अ, ३/५ब,
३/५क, ३/६अ, ३/६ब, ३/७अ, ३/७ब, ३/७क, ३/८अ, ३/८ब, ३/९, ३/१०, ३/११, ३/१२,
४/६/२अ, ४/६/२ब, ४/६/२क, ४/६/२ड, १०९/१४अ, १०९/१४ब, १०९/१४क व मौजे मोघरपाडा
येथील सर्वे क्र. २८/३



Maharashtra Real Estate Regulatory Authority

REGISTRATION CERTIFICATE OF PROJECT

FORM 'C'

[See rule 6(a)]

This registration is granted under section 5 of the Act to the following project under project registration number :
P51700001153

Project: Casa Univis - Cielo D, Plot Bearing / CTS / Survey / Final Plot No.:3/6, 3/3 new suvey no. at Thane (M Corp.), Thane, Thane, 400615;

1. **Lodha Developers Pvt Ltd** having its registered office / principal place of business at *Tehsil: Mumbai City, District: Mumbai City, Pin: 400001.*
2. This registration is granted subject to the following conditions, namely:-
 - The promoter shall enter into an agreement for sale with the allottees;
 - The promoter shall execute and register a conveyance deed in favour of the allottee or the association of the allottees, as the case may be, of the apartment or the common areas as per Rule 9 of Maharashtra Real Estate (Regulation and Development) (Registration of Real Estate Projects, Registration of Real Estate Agents, Rates of Interest and Disclosures on Website) Rules, 2017;
 - The promoter shall deposit seventy percent of the amounts realised by the promoter in a separate account to be maintained in a schedule bank to cover the cost of construction and the land cost to be used only for that purpose as per sub- clause (D) of clause (l) of sub-section (2) of section 4 read with Rule 5;

OR

That entire of the amounts to be realised hereinafter by promoter for the real estate project from the allottees, from time to time, shall be deposited in a separate account to be maintained in a scheduled bank to cover the cost of construction and the land cost and shall be used only for that purpose, since the estimated receivable of the project is less than the estimated cost of completion of the project.

 - The Registration shall be valid for a period commencing from **26/07/2017** and ending with **31/03/2018** unless renewed by the Maharashtra Real Estate Regulatory Authority in accordance with section 5 of the Act read with rule 6.
 - The promoter shall comply with the provisions of the Act and the rules and regulations made there under;
 - That the promoter shall take all the pending approvals from the competent authorities
3. If the above mentioned conditions are not fulfilled by the promoter, the Authority may take necessary action against the promoter including revoking the registration granted herein, as per the Act and the rules and regulations made there under.

Signature valid
Digitally Signed by
Dr. Vasant Premanand Prabhu
(Secretary, MahaRERA)
Date:7/26/2017 2:14:37 PM

Dated: 26/07/2017

Place: Mumbai

Signature and seal of the Authorized Officer
Maharashtra Real Estate Regulatory Authority

गांव नमुना सात (अधिकार अभिलेख पत्रक)

गाव - आईहरपाडा

(महाराष्ट्र जमीन अधिकार अभिलेख आणि नोंदवह्या (तयार करणे व सुस्थितीत ठेवणे) नियम, १९७१ चांतीत नियम ३, ५, ६ आणि ७)

गावतुचा - ठाणे

(२०८/१)

क्रमांक	मूनापन क्रमांकाचा उपविभाग	मूधारणा पध्दती	भोगवटादाराचे नाव (२०६) (१०७०) (१०६५) (०६६)			कुळाचे नाव
४	६/२	—	मे. लीला नीविळ बिल्ड फॉर्म प्रा. ली			खाते क्र.
शानिक नांव	(२१०)		डागे मधुमगर पालीका डागे रक्क्याकडे क्षेत्र ८८२-१२ चौ.मी			इतर अधिकार - तुकडा
ते योग्य क्षेत्र	हे.	आर.	प्रति	(२११)		
	४	८५	६२			
	—	—	—			
एकूण	४	८५	६२			
(तानबंदी योग्य नसलेले)						
वर्ग (अ)						
वर्ग (ब)						
एकूण						
त विशेष आकारणी				सिवा आधि मूनापन विणे		

गांव नमुना बारा (पिकांमो नोंद वही)

एट्र जमीन महसूल अधिकार अभिलेख आणि नोंदवह्या (तयार करणे व सुस्थितीत ठेवणे) नियम, १९७१ चांतीत नियम २९)

गाव	पिकाखालील क्षेत्राचा तपशिल							तानबंदीतले जमीन नसलेला प्रयोग	अधिकार क्षेत्राचा तपशिल	सिवा आधि मूनापन विणे
	विश्व पिकाखालील क्षेत्र				विश्वेड पिकाखालील क्षेत्र					
	पिका	संख्या	प्रकार	प्रत्येका खालील क्षेत्र	संख्या	प्रकार	प्रत्येका खालील क्षेत्र			

Possession Demand Letter

0001295184

Date: 3 December 2019

Ritesh Pannalal Tiwari
Sunita Ritesh Tiwari
23/414, Mbpt Colony,
Tejas Nagar,
Wadala. Antop Hill
Mumbai - 400037
Contact No: 8850487313
email: global08pharma@gmail.com

Dear Mr. Ritesh Pannalal Tiwari,

Greetings from the Lodha Group!

We would like to congratulate you on your choice of a home at CASA UNIVIS. You will be happy to know that the project has received a wonderful response and, with your support, has redefined the landscape of the neighborhood forever.

We are committed to delivering excellence and are confident that the time and effort that has gone into the development will ensure a fulfilling and enriching lifestyle in your home.

We are pleased to herein offer your residence Cielo, D-2301, Wing D, CASA UNIVIS for handover. We would request you to refer to statement of final dues (detailed in Annexure A) and make the requisite payments by 17.12.2019, to enable us to initiate the process of handover of your residence.

For any queries or assistance required, please do get in touch with us at 022-67161111 or write to us at service.support@lodhagroup.com.

As we enter the last leg of this journey, we would like to thank you for your belief in the project and for your continued support. We remain committed to putting in our best efforts to deliver a magnificent product to you and trust that the effort and time that have gone into the development will allow you to experience a truly differentiated lifestyle.

We value your patronage immensely and would like to assure you of our best services at all times.

Warm regards,

MACROTECH DEVELOPERS LTD SPLENDORA ESCROW AC

This is an electronically generated letter and hence does not require any signature.

Important Notes:

- a. **Balance Payments and timeline:** Payments can be made via Cheque or Demand Draft with favoring details as mentioned in the Annexure A, and the same, along with supporting bank letter in case of Demand Drafts, can be sent via courier to our postal address: Customer Care, Level 1, Lodha Excelus, Apollo Mills Compound, N M Joshi Marg, Mahalaxmi, Mumbai – 400011.

We request you to identify your payments by writing your Customer ID, Lodha Building Name, Wing Name and Unit Number behind the Cheque/Demand Draft.

Please note that clearance of payments through cheque may take upto 5 - 6 working days, and clearance of online transfers may take upto 3 – 4 working days. Post clearance of all payments, we shall invite you to schedule a slot for completing the possession formalities and key handover. We would need 15 days from the date you schedule a slot to organize the requisite paperwork and to prepare your residence for handover.

- b. **Building Common Area Maintenance Charges (CAM):** You would be aware that under the Agreement to Sell, all the facility charges in respect of the said Unit including CAM (Common Area Maintenance) charges share application money were estimated on a provisional basis. The CAM charges and other charges in respect of your unit as on date are provided in the **Annexure A: Statement of Final Dues** on the basis of all direct and indirect costs/overheads allocable to providing the CAM Services for the said building/development. Please note that the same are as on date & any change in the same as per actuals will be intimated to you from time to time & you shall be liable to pay any increased amounts at actuals.

All attempts are made to optimize costs while maintaining our aspiration of high quality service. Please note that the CAM charges in respect of the said Unit shall be applicable with effect from the CAM Commencement Date.

- c. **Federation Common Area Maintenance Charges:** FCAM shall mean the common area maintenance charges payable by the purchaser for maintenance of those areas within the larger development which physically fall outside the notional boundary of the relevant society (or equivalent) and / or for those services which are largely shared between different societies (or equivalent) forming part of the larger development i.e. excluding BCAM charges. You would be aware that under the Agreement to Sell, all the Federation CAM (Common Area Maintenance) charges in respect of the said Unit including but not limiting to operations and maintenance of roads, sewage treatment plant, federation common areas, temple, street lights, recreational grounds and spaces, security, club house, sports facilities and landscape, etc. were estimated on a provisional basis. Please note that the same are as estimated on date & any change in the same as per actuals will be intimated to you from time to time & you shall be liable to pay any increased amounts at actuals.
- d. **CAM Commencement Date:** The CAM charges in respect of the said Residence shall be applicable with effect from 30 days from the offer of possession or the date of key handover, whichever is earlier, and the same shall be recorded in your final possession documentation as well.
- e. **Property Tax:** This is a municipal tax on property imposed by the municipal authorities based on the projected value of the property as determined by them. The advance property tax being collected herein is provisional in nature and will be revised on the actual assessment of the same by the concerned municipal authorities. Please note that the property tax shall be applicable with effect from the CAM Commencement Date.
- f. **Building Protection Deposit:** Building protect deposit (BPD) is an undated caution deposit cheque collected to prevent any changes to the standard design of building façade, common areas and common services during fit-outs by any resident. The cheque will be returned after the Property Management team's inspection post completion of fit-out works in your residence, subject to confirmation of adherence to the guidelines of the company on possession and permissible changes. We are confident that you would appreciate this step as a necessary initiative in the interest of the design sanctity and consistency of the overall development

Annexure A

Statement of Final Dues		Amount (₹)
A	Balance Consideration Value	10,027,050.00
a.	Consideration Value	10,027,050.00
b.	Interest on previously delayed payments (if any)	0.00
c.	Delayed payment admin charges (if any)	0.00
c.	Other dues	0.00
B	Society & Other Charges	218,453.00
a.	Share Money	600.00
b.	Building CAM ¹	0.00
c.	Federation CAM ²	67,374.00
d.	Administrative Expenses	0.00
e.	Legal	0.00
f.	Infrastructure	0.00
g.	Club Membership (one time)	0.00
h.	Utility Connection & Related Expenses	93,000.00
i.	Piped Gas Connection & related infrastructure	0.00
j.	Club Usage Charges	0.00
k.	Provisional Property Tax	12,312.00
l.	Electricity Deposit Reimbursement	2,987.00
m.	Land Under Construction (LUC) Reimbursement	42,180.00
n.	Power Infrastructure	0.00
o.	Advance Electricity Deposit ³	0.00
p.	Other applicable charges (if any)	0.00
C	Balance Taxes	12,127.00
a.	Service Tax	0.00
b.	GST ⁴ on Consideration Value & Other Charges	12,127.00
c.	MVAT ⁵	0.00
D	Less: Credits	
a.	Excess & MyGain	-1.00
b.	GST savings	0.00
c.	Other Credits	0.00
	Final Dues Payable (A+B+C+D)	10,257,629.00

¹Provisional charges @ Rs. 0.00 per sq. ft. for 0 months

²Provisional charges @ Rs. 1.97 per sq. ft. for 30 months

³This is towards advance electricity deposit for your unit for 4 months. In case of installation of meter prior to completion of the above 4 months, the balance deposit amount will be adjusted against BCAM

^{4a)} Effective 1st July 2017 GST is applicable @ 18% (CGST:9%, SGST: 9%) on Taxable Components of Consideration Value and Other Charges

^{4b)} Effective 25th January 2018, for units having rera carpet <=60 sm in an affordable housing project, GST is applicable @12% (CGST: 6%, SGST: 6%) on Taxable Components of Consideration Value

⁵MVAT credit in respect of MVAT paid at the time of agreement registration in excess of 1% of the payment received up to 30.6.2017 OR MVAT debit in respect MVAT payable at 1% of the payment received up to 30.6.2017, will be apportioned under Balance MVAT

Building Protection Deposit: An undated cheque of Rs. 40,000.00 shall be required against the same

Favoring for payments: The favouring for the above mentioned dues would be "MACROTECH DEVELOPERS LTD SPLENDORA ESCROW AC", payable at Mumbai

Demand & Tax Invoice

0001295184/DML/R9310D2301M0/Z4599
Invoice No:- BS19Z00100003726

23.10.2019

Mr. Ritesh Pannalal Tiwari, Mrs. Sunita Ritesh Tiwari
23/414, Mbpt Colony,
Tejas Nagar,
Wadala. Antop Hill, Mumbai-400037
Ph: +918850487313

Dear Mr. Ritesh Pannalal Tiwari,

The next milestone as per the payment schedule for your Unit No. D-2301, in Cielo at CASA UNIVIS, is now initiated.

Please make the following payments by 06.11.2019 for the fresh milestone. Past dues, if any, are payable as per respective due dates.

Particulars	Amount
Booking Amount-3	1,253,381.00
Total Dues Towards Principal (A)	1,253,381.00

Particulars	Amount
CGST	0.00
SGST	0.00
Less Advance received	-1.00
Total Towards Taxes, Interest & Admin Charges, Less Credits (B)	-1.00

GSTIN : 27AAACL1490J1ZG

SAC CODE : 995411

As detailed above, please issue two separate instruments towards respective entities for the Amounts mentioned under A and B. For payments by Cheque/Pay Order/Demand Draft, please do ensure that the same is delivered to us at least 3 working days before the payment due date to ensure timely credit to your account and avoid interest and levy of penal charges.

In case you are paying TDS directly, you are required to submit the TDS certificate within 15 days from the date of payment. For any assistance, please do reach out to us at 022 67161111 or write to service.support@lodhagroup.com.

Best Regards,
MACROTECH DEVELOPERS LIMITED

Favouring Name for Principal payment(Cheque/Netbanking) : LDL ESCROW ACCOUNT

Favouring name for Tax, Interest & Admin charges(Cheque/Netbanking) : Lodha Developers Limited A/C Tax Collection

NEFT/RTGS/Wire Transfer towards	Bank Name	Bank A/c Number	IFSC	Swift Code	Account Type
Principal	HDFC	05010350000430	HDFC0000501		Current
Tax, Interest & Admin Charges	KOTAK MAHINDRA BANK LTD.	0412816466	KKBK0000958		Current

Please refer to the next page for FAQs and banker site visit timings.

Please Note:- The above computation of GST is provisional and subject to the final assessment by the tax authorities. Errors and omissions excepted. The above computation pertains to tax liability on construction services and does not pertain to taxes, cess and levies that are otherwise payable under the Agreement to Sell or in respect of the Unit. With effect from 01.07.2017, as per Sr.No. 3(i) of the Notification no.11/2017-State Tax (Rate), dated 29th June 2017 and Notification no. 11/2017-Central Tax (Rate) dated 28th June 2017, GST@18%(SGST:9%,CGST:9%) is applicable on 2/3rd of the consideration value of the unit. With effect from 25.01.2018, as per item no.(B) (II) of the Notification no.1/2018-State Tax (Rate) dated 25th January 2018 and Notification no.1/2018-Central Tax (Rate) dated 25th January 2018, GST@12%(SGST:6%,CGST:6%) is applicable on 2/3rd of the consideration value of the units upto 60 sm(carpet area) in an affordable housing project.

This is an electronically generated letter and hence does not require any signature.

Frequently Asked Questions

1. **Cheque payments (Mention CRN, Name and Unit details behind the cheque)**
 - a. Cheques can be dropped at our Head Office on business days 10 am to 6 pm, Monday to Friday. You can also courier your cheques to our Head Office address (given below)
 - b. **HO Address:** Lodha Group, Lodha Excelus, NM Joshi Marg, Near Apollo Mills Compound, Mahalaxmi, Mumbai -13
 - c. Please ensure cheques reach us 3 days before the due date to enable us to process the cheques before due date and avoid late payment charges

2. **Payment acknowledgement (for all modes of payment)**
 - a. **Update Payment:** Once you have made the payments, we request you to update the details on this link (<https://bit.ly/2Qtfwml>) to help us track your payments - we will send you an email acknowledgement on filling the link.
 - b. **Payment confirmation:** Confirmation SMS is sent 2 working days post we receive the online payment details/cheque
 - c. **Receipts:** E-receipts are sent to you via email and physical copies are couriered on your address registered with Lodha, within 1 working day of payment confirmation

3. **Interest charges**
 - a. Interest is levied if there is any delay in payments
 - b. **Interest due to delay from Lodha:** If your payment is delayed due to reasons attributable to Lodha and interest waiver was promised by the service team on the same please do the following
 - i. Make the payment as soon as possible. Your receipt would show interest, but don't get worried; we will review your interest waiver request and get back to you in 5 working days
 - ii. In case you do not hear from us in 5 working days, please write to us for interest waiver request
 - c. Ensure cheques reach us 3 days before due date, and online payments received before closing hours on due date

4. **Loan documents**
 - a. To request for loan documents, please fill the link <https://tinyurl.com/yc8klm59>
 - b. ROC (Bank NOC) can take up to 21 working days to be ready, we request you to raise the request well in advance
 - c. For other loan documents we will intimate you via email and SMS once the documents are couriered / ready for pick up from our Head Office, typically within 5 days of raising the request

5. **Help us serve you better! - Self-service portal**
 - a. You can access information on your booking, payments and more at any time by logging in to www.mylodha.com

6. **Banker site visit**
 - a. Site visits are scheduled at 11 AM every week, on days mentioned below only. **Site visit will NOT be conducted if your banker fails to reach by 11 AM. Please ask your banker to carry his ID card/authorisation letter from bank. You do not need to call customer care to schedule the same.**
 - b. Please note that your banker needs to adhere to the safety guidelines of the site while visiting. These visits are organized strictly for meeting compliance of the banks and cannot be extended to customers.

Project	Day	SPOC name
Amara	Thursday	Rajesh Patil
Casa Rio	Tuesday & Friday	Sushil Jadhav
Codename Epic - Aurelia, Estella Sector 6, Codename Riverview	Tuesday & Friday	Sudhir More
Codename Goldmine	Saturday	Amit Surve
Downtown, Epic - Fontana, Sector 4	Tuesday & Friday	Sudhir More
Lakeshore Greens, Trinity (Palava)	Tuesday & Friday	Naresh Thakare/ Vinayak Jakatdar
Lodha Belmondo	Wednesday	Cheryl Vaswaney
Lodha Eternis	Wednesday	Rahul Rajjapan
Lodha Luxuria Tower 5	Friday	Amit Surve
Lodha Panacea / Lodha Global Park	Wednesday	Cybil Varghese
Lodha Parel Project (KEM)	Monday	Uttam Pawar
Lodha Splendora - Riverview	Tuesday	Bharamu Naik
Lodha Splendora - Vivant & Platino	Tuesday	Amol Patil
Lodha Venezia - East Tower	Wednesday	Rahul Kshirsagar
Lodha Venezia - West Tower	Wednesday	Siddharth Gaikwad
Mira Road (Codename Bullseye)	Thursday	Shreeraj Khilare
New Cuffe Parade	Thursday & Friday	Neeraj Singh, Vishwambhar Bhoir and Harsh Gajaria
Other projects		Contact customer care
Patel Estate (Codename Big Win)	Tuesday	Avinash Pai
The Park	Tuesday	Kuldeep Pandit / Siddharth Pagariya
The World Towers	Wednesday	Sudhir More

6

Reg AD

बैंक ऑफ इंडिया
Bank of India

BOI



THANE MAIN BRANCH
1st Floor, Bank of India Bldg.,
Opp M H High School, Shivaji Path, Thane (w) – 400 601
Ph. 25331942 / 7616 / 1677
Email – Thane.NaviMumbai@bankofindia.co.in

Ref No.: BOI/TNA/ADV/SAG/2019-20/

Date: 05/11/2019

The Branch Manager,
ICICI Bank Ltd.,
Vasai Branch,
Vimal Shopping Centre,
Main Road, Nr Post Office,
Vasai Road (West),
Dist Thane 401 202.

Dear Sir,

Status Report on
A/c: Mr Ritesh P Tiwari

~~~~~

We would be obliged if you would please furnish us with your opinion, in confidence, as to the means, standing and respectability of:

Account No. and Name of account holder:

Account No.: 002201017332  
Names:- Mr Ritesh P Tiwari

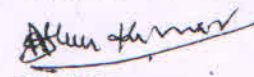
Kindly send your report as per IBA format to the above address. The information supplied by you in this regard would be treated in the strictest confidence. We assure you reciprocal cooperation.

Kindly Note that if we do not receive status report of captioned accounts within 7 working days, we will understand that there is no adverse status report

Thanking you,

Yours faithfully,

For BANK OF INDIA

  
Chief Manager



Head Office:- Star House, G – Block, Bandra-Kurla Complex, Bandra (East), MUMBAI – 400 051

7



*Relationships beyond Banking*

**Thane (Main) Branch**  
**Shivaji Path, Post Box No.43,**  
**Opp. M.H. High School, Thane (West) 400601.**  
**Tel: 2533 7616 / 2533 1677 / 2541 8512 / 2533 1942**  
**Fax: 2533 3408**  
**e-mail: Thane.NaviMumbai@bankofindia.co.in**

Ref: THN\ADV\2019-20

Date: 07-12-2019

To,

M/s Microtech Developers Pvt Ltd  
Lodha Group, Lodha Excelus,  
N M Joshi Marg, Mahalaxmi  
Mumbai 400011

Dear Sir,

**Re. Shri Ritesh Tiwari**

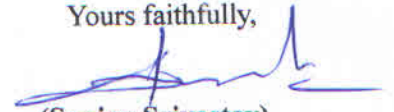
**Flat No. Cielo, D 2301, Wing D, CASA UNIVIS, Lodha Splendor, Bhayanderpada,**  
**Ghodbander Road , Thane. -Finance by US.**

In terms of your Demand Letter No. 0001295184 dated 03-12-2019, we have remitted the full amount Rs. 1,02,57,629/- (Rs. One Crore two lakh fifty seven thousand six hundred twenty nine only) vide PSI No. 156322 dated 07-12-2019 fvg "Macrotech Developers Ltd Splendor Escrew AC".

Please give possession of the said flat to Mr. Tiwari under advise to us and submit acknowledgement of receipt to us.

Thanks ,

Yours faithfully,

  
(Sanjay Srivastav)  
Chief Manager Credit





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Rupees रुपये

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