

09/08/2024

सची क्र.2

दुय्यम निबंधक : सह दु.नि. कुर्ला 4

दस्त क्रमांक : 18067/2024

नोदंणी : Regn:63m

गावाचे नाव : घाटकोपर

(1)विलेखाचा पकार

करारनामा

(2)मोबदला

5861905

(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार 4560425.1

बाबितितपटटाकार आकारणी देती की पटटेंद ते नमुद करावे)

(4) भू-मापन,पोटहिस्सा व घरक्रमांक (असत्यास) 1) पातिकेचे नावःमुंबई मनपा इतर वर्णन :सदिनका नं: फलॅट नं. 106, माळा नं: 1 ला मजला, इमारतीचे नाव: समर्पण,बिल्डींग नं. 93, ब्लॉक नं: पंत नगर, रोड : घाटकोपर पूर्व मुंबई 400075, इतर माहिती: एकूण क्षेत्रफळ 28.05 चौ. मी. म्हणजेच 302 चौ फुट रेरा कारपेट,सी टी एस नं. 184(पार्ट),व्हिलेज - घाटकोपर. ((C.T.S. Number : 184(PART);))

(5) क्षेत्रफळ

1) 302 चौ.फूट

(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.

(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.

(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता 1): नाव:-एच एस कन्स्ट्रक्शन चे पार्टनर हर्षिल मनसुख सत्रा तर्फ कबुलीजबाबाकरिता मुखत्यार म्हणून मनोज वसंत शेडगे वय:-44; पत्ता:-प्लॉट नं: ऑफिस नं. ए-102/103 , माळा नं: -, इमारतीचे नाव: शिव सिद्धी को ऑप ही सोसा , ब्लॉक नं: अपना सहकारी बॅक वरती, जी. व्ही. स्कीम रोड नं 1 , रोड नं: मुलुंड पूर्व, मुंबई , महाराष्ट्र, MUMBAI. पिन कोड:-400081 पॅन नं:-AAOFH4515R

1): नाव:-नागेश सत्यवान शेमडकर वय:-48; पत्ता:-प्लॉट नं: फ्लॅट नं. 705 , माळा नं: 7 वा मजला , इमारतीचे नाव: सावली ए1 को ऑप हौ सो , ब्लॉक नं: निलयोग आनंद सोसायटी जवळ, लक्ष्मी नगर , रोड नं: घाटकोपर पूर्व, मुंबई , महाराष्ट्र, MUMBAI. पिन कोड:-400075 पॅन नं:-BNOPS2810J

2): नाव:-नेहा नागेश शेमडकर वय:-42; पत्ता:-प्लॉट नं: फ्लॅट नं. 705 , माळा नं: 7 वा मजला , इमारतीचे नाव: सावली ए1 को ऑप हौ सो , ब्लॉक नं: निलयोग आनंद सोसायटी जवळ, लक्ष्मी नगर , रोड नं: घाटकोपर पूर्व, मुंबई , महाराष्ट्र, MUMBAI. पिन कोड:-400075 पॅन नं:-CGIPS7170K

(9) दस्तऐवज करुन दिल्याचा दिनांक

09/08/2024

(10)दस्त नोंदणी केल्याचा दिनांक

09/08/2024

(11)अन्क्रमांक,खंड व पृष्ठ

18067/2024

(12)बाजारभावापमाणे मुद्रांक शुल्क

351800

(13)बाजारभावापमाणें नोंदणी शुल्क

30000

(14)शेरा

मुल्यांकनासाठी विचारात घेतलेला तपशील:-:

मुदांक शुल्क आकारताना निवडलेला अनुच्छेद :- : (i) within the limits of any Municipal Corporation



AGREEMENT FOR SALE

Bremandhan THIS AGREEMENT FOR SALE is made and entered into Mumbai on this 9 Hoday of August 2024 BETWEEN:

M/S HS CONSTRUCTION, a partnership firm registered under Indian Partnership Act, 1932 and having its registered office at A-102/103, Shiv Siddhi CHS, above Apna Sahakari Bank, G.V. Scheme Road No. 1, Mumbai: 400081 represented by its designated partner Mr. Harsheel Mansukh Satra, hereinafter called "Developers/ Promoters" (which expression shall unless it be repugnant to the context or meaning thereof be deemed to mean and include the partners or partner for the time being of the said firm and their respective heirs, executors and administrate the ONE PART

AND

1) Mr. Nagesh Satyawan Shemadkar having PAN: BNOPS2810J, 21 Mrs. Neha Nagesh Shemadkar having PAN : CGIPS7170K, adults Indian inhabitants residing at Sawali A1 CHS 7th Floor, Flat No. 705, Near Nilyog Anand Society, Laxmi Nagar, Ghatkopar East, Mumbai, Maharashtra - 400075., hereinafter referred to as "THE MLD" (which expression shall unless repugnant to the context thereof be deemed to include in the case of an individual states respective heirs, executors, administrators and permitted assigns the case of a partnership firm the partners or partner for the time b constituting of the said the firm and the survivors or survivor of the the heirs, executors and administrators of the last survivor of them and their/his/her permitted assigns and in case of an HUF, the members of the HUF from time to time and the last surviving member of the HUF and the heirs, executors, administrators and permitted assigns of such last surviving member of the co-parcener/s and survivor/s of them and the heirs, executors, administrators and assigns of the last survivor/s of them and in case of a trust the trustee/s for the time being and from time to time of the trust and the survivor or survivors of them and in the case of a body corporate, its successors in title and permitted assigns) of the OTHER PART.

WHEREAS: -

A. Maharashtra Housing and Area Development Authority (hereinafter referred to as "MHADA"), a statutory Corporation under the Maharashtra Housing

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and Area Development Act, 1976 and having its office at Griha Nirman Bhavan, Bandra (E), Mumbai-400051 were inter alia seized and possessed of and/or otherwise well and sufficiently entitled to all that piece and parcel of land bearing CTS No. 184 (part), Survey No. 236A at Village Ghatkoparsit And William Nagar, Ghatkopar, Mumbai-400075 in the Registration Kuna, Mumbai Suburban District of Mumbai City act and the limits of Greater William Boul 7 77.47 sq. mtrs. or thereabout within the limits of Greater William No. 93 standing thereon ("said Old Euilding"), more particularly described for Pust Schedule hereunder written. The said land and the

Said Old Building shall hereinafter be collectively referred to as "the said Property". A copy of the Property Card of the said Land is annexed herewith

B. The Government of Maharashtra/MHADA had taken decision to offer the tenements constructed to its allottees/occupiers on ownership basis inter alia on certain terms and conditions;

at Annexure "A";

- C. The said allottees/occupants of the said Old Euilding formed themselves into a Co-operative Housing Society viz., Pant Nagar Sai Bhavan Co-operative Housing Society Ltd. Bearing Registration No. BOM/HSG/7787 dated 29-01-1982 and having its registered office at Building no. 93, Pant Nagar, Ghatkopar East, Mumbai: 400075 (hereinafter referred to as "the said Society");
- D. By a Deed of Lease dated 8th January 1987 registered with the Sub-Registrar of Assurances at Bandra under Serial No. P-527 of 1986 entered into between MHADA as lessor of one part and the said Society as the lessee of the other part, MHADA granted lease of the said Land for a period of 99 years commencing from 1st April 1980 on the terms and conditions therein contained to the said Society;
- E. By a Deed of Sale dated 8th January 1987 registered with the Sub-Registrar of Assurances at Bandra under Serial No. P-525 of 1987 entered between MHADA as vendor of the one part and the said Society as purchaser of the other part, MHADA sold and conveyed to the said Society the said Cld Building no. 93 upon the terms and conditions therein mentioned;
- F. The said Old Building consisted of ground + 3 floors totalling to 32 flats, which are occupied by 32 Existing Members of the Society and they are the owners of their respective Flats;
- G. Subsequently MHADA has re-demarcated the said Land and vide letter dated 2nd December 2021, MHADA has certified that the area of said Land is

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Registration of real estate agents, rates of interest and disclosures on website) Rules, 2017 ("RERA Rules"). The Authority has duly issued the Certificate bearing No. P51800034794 dated 28th April 2022 for the said Building / Project. Copy of the RERA Certificate is annexed hereto as Annexure "E";

- T. In the circumstances aforesaid, the Developers/Promoter in inter and entitled to sell/allot all Flats/units/area and other tenegrapes in the said Building/Project (other than required to be allotted to the existing members of the Society) as it may deem fit and proper;
- U. The Allottee/s is/are desirous of acquiring Flat bearing No. 100 admeasuring 28.05 sq. mtrs. RERA carpet area on the 1st Floor of the new proposed building, to be constructed by the Developers herein, which shall be known as "Samarpan" on the said Land (hereinafter referred to as "the said Flat") as shown on the typical floor plan hereto annexed as Annexure "F", bounded by red colour line and more particularly described in the Second Schedule hereunder written more particularly described in the Second Schedule hereunder (the said Flat are hereinafter collectively to as "the said Premises") and has requested Developers/Promoters to allot to him/her/them/it the said Premises. Upon the aforesaid request of the Allottee/s, the Developers/Promoters hereby agree to allot to the Allottee/s and the Allottee/s agrees to acquire from the Developers/Promoters, the said Premises for the consideration and on the terms and conditions hereinafter appearing;
- V. Prior to execution of this Agreement the Allottee/s has/have demanded inspection from the Developers/Promoters and the Developers/ Promoters has given free, full and complete inspection to the Allottee/s of all documents of title relating to the said Property and also the plans, layout, designs and specifications prepared by the Developer's/Promoter's Architects, the certificate of title, revenue records and all other documents and all other documents as specified under RERA, including the rules and regulations made there under or any other applicable law;
- W. Prior to execution of this Agreement the Allottee/s has examined the copy of the RERA Certificate and has also examined all documents and information uploaded by the Developers/Promoters on the website of the Authority as required by RERA and the RERA Rules and has understood the documents and information in all respects;
- X. The Allottee/s, after being fully satisfied about the right and authority of the Developers/Promoters to develop the said Land including the said Property has agreed to purchase the said Premises from the Developers/Promoters

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and the Developers Promoters has agreed to sell the same to the Allottee/s on the terms and conditions hereinafter set out;

Y. Under provisions of RERA, the Developers/Promoters is required to execute a written Agreement for Sale in respect of the Premises agreed to be sold to the Allottee/s and the Parties are therefore, executing these presents. The

The Allottee's and the Parties are therefore, executing these presents. The Allottee's shall lodge this Agreement for registration before the concerned Sub-Registrat for Registration and upon intimation of the same to the Developers/Promoters shall attend the office of Sub-Registrar and admit execution thereof so as to get it registered under the provisions of Indian Registration Act, 1908.

NOW THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:

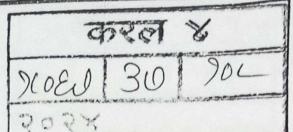
1. INTERPRETATION

- 1.1 The recitals set forth above are and for all purposes shall be interpreted as being an integral part of this Agreement and are incorporated in this Agreement by reference;
- 1.2 Clause headings are for convenience purpose only shall not affect the interpretation except to the extent that the context otherwise required;
- 1.3 In this Agreement unless there is anything inconsistent with or repugnant to the subject or context (a) singular shall include plural and vice versa and (b) masculine shall include feminine and vice versa.

2. SALE

2.1 The Developer hereby agrees to sell to the Allottee/s and the Allottee/s hereby agree/s to purchase from the Developer the said Flat bearing No. 106 comprising of 1 BHK (One) Bedrooms, Hall and Alcove on 1st (First) Floor admeasuring 28.05 Sq. Mtrs. equivalent to 302 Sq. Ft. (RERA carpet area) and "carpet area" means the net usable floor area of a Flat, excluding the area covered by the external walls, areas under services shafts, exclusive balcony appurtenant to the said Flat for exclusive use of the Allottee/s but includes the area covered by the internal partition walls of the said Flat, shown hatched on the Typical Floor Plan thereof annexed hereto and marked as Annexure 'F' at and for a total Consideration of Rs.58,61,905/- (Rupees Fifty Eight Lakhs Sixty One Thousand Nine Hundred Five Only) (hereinafter referred to as the Consideration") which amount is exclusive of applicable GST. There shall be pump room and car parking in the part basement of the said Building.

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IT SUB REQ.

Any dispute between the Parties shall be settled amicably. In case of failure to settle the dispute amicably, the same shall be referred to the Regulatory Authority at Mumbai as per the provisions of RERA and the rules and regulations made thereunder.

This Agriculture the rights, entitlements and obligations of the Parties under of prising pure of this Agreement shall be construed and enforced in accordance with the laws of India as applicable in Mumbai City and the Courts To Competent Jurisdiction in Mumbai will have exclusive jurisdiction with respect to all matters pertaining to this Agreement.

26. GOVERNING LAW

This Agreement shall always be subject to the provisions of RERA i.e. the Real Estate (Regulation and Redevelopment) Act, 2016 and the rules made there under.

27. The PAN Numbers of the Parties hereto are as under:

SR. NO.	PARTY NAME	PAN NO.
1.	M/S HS CONSTRUCTION	AAOFH4515R
2.	MR. NAGESH SATYAWAN SHEMADKAR	BNOPS2810J
3.	MRS. NEHA NAGESH SHEMADKAR	CGIPS7170K

IN WITNESS WHEREOF the parties hereto have hereunto set and subscribed their respective hands and seals on the day and year first hereinabove written.

THE FIRST SCHEDULE ABOVE REFERRED TO: (Description of "the said Property")

All that piece or parcel of Leasehold land or ground admeasuring about 845.85 Square Meters or thereabouts as per MHADA demarcation letter bearing Survey No.236-A, bearing CTS No. 184 (part), Village, Ghatkopar-Taluka Kurla, along with structure standing thereon namely Building No. 93 situated at Pant Nagar, Ghatkopar East, Mumbai – 400 075, Mumbai Suburban District and bounded as follows:

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On or towards the East

Building No. 92

On or towards the West :

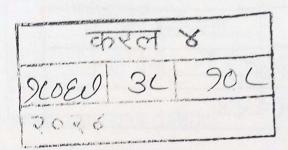
12m feet road

On or towards the North:

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On or towards the South:

Building No. 91 Building No. 94



THE SECOND SCHEDULE ABOVE REFERRED TO

(Description of "the said Premises"

Flat bearing No. 106 comprising of 1 BHK (One) Dectrooms Hall and Alcove on the 1st (First) Floor admeasuring 28.05 Sq. Mt. equivalent to 302 Sq. Ft. (RERA carpet area) in the Building known as "Samarpan standing on the said Land more particularly described in the First Schedule hereinabove written.

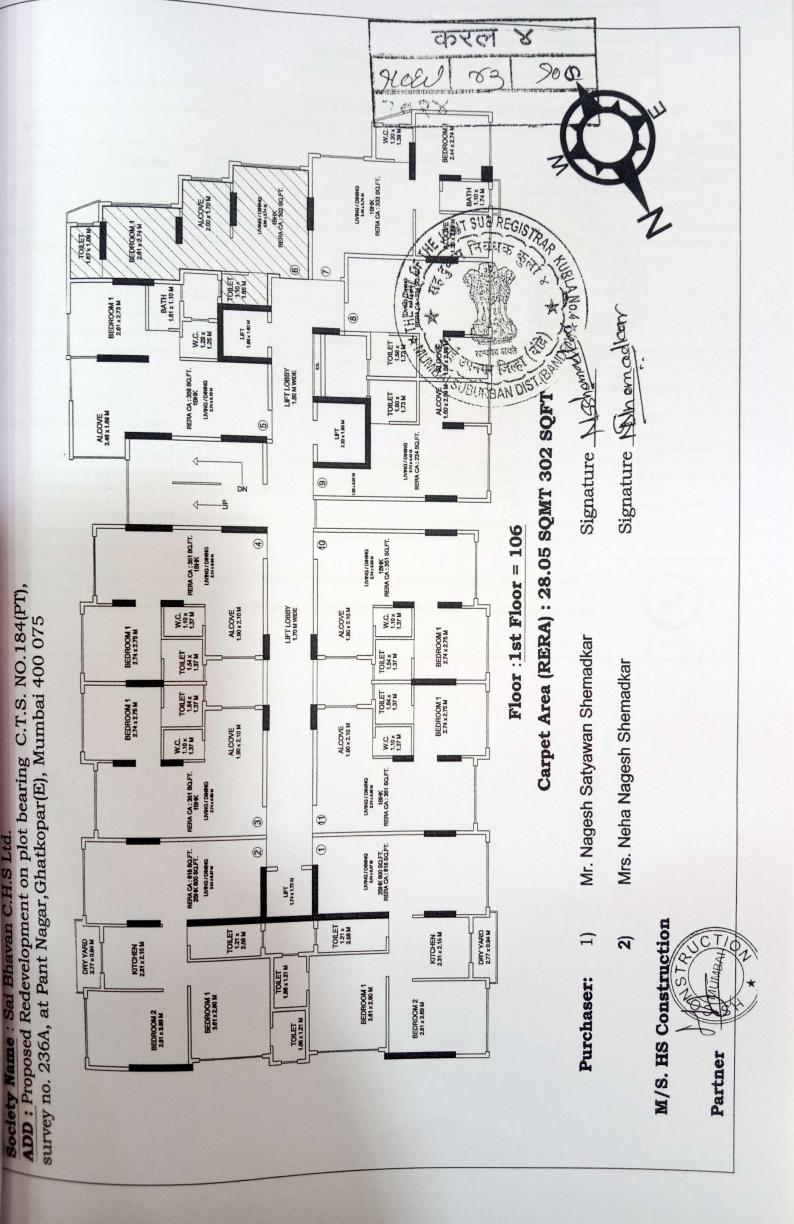
IN WITNESS WHEREOF the parties hereto have caused this Agreement executed the day and year first hereinabove written.

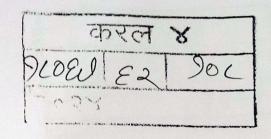
SIGNED AND DELIVERED BY THE WITHIN NAMED DEVELOPER:

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्रिक्य विकास सम्बद्धाः स्थापना विकास समित्र के स्थापना समित्र के स्थापना समित्र के स्थापना समित्र के स्थापना स समित्र के समित्र के	
NAME AND SIGNATURE PHOTO	THUMB
	IMPRESSION
M/S HS CONSTRUCTION	
represented by	
designated partner	
Mr. Harsheel Satra	
For HS Construction	
Partner	

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Building Permission Cell, Greater Mumbally M

(A designated Planning for MHADA layouts constituted as per government regulation 11 DT. 23 May, 2018.)

COMMENCEMENT CERTIFICAT

MH/EE/(BP)/GM/MHADA-1/1087/2022/CC/1/New No

To

M/s. H S Construction C.A. to Pant Nagar Sai Bhavan CHS Ltd.

A-102/103, Shiv-Siddhi CHS Ltd., V.G. Scheme Road, Above Apna Sahakari Bank, Mulund (East), MUmbai - 400011

> Proposed redevelopment of existing building No. 93, Known as Pant Nagar Sai Bhavan CHS Ltd., on plot bearing CTS No. 184 (pt), of village Ghatkopar, at Pant Nagar, Ghatkopar (East), Mumbai - 400075.

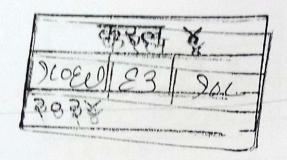
Dear Applicant,

With reference to your application dated 25 April, 2022 for development permission and grant of Plinth Commencement Certificate under section 44 & 69 of Maharashtra Regional Town Planning Act, 1966 to carry out development and building permission under section 45 of Maharashtra Regional and Town Planning Act, 1966 to Proposed redevelopment of existing building No. 93, Known as Pant Nagar Sai Bhavan CHS Ltd., on plot bearing CTS No. 184 (pt), of village Ghatkopar, at Pant Nagar, Ghatkopar (East), Mumbai - 400075.

The Commencement Certificate/Building Permit is granted subject to compliance as mentioned in I.O.A. u/ref. No. MH/EE/(BP)/GM/MHADA-1/1087/2021/IOA/1/Old dt. 08 April, 2022 and following conditions.

- 1. The land vacated in consequence of endorsement of the setback line / road widening line shall form part of the public street.
- 2. That no new building or part thereof shall be occupied or allowed to be occupied or used or permitted to be used by any reason until occupancy permission has been granted.
- 3. The Commencement Certificate / Development permission shall remain valid for one year from the date of its issue
- 4. This permission does not entitle you to develop land which does not vest in you or in contravention of the provision of coastal zone management plan
- 5. If construction is not commenced this commencement certificate is renewable every year but such extended period shall be in no case exceed three years provided further that such laps shall not bar any subsequent application for fresh permission under section 44 of the Maharashtra Regional and Town Planning Act, 1966.
- 6. This Certificate liable to be revoked by the VP & CEO, MHADA if:
- 3. The development work in respect of which permission is granted under this certificate is not carried out or the use thereof is not in accordance with the sanctioned plans.
- b. Any of the condition subject to which the same is granted or any of the restrictions imposed by the VP & CEO, MHADA is contravened or not complied with.





TARK SEO, MHADA is satisfied that the same is obtained by the applicant through fraud or MHADA is satisfied that the same is obtained by the applicant through fraud or MHADA is satisfied that the same is obtained or under him in such an event shall be satisfied the appellant and every person deriving tile through or under him in such an event shall be satisfied the Maharashta to the Maharashta contravention of section 43 and 45 of the Maharashta to the satisfied out the development work in contravention of section 43 and 45 of the Maharashta to the satisfied out the development work in contravention of section 43 and 45 of the Maharashta to the satisfied out the development work in contravention of section 43 and 45 of the Maharashta to the satisfied out the development work in contravention of section 43 and 45 of the Maharashta to the satisfied out the development work in contravention of section 43 and 45 of the Maharashta to the satisfied out the development work in contravention of section 43 and 45 of the Maharashta to the satisfied out the development work in contravention of section 43 and 45 of the Maharashta to the satisfied out the development work in contravention of section 43 and 45 of the Maharashta to the satisfied out the development work in contravention of section 43 and 45 of the Maharashta to the satisfied out the development work in contravention of section 43 and 45 of the Maharashta to the satisfied out the development work in contravention of section 43 and 45 of the Maharashta to the satisfied out the satisfied that the same is obtained by the satisfied that the satisfied tha

ns death) certificate shall be binding not only on the applicant date of his heirs, executively and successors and every person deriving title through or under him.

CRO MHADA has appointed Shri. A N Rathod Executive Engineer to exercise his powers and function of the

This CC is valid upto 27 June, 2023

Remarks: This C.C. issued upto Plinth level as per approved ZERO FSI IOA plans dtd. 08.04.2022.

Copy submitted in favour of information please

- 1. Chief Officer Mumbai Board.
- 2. Deputy Chief Engineer /B.P. Cell/MHADA.
- 3. Asst. Commissioner N Ward MCGM.

Copy to: -

- 4. EE Kurla Division / MB.
- 5. A.E.W.W N Ward MCGM.
- 6. A.A. & C N Ward MCGM
- 7. Architect / LS Sachin Kashinath Rakshe.
- 8. Secretary Pant Nagar Sai Bhavan CHS Ltd.



Name: Anil Namdeo Rathod Designation: Executive Engineer Organization: Persona Date: 28-Jun-2022 19

Greater Mumbai/MHADA

No. MH/EE/ (B.P.)/GM/MHADA-1/1087/2023 Date: 2 9 AUG 2023

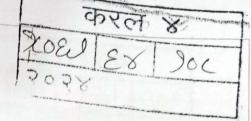
"Further C.C. upto top of 12th floor i.e. Basement + Stilt (pt.) for parking +1st to 12th upper floors as per approved amended plans dtd. 24.04.2023."

Page 2 of 2

Executive Engineer (GM)
Eastern Suburban/
Maharashtra Housing & Area
Development Authority
Bandra (F) Mumbar 51

Annexure 'E'





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 p51800034794

Project: Samarpan Plot Bassing (ST)

Project: Samarpan , Plot Bearing / CTS / Survey / Final Plot No.: C.T.S.No.184
Suburban, 400075;

- 1. Hs Construction having its registered office / principal place of business at Suburban, Pin: 400081.
- 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 (I) of sub-section (2) of section 4 read with Rule 5;

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 28/04/2022 and ending with 30/06/2025 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

1

Signature and seal of the Authorized Officer

Maharashtra Real Estate Regulatory Authority

Dated: 28/04/2022 Place: Mumbai

A: PERSONAL DETAILS		APPLICANT
g Customer: No		
CIF No/ Account No.		
First Name	Middle Name	Last Name
FBirth: 21071976 P	AN: BHOPSOISIO	SHEMADICAR
7977280955		
nagelshishemai	Minte demail	· Cana
of Spouse: NEHA SHEMAD	KAR	
of Father: 5 ATYAWAN	TITITITITI	manufacione de la constanta de
: Male Female Thi	rd Gender	tumbundandandandandankanka ka k
Status Single Married Div	orced Widowed	
of KYC (Minimum one to be filled)		
Bar/UID No. 365029568	1097	
ID No.		
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REGA Job card No.		
rissued by National Population Register Contain	ning Name and Address:	
	J	
tial Status: Resident Indian (R	u 🗀	Non-Resident Indian (NRI)
Person Of Indian C	origin (PIO)	Foreign Citizen
DEFENCE PERSONNEL:		
OUR SERVICE UNDER	Indian Air force	
hed Benefit Pension New Pension Scher	ne 🗍	

A: PERSONAL DETAILS
Customer: Yes No APPLICANT
CIF No/ Account No.
First Name Middle No.
Middle Name Last Name [HIGHA HAGGGAH SHEIMAD AR REIN PAN: CAIPS # 17013 9870116693 CAIPS # 17013 CHIPAINS 6693615 Mar).com
Spouse: HAUESH SHEMADISAK
Father: CHAMDRAILANH GULCRAR
Male Female Third Gender
Widowed
KYC (Minimum one to be filled)
No. 4651 14980879
tNo.:
License No.
GA Job card No.
Isued by National Population Register Containing Name and Address:
Name and Address:
Status: Non-Resident Indian (RI) Non-Resident Indian (NRI)
Person Of Indian Origin (PIO) Foreign Citizen
EFENCE PERSONNEL:
SERVICE UNDER
Benefit Pension New Pension Scheme