



RASHMI WADEKAR & CO.

ADVOCATE HIGH COURT

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APP No: 77000361882

Date: - 22nd /25th September, 2026

Ref. No. RW-2026

Status – Positive

To

ICICI HFC Ltd.,

C-23, G-Block, Bandra Kurla Complex,

Bandra (East), Mumbai-400051.

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of MR. SULEMAN TAYAB ALI SHAIKH

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s: MR. SULEMAN TAYAB ALI SHAIKH**
- 2. Name of the Co-applicant/s: RAZIA TAIYABALI SHAIKH**
- 3. Type of Loan: Sellers BT (Internal – ICICI Bank)**
- 4. Purpose of Loan: HL**
- 5. Name of the Property Owner/s: MR. SULEMAN TAYAB ALI SHAIKH AND RAZIA TAIYABALI SHAIKH**
- 6. Description of the Property (with Boundaries):**

Legal Verification of Documents with respect to property being a Flat No. A2/301, on 3rd Floor, adm. 50.30 Sq. Mtrs. Carpet Area in the Building known as “Hatkesh Heights” of Society known as “Hatkesh Heights A1 & A2 Co. Op. Hsg. Soc. Ltd.”, situated at Hatkesh Udyog Nagar, Ghodbunder, Mira Road (E) and building is constructed on land bearing Survey No. 98, Hissa No. 3 of Village Ghodbunder, Taluka & Dist. Thane.

- 7. Nature / Status of the Property: RESIDENTIAL**

8. Type of Property: FREEHOLD RESIDENTIAL

PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION: (SPECIFY THE DOCUMENTS ARE ORIGINAL OR XEROX)

1. Copy of Registered Agreement for Sale dated 1st March,2021 between M/s. S. M. Infrastructures through its partner, Mr. Niyaz Amir Shaikh & Mr. Tufal Riyaz Ahmed Rabi (therein referred to as the Promotor) And Miss. Ayesha Abdul Rehman Shaikh and Mrs. Shabana Abdul Rehman Shaikh (therein referred to as the Flat Purchaser). (Reg. No. TNN-10/2990/2021).
2. Copy of Draft Agreement for Sale between Miss. Ayesha Abdul Rehman Shaikh and Mrs. Shabana Abdul Rehman Shaikh (therein referred to as the Transferors) And Mr. Suleman Tayab Ali Shaikh and Razia Taiyabali Shaikh (therein referred to as the Transferee).
3. Copy of Share Certificate bearing no.066 issued by “Hatkesh Heights A1 & A2 Co. Op. Hsg. Soc. Ltd.”
4. Copy of LOD dated 21st August issued by ICICI Bank.
5. Copy of Society Registration Certificate of “Hatkesh Heights A1 & A2 Co. Op. Hsg. Soc. Ltd.” bearing Reg. no. TNA/(TNA)/HSG/(TC)/32028/2019-2020. Dated 08/08/2019.
6. Copy of Occupancy Certificate dated 24-05-2019 bearing no. MNP/NR/789/2019-20 issued by MBMC.
7. Copy of Revised Commencement Certificate dated 07-01-2017 bearing no. MNP/NR/4412/2016-17 issued by MBMC.
8. Copy of Revised Commencement Certificate dated 19-01-2018 bearing no. MNP/NR/3945/2016-17 issued by MBMC.
9. Copy of Revised Commencement Certificate dated 19-01-2018 bearing no. MNP/NR/3945/2016-17 issued by MBMC.
10. Copy of RERA Registration Certificate No. P51700008077. Dated 18/08/2017 (Ended on 30/09/2020).

11. Copy of Property Tax Bill issued by VVMC to Mrs. Laxmi Karan Singh Valvi for the Property No. NG01/269/16.
12. Copy of Title Certificate dated 31st July 2017 issued by Adv. A. Kalam Khan.

PART III: FLOW OF TITLE OF PROPERTY:

- A. We have perused the aforesaid documents and we find that Formerly, (1) Shri. Takur Atmaram Patil, (2) Shri. Dhaneshwar Atmaram Patil, (3) Shri. Mahadeo Atmaram Patil, (4) Shri. Bhanudas Atmaram Patil, (5) Shri. Vasudeo Atmaram Patil and (6) Smt. Dwarakabai Bhasker Patil (hereinafter collectively referred to as “said Thakur A Atmaram Patil& Ors”) were joint owners of all that piece and parcel of land admeasuring about 0H-67R-8P equivalent to 6780 sq. mtrs. bearing Survey No. 98, Hissa No. 3 lying, being and situate at Village Ghodbunder, Taluka& District Thane, in the Registration District and Sub-District Thane, within the limits of Mira Bhayander Municipal Corporation (hereinafter referred to as ‘**Said Larger Property**’);
- B. By and under Deed of Conveyance dated 22nd June 1994, registered with Sub-Registrar, Thane under document No. 239/1994 dated 22.06.1994, executed by and between said Thakur Atmaram Patil & Ors., through their constituted Attorney and one Mr. Paresh Satendra Vohra, therein referred to as Purchaser of the Other Part, the said Thakur A Atmaram Patil& Ors. had sold, assigned, sold and conveyed the said larger property unto and in favour the Mr. Paresh Satendra Vohra, at and for the consideration and upon the terms and conditions mentioned therein;
- C. The name of The Estate Investment Co. Pvt. Ltd. was entered in the Record of Rights of the said larger property as land holder vide Mutation Entry No. 1195, by virtue of an Assignment of Lease /Grant dated 7th November 1870 and pursuant to an Order dated 5th September, 2008 passed by the Collector of Thane which was subsequently confirmed by High Court of Bombay and upheld by Supreme Court of India;
- D. By and under Deed of Conveyance dated 31st December 2010, registered with Sub-Registrar, Thane-7 under document No. TNN7-00025-2011 dated 03.01.2011, executed by and between said Paresh Satendra Vohra, therein referred to as the Vendor of the First Part and one Mrs. Tabassum Juber Patel, therein referred to as Purchaser of the

Other Part, 3 said Paresh Satendra Vohra had sold, assigned, sold and conveyed the land admeasuring about 0H-12R-0P equivalent to 1200 sq. mtrs. which was carved out of said larger property (hereinafter referred to '**First Land**') unto and in favour of Mrs. Tabassum Juber Patel, at and for the consideration and upon the terms and conditions mentioned therein;

- E. Pursuant to Deed of Conveyance dated 31st December 2010, the Shri. Paresh Satendra Vohra had executed a Power of Attorney registered with Sub-Registrar, Thane-7 under document No. TNN7-00026-2011 dated 03.01.2011, in favour of Mrs. Tabassum Juber Patel. The said Mrs. Tabassum Juber Patel was put into vacant and peaceful possession of the First Land by Shri. Paresh Satendra Vohra;
- F. The Estate Investment Co. Pvt. Ltd. had by its order released, surrendered, disclaimed and discharged all rights, title and interest of The Estate Investment Co. Pvt. Ltd. in the First Land unto and in favour of Mrs. Tabassum Juber Patel. Since First Land was classified as 'Padik land', no consideration/cost was required to be paid to The Estate Investment Co. Pvt. Ltd. for getting their right, title and interest in First Land relinquished and released in favour of Mrs. Tabassum Juber Patel and therefore The Estate Investment Co. Pvt. Ltd. have relinquished and released all its right, title and interest in First Land in favour of the said Mrs. Tabassum Juber Patel without demanding any sum/amount from said Mrs. Tabassum Juber Patel.
- G. By and under a Deed of Conveyance dated 12.09.2012, which was registered with the Sub-Registrar, Thane-9 on 12.09.2012 under document No. TNN9-03736-2012, executed between said Mrs. Tabassum Juber Patel therein referred to as Vendor of the One Part and the one Mr. Sachin Velji Shah and Mr. Kanti Jesang Chheda, therein referred to as 'Purchasers' of the Other Part, said Mrs. Tabassum Juber Patel had sold and conveyed the First Land, unto and in favour of the said Mr. Sachin Velji Shah and Mr. Kanti Jesang Chheda, for the consideration and on the terms and conditions mentioned therein.
4 Pursuant to said Conveyance Deed dated 12.09.2012, said Mrs. Tabassum Juber Patel had also executed a General Power of Attorney dated 12.09.2012 duly registered with the office of the Sub Registrar, Thane-9 under document No. TNN9-03737-2012 dated 12.09.2012 in favour of said Mr. Sachin Velji Shah and Mr. Kanti Jesang Chheda.

- H. Pursuant to terms of the Deed of Conveyance dated 12.09.2012, said Mr. Sachin Velji Shah and Mr. Kanti Jesang Chheda were put into vacant and peaceful possession of the First Land by said Mrs. Tabassum Juber Patel.
- I. By and under a Development Agreement dated 25.09.2013, which is registered with the Sub-Registrar, Thane-2 on 26.09.2013 under document No. TNN2-7619-2013, executed between said Mr. Sachin Velji Shah and Mr. Kanti Jesang Chheda, therein referred to as Owners of the First Part, M/s. Kismat Constructions through its Partners Mr. Sachin Velji Shah and Mr. Kanti Jesang Chheda, therein referred to as Confirming party of the Second Part and M/s. S. M. Infrastructures herein, therein referred to as 'Promoter' of the Third Part (hereinafter referred to as '**Said First Development Agreement**'), said Mr. Sachin Velji Shah and Mr. Kanti Jesang Chheda have granted, transferred and assigned the development rights in respect of the First Land, unto and in favour of M/s. S. M. Infrastructures herein, for the consideration and on the terms and conditions mentioned therein. Pursuant to said first Development Agreement, said Mr. Sachin Velji Shah and Mr. Kanti Jesang Chheda have also executed a General Power of Attorney dated 25.09.2013 duly registered with the office of the Sub Registrar, Thane-2 under document No. TNN2-7620-2013 dated 25.09.2013, in favour of, the Partners of M/s. S. M. Infrastructures;
- J. Pursuant to terms of said First Development Agreement, M/s. S. M. Infrastructures was put into vacant and peaceful possession of the First Land by said Mr. Sachin Velji Shah and Mr. Kanti Jesang Chheda;
- K. Accordingly, names of the Mr. Sachin Velji Shah and Mr. Kanti Jesang Chheda are mutated as owners of the First Land in the 7/12 extract of the said First land. The Copy of the 7/12 extract of the said larger land showing the name of the Shri. Paresh Satendra Vohra alongwith Mr. Sachin Velji Shah and Mr. Kanti Jesang Chheda as joint owners of the said First land.
- L. By and under a Development Agreement dated 5th December 2013, which is registered with the Sub-Registrar, Thane-2 on 05.12.2013 under document No. TNN2-9361-2013, executed between said Mr. Paresh Satendra Vohra , therein referred to as Owner of the One Part and M/s. S. M. Infrastructures herein, therein referred to as 'Promoter' of the Other Part (hereinafter referred to as '**Said Second Development Agreement**'), said

Mr. Paresh Satendra Vohra have granted, transferred and assigned the development rights in respect of the a land admeasuring about 2076.49 sq. mtrs. out of said larger land which is exactly touching and adjoining to First Land, unto and in favour of M/s. S. M. Infrastructures, for the consideration and on the terms and conditions mentioned therein. Pursuant to said Second Development Agreement, said Mr. Paresh Satendra Vohra has also executed a General Power of Attorney dated 5th December 2013 duly registered with the office of the Sub Registrar, Thane-2 under document No. TNN2-9362-2013 dated 05.12.2013, in favour of the Partners of M/s. S. M. Infrastructures and thereby constituted the Partners of the Promoter as his attorney to deal with and develop the Second land in the manner deemed fit and proper by M/s. S. M. Infrastructures.

M. By and under Deed of Conveyance dated 7th June 2016, registered with Sub-Registrar, Thane-7 under document No. TNN7-7525-2016 dated 07.06.2016, executed by and between said Paresh Satendra Vohra, therein referred to as the Vendor of the One Part and the Promoter herein, therein referred to as Purchaser of the Other Part, said Paresh Satendra Vohra had sold, assigned, sold and conveyed the land admeasuring about 2157.49 sq. mtrs. out of said larger land which is 6 exactly touching and adjoining to First Land (hereinafter referred to as 'Second land'), unto and in favour of M/s. S. M. Infrastructures, at and for the consideration and upon the terms and conditions mentioned therein; Said First Land and Second land are contiguous and adjoining to one another forming a single tract of land. The First Land and Second land is hereinafter jointly referred to as '**Said Property.**'

N. Pursuant to terms of said Second Development Agreement and Deed of Conveyance dated 7th June 2016, M/s. S. M. Infrastructures was put into vacant and peaceful possession of the said Second land by said Mr. Paresh Satendra Vohra;

O. Thus, M/s. S. M. Infrastructures, is well and sufficiently entitled to develop either independently or jointly the said property being First Land and Second land by implementing development Scheme thereon after obtaining necessary permissions and sanctions from Mira Bhayander Municipal Corporation and other competent authorities;

P. Whereas M/s. S. M. Infrastructures was desirous of developing the said property being First Land and Second land, having together area admeasuring 3276.49 sq. mtrs. or thereabout;

- Q. Thus, M/s. S. M. Infrastructures herein, is well and sufficiently entitled to develop the said property by consuming available F.S.I. in respect of the said property and by loading, consuming and utilizing the FSI in the form of TDR on the said property, as may be permissible under the DC Regulations, in force in respect of the said property and/or to transfer, assign their rights either fully or party, unto the intending party.
- R. Whereas The lay out, plans for the proposed buildings to be constructed on the said property have been sanctioned by the Mira Bhayander Municipal Corporation (hereinafter referred to as 'Local Authority') by its sanctions, interalia, bearing Permit No. V.P. No. MB/MNP/NR/854/2014-15 dated 26.06.2014. The Copy of the said Permit dated 26.06.2014.
- S. While sanctioning the lay out, plans for the proposed buildings to be constructed on the said property, said larger property was notionally divided in three parts viz. Part A, Part B and Part C. The said property having area admeasuring 3276.49 sq. mtrs. or thereabout, was carved from the said larger property and identified as "Part A" of the said larger property;
- T. District Collector of Thane by its Order dated 18/06/2015 bearing no. Mahsul/K-1/Te-1/NA/SR-01/2015, has granted permission for non-agricultural user of the said property. The Copy of the said N.A. Order dated 18/06/2015.
- U. The Local Authority has issued Commencement Certificate No. MB/MNP/NR/2322/2015-16 dated 4.09.2015 and granted permission to M/s. S. M. Infrastructures to construct a building comprising of Stilt + 6 upper floors on the said property and further Commencement Certificate No. MB/MNP/NR/4412/2016-17 dated 7.01.2017 and granted permission to the promoter to construct a building to be known **"HATKESH HEIGHTS"** as comprising of two wings, one of such wing being Wing No. A-1 is sanctioned upto Stilt + Thirteen Upper floors and another wing being Wing No. A-2 is sanctioned upto Stilt + Fourteen Upper floors of the proposed building to be constructed on the said property;
- V. **It is Observed that aforesaid project was registered with Maha RERA having Registration Certificate No. P51700008077. Dated 18/08/2017 (Ended on 30/09/2020). We find that the Builder Have Mortgaged Said Property with GP**

**Parsik Sahakari Bank Ltd. Kindly obtain Consent/Release Letter issued by GP
Parsik Sahakari Bank Ltd. OR Registered Re-Conveyance /No Dues Certificate OR
Take internal approval as OC obtained and society formed and registered**

- W. We have perused Title Certificate dated 31st July 2017 issued by Adv. A. Kalam Khan.; inter alia certifying the title as therein stated. We find that various suits are pending on the land, Kindly cover pending litigations under Separate Indemnity.
- X. By and under Registered Agreement for Sale dated 1st March, 2021, Miss. Ayesha Abdul Rehman Shaikh and Mrs. Shabana Abdul Rehman Shaikh acquired the Flat No. A2/301, on 3rd Floor, adm. 50.30 Sq. Mtrs. Carpet Area, in the Building known as “Hatkesh Heights”, situated at Hatkesh Udyog Nagar, Ghodbunder, Mira Road (E) and building is constructed on land bearing Survey No. 98, Hissa No. 3 of Village Ghodbunder, Taluka & Dist. Thane from M/s. S. M. Infrastructures through its partner, Mr. Niyaz Amir Shaikh & Mr. Tufal Riyaz Ahmed Rabi for consideration and upon terms and conditions therein contained. **(THE SAID AGREEMENT IS ONE EXECUTED UNDER MOFA).**
- Y. Thereafter Society called “Hatkesh Heights A1 & A2 Co. Op. Hsg. Soc. Ltd.” has been formed and registered on 08/08/2019 having Reg. No. TNA/(TNA)/HSG/(TC)/32028/2019-2020. (hereinafter referred to as the Said Society). And becoming member of the said society, Society has issued 10 fully paid up Shares of Rs.50/- each bearing distinctive Nos.651 to 660 (both inclusive) held under Share Certificate bearing no.066 in the name of Miss. Ayesha Abdul Rehman Shaikh and Mrs. Shabana Abdul Rehman Shaikh on 09-03-2023.
- Z. By and under Draft Agreement for Sale Mr. Suleman Tayab Ali Shaikh and Razia Taiyabali Shaikh have agrees to acquire said Flat from Miss. Ayesha Abdul Rehman Shaikh and Mrs. Shabana Abdul Rehman Shaikh for consideration and upon terms and conditions therein contained. **Provided is Draft Agreement, kindly obtain Duly stamped and registered agreement in accordance with Law.**
- AA. **We find that it is Sellers BT Case from ICICI Bank Ltd. Kindly obtain No Dues Certificate issued by ICICI Bank Ltd.**

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

Mr. Suleman Tayab Ali Shaikh and Razia Taiyabali Shaikh have agrees to acquire said Flat from Miss. Ayesha Abdul Rehman Shaikh and Mrs. Shabana Abdul Rehman Shaikh (**Subject to Registered Agreement for Sale**) and we have initiated Searches and Will share Search report separately with challan, Report is subject to searches.

PART V: OTHER PROVISIONS:

- 5.1 Whether provisions of urban land ceiling act are applicable? **No.**
- 5.2 Whether any property/ies intend to be given as security is subject to any minor's claim/share? **No.**
- 5.3 Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent? **N.A.**
- 5.4 Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority? **Yes.**
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property?
Documents Not on records.
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? **Vetting Report will be issued for Originals.**
- 5.7 Whether required documents are available for creating mortgage? **YES**
- 5.8 Whether all the previous owners of the property had the right and competency to transfer the property? **YES**
- 5.9 Whether the proposed mortgage by deposit of title deeds is possible? **YES**
- 5.10 What is the tenure of the land; if it is leased? _____years (remaining period)
-N.A.
- 5.11 Whether the land is Adivasi (tribal) land? **NO**
- 5.12 Whether the land /property are joint family property? **NO.**
- 5.13 Whether SARFAESI Act applicable? **YES**
- 5.14 Is land/property/flat being subject to any reservations/acquisitions/requisitions? **N.A.**
- 5.15 Whether the property has been transferred by a power of attorney (POA) holder of the original landowner in favour of the loan applicant? **N.A.**
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? **N.A.**

5.17 Whether POA as recorded in 5.15 is registered? **N.A.**

5.18 Whether any prior permission /NOC /consent required from any Authority to mortgage the Property (Authority may be Govt. / Municipal Corporation / Land Development Authority / Industrial Development Authority / Society etc.). If permission is required, specify the name of the authority from whom permission/NOC is required and list all permission/ No objection required: **-NOC from SOCIETY must be obtained.**

5.19 Whether any permission / consent is required to sell the property upon invocation of the mortgage. If so, indicate the Authority from whom the permission is required; Indicative Time line to obtain such permission; and any premium payable to the Authority upon such transfer **N.A.**

5.20 Whether Search Report is obtained and submitted? Separate Search Report will be issued in this regards.

Search Report Details: - **As per search report to be issued separately** Search

Conducted Years: **13 yrs.**

Name of the Advocate / Searcher: **As per search report to be issued separately**

Search Report Date: **As per search report to be issued separately**

Note: **As per search report to be issued separately**

5.21 Whether EC is obtained? **N.A.**

EC Details: **-N.A.**

No. of Years EC Obtained: **N.A.**

Any Encumbrance to Specify: **N.A.**

EC Applied by: **N.A.**

PART VI: CERTIFICATE:

In view of the foregoing, I/We certify that the title deeds intended to be deposited, relating to the property and offered as security by way of registered/equitable mortgage and the documents of title referred to above are perfect evidence of the title and that if the said **Equitable** mortgage is created in the manner required by law, it would satisfy the requirements of creation of **Equitable** mortgage.

I/We further certify that Mr./Ms.: **MR. SULEMAN TAYAB ALI SHAIKH AND RAZIA TAIYABALI SHAIKH** has/would derive a valid, clear, marketable and unencumbered title in the property/ies stated above.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower Mr./Ms.: **MR. SULEMAN TAYAB ALI SHAIKH.**

The following original documents to be collected by ICICI HFC for creation of **Equitable** mortgage of the said property: -

Following documents needs to be submitted prior to disbursal of loan/at the time of disbursement of the loan: -

1. Copy of Registered Agreement for Sale dated 1st March,2021 between M/s. S. M. Infrastructures through its partner, Mr. Niyaz Amir Shaikh & Mr. Tufal Riyaz Ahmed Rabi (therein referred to as the Promotor) And Miss. Ayesha Abdul Rehman Shaikh and Mrs. Shabana Abdul Rehman Shaikh (therein referred to as the Flat Purchaser). (Reg. No. TNN-10/2990/2021). Along with RR, SDR and Index –II.
2. Original Registered Agreement for Sale between Miss. Ayesha Abdul Rehman Shaikh and Mrs. Shabana Abdul Rehman Shaikh (therein referred to as the Transferors) And Mr. Suleman Tayab Ali Shaikh and Razia Taiyabali Shaikh (therein referred to as the Transferee). Along with RR, SDR and Index –II.
3. Copy of Share Certificate bearing no.066 issued by “Hatkesh Heights A1 & A2 Co. Op. Hsg. Soc. Ltd.”
4. Copy of RERA Registration Certificate.
5. Consent/Release Letter issued by GP Parsik Sahakari Bank Ltd. Pertaining to the said Flat Premises **OR** Registered Re-Conveyance /No Dues Certificate **OR** Take internal approval as OC obtained and society formed and registered (Project loan by Developer).
6. Separate Indemnity Bond for pending litigations.
7. **Original/Copy of LOD issued by ICICI Bank ltd.**
8. **Foreclosure Letter issued by ICICI Bank Ltd.**
9. Copy of Latest Property Tax Receipt / Society Maintenance Receipt.
10. Copy of Construction Permission / Occupancy Certificate (as approved by tech team).

Following documents are required post disbursal: (if any): -

- a) **Original No Dues Certificate issued by ICICI Bank Ltd.**
- b) Original Registered Agreement for Sale dated 1st March,2021 between M/s. S. M. Infrastructures through its partner, Mr. Niyaz Amir Shaikh & Mr. Tufal Riyaz Ahmed Rabi

(therein referred to as the Promotor) And Miss. Ayesha Abdul Rehman Shaikh and Mrs. Shabana Abdul Rehman Shaikh (therein referred to as the Flat Purchaser). (Reg. No. TNN-10/2990/2021). Along with RR, SDR and Index –II.

- c) Original Share Certificate bearing no.066 issued by “Hatkesh Heights A1 & A2 Co. Op. Hsg. Soc. Ltd.” duly transferred in the name of your customers.
- d) Original NOC from the **SOCIETY** addressed to the ICICI HFC., inter alia, granting its consent for creation of mortgage in your favour.

Disclaimer :-

The report is based on the representations made in the copies of the documents submitted by you and no separate verification of original documents is carried out and no responsibility is taken for a false statements, misrepresentation or submission made in the documents submitted or for fraudulent documents submitted by the borrower. Also the documents perused do not reflect any violations of any of the statutes or do not demonstrate any irregularities in respect thereof.

We have perused copies of the documents forwarded to us. Subject to the above, the title to said property is free from all sorts of encumbrances, lien, charges, mortgages, etc. The Borrower is having valid, absolute, clear and marketable title to the property.

REMARKS (if any): -

Yours Faithfully,

Rashmi Advocate
Chandrakant Wadekar
nt Wadekar

Digitally signed by
Rashmi
Chandrakant
Wadekar
Date: 2026.09.25
14:05:23 +05'30'