

690 Boro 112 08 Rs. 1501 C. 1. leday G. NARSAIAH
S.V.L. No.11 of 2006
PEERZADIGUDA
UPPAL,R.R. Dist

SALE DEED

This Sale Deed is made and executed on this the 5 day of March 2008 at Secunderabad by:

Na/S. PARAMOUNT BUILDERS, a registered partnership firm having its office at 5-4-187/3&4, II Floor, Soham Mansion, M. G. Road, Secunderabad 500 003, represented by its Managing Partner Mr. Soham Modi, S/o. Sri Satish Modi, aged about 37 years Occupation: Business and its Partner Called the "Vendor" (Which expression where the context so permits shall mean and include its successors in interest, nominee, assignee, etc.).

AND

MR. B. ANAND KUMAR, Son of Mr. B. B. Ramulu, aged about 39 years, residing at H. No. 10, SRI NAPEDDY KIDAN WITH AND WITH

SRI NAREDDY KIRAN KUMAR, SON OF MADHUSUDHAN REDDY, aged about 34 years, residing at Plot No. 275, Venakateshwara Nagar, Meerpet, Moula -Ali, Hyderabad-40,

SRI. M. KANTHA RAO, SON OF M. LAXMAN RAO, aged about 38 years, residing at Plot No. 152, Vivekanada Nagar Colony, Kukatpally, Hyderabad

SRI. K. KANTHA REDDY, SON OF K. RAM REDDY, aged about 56 years, residing at Nereducherela (Village & Mandal), Nalgonda District.

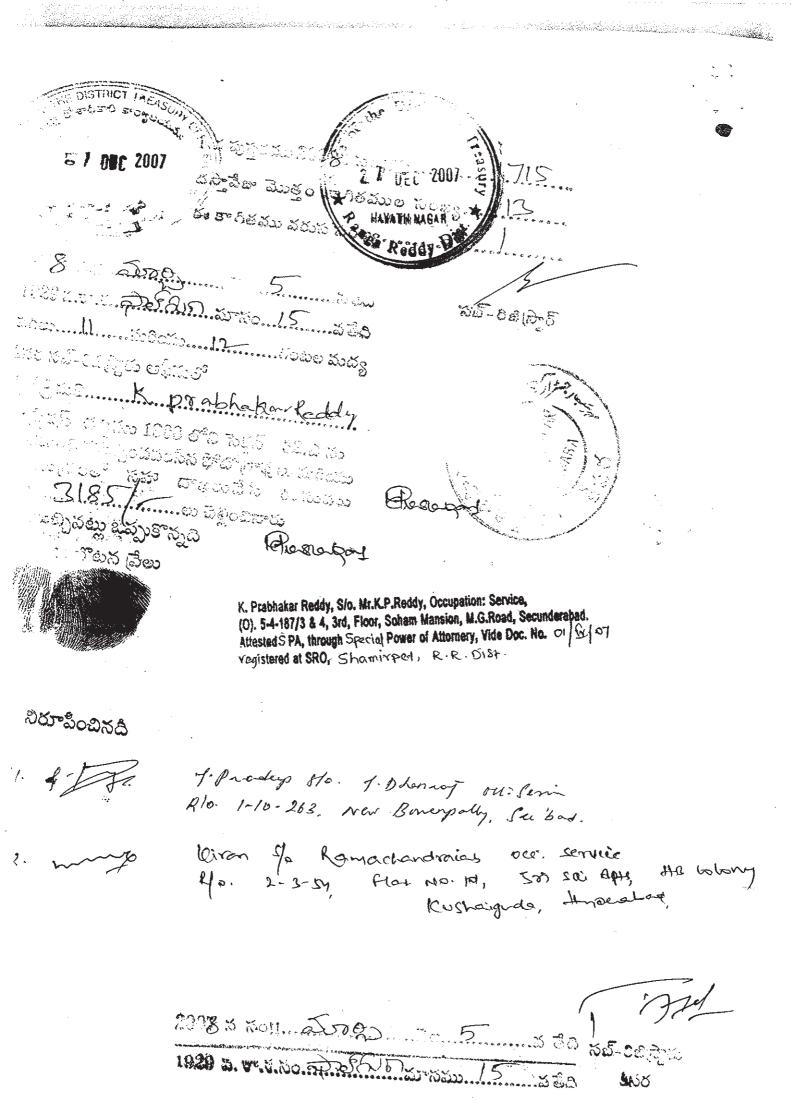
being represented by Mr. Soham Modi, S/o. Sri Satish Modi, aged about 37 years, Managing Partner of M/s. Paramount Builders who are the Agreement of Sale cum General Power of Attorney Holders by virtue of document no. 16413/06, dated 31.10.2006, registered at S.R.O. Shameerpet, hereinafter called the "Original Owners" (which expression where the context so permits shall mean and include their successors in interest, nominees, assignees herein, etc.).

For Paramount Builders

For Paramount Builders

Partner

Pariner



IN FAVOUR OF

1. MRS. RITA DHARIA, WIFE OF MR. URMIL DHARIA aged about 42 years,

2. MR. URMIL DHARIA, SON OF MR. RASHMI KANT aged about 44 years, both are residing at H. No. 1-10-50/1, Flat No. 206, Durga Elite, Chikoti Garden, Begumpet, Hyderabad - 500 016, hereinafter called the "Buyer" (which expression where the context so permits shall mean and include his/her/their heirs, successors, legal representative, executors, nominee, assignee etc.).

WHEREAS:

- A. Shri B. Anand Kumar, Shri Nareddy Kiran Kumar, Shri M. Kanta Rao and Shri K. Kanta Reddy, the Original Owners herein, were the absolute owners and possessors of open agricultural land in Sy. No. 176, situated at Nagaram Village, Keesara Mandal, R. R. District, admeasuring Ac. 3-04 Gts. by virtue of Deed of Conveyance of land dated 9.09.2004 registered as document bearing no. 9210/2004 and Release Deed dated 27.10.2004 and registered as document no. 9246/2004 at the office of the Sub Registrar, Shameerpet R. R. District (hereinafter this land is referred to as the SCHEDULED LAND) and is more particularly described in Schedule 'A' at the foot of the document.
- B. The Original Owners have purchased the Scheduled Land for a consideration from its previous owners namely:
 - i. Shri M. Venu, S/o. Shri Mallaiah
 - ii. Shri Madhusudhan, S/o. of Late Shri G. Sattaiah.
 - iii. Shri K.V. Rama Rao, S/o. Shri Gopal Rao
- C. The Scheduled Land was Government land and the same was placed for sale on open auction on 17.09.2003. The previous owners Shri M. Venu and two others have participated in the auction and the auction was knocked down in favour of them as they being the highest bidders. The open auction conducted has been confirmed in favour of the previous owners namely M. Venu and two others vide proceedings of the Collector, R. R. District vide proceeding no. LC2/7278/2003 dated 20.09.2003.
- D. The previous owners Shri M. Venu and two others and the Original Owners have reached into an understanding for participating in the open auction and upon confirmation of the auction the sale consideration was arranged and paid by pooling all the resources of the seven participants (i.e., previous owners Shri M. Venu and two others and all the four VENDORS). The Scheduled Land was agreed to be purchased jointly with all the seven persons having broadly the following share.
 - a. 3/7 of the share will be held by M. Venu and two others equally i.e., each person will
 - b. Balance 4/7 of the share will be held by the remaining four persons as follows:
 - Shri. B. Anand Kumar 27% of 4/7 share i.e., 15.42%
 - Shri. N. Kiran Kumar 20% of 4/7 share i.e., 11.42% ii.
 - Shri. M. Kanta Rao 37% of 4/7 share i.e., 21.16% iii.
 - Shri. K. Kanta Reddy 16% of 4/7 share i.e., 9.15% iv.

Partner

For Paramount Builders

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- E. In continuation and completion of the auction process and on receipt of the entire bid amount, the Government of Andhra Pradesh represented by District Revenue Officer and Additional District Magistrate, R. R. District have executed Deed of Conveyance of land dated 9.09.2004 in favour of seven persons namely three previous owners and four Original Owners herein. This conveyance deed is registered as document no. 9210/2004 and is registered at the office of the Sub Registrar, Shameerpet R. R. District.
- F. The previous owners Shri M. Venu, Shri G. Madhu Sudhan and Shri K.V. Rama Rao have executed a Release Deed dated 27.10.2004, releasing their 3/7 share admeasuring Ac. 1-13.13 Gts., in favour of Original Owners for a consideration. This Release Deed is registered as document no. 9246/2004 at the office of the Sub Registrar, Shameerpet R. R. District. The share in land ownership of the Original Owners upon execution of this release deed is as under:

a.	Shri. B. Anand Kumar	0.70
b.	Shri N Nara Dadd W	- 27%
٥.	Shri. N. Nara Reddy Kiran Kumar	- 20%
C.	Sim. M. Kanta Rao	
d.	Shri. Kanta Reddy	- 37%
	Taina Reddy	- 16%

- G. The above said four persons namely Shri B. Anand Kumar and three others have together joined into partnership to run the business under the name of M/s. Bhargavi Developers, hereinafter referred to as the Firm. The partnership is evidenced by a Deed of Partnership dated 30.07.2004. The profit sharing ratios of the partners is in the same ratio as their ratio of share in the land holding as given in clause (h) above which is in evidence of their understanding as to their respective share in the Scheduled Land.
- H. The Original Owners have sold the Scheduled Land to M/s. Bhargavi Developers and the Vendors herein by way of Agreement of Sale cum General Power of Attorney, registered as document nos. 16412/06 and 16413/06 dated 31.10.2006 and 31.102006, respectively. By virtue of the said agreement of sale cum general power of attorney, M/s. Bhargavi Developers and the Vendors herein have become owners of undivided share of land admeasuring Ac. 1-01 Gts., and Ac. 2-03 Gts. respectively.
- I. M/s. Bhragavi Developers and the Vendor have agreed to jointly develop the entire Scheduled Land by constructing residential apartments under a group housing scheme called as 'PARAMOUNT RESIDENCY'.
- J. The Original Owners and the Vendor hereto have applied to the Urban Development Authority for obtaining necessary building construction and other permissions at the cost of the Vendor. The permissions have been received from HUDA vide their Proceeding No. 6008/P4/Plg/HUDA/2006, dated 14.09.2006. In accordance with the sanctioned plan in all 260 number of flats in 6 blocks aggregating to about 2,28,800 sft., along with parking on the stilt floor and other amenities are proposed and agreed to be constructed.

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- K. M/s. Bhargavi Developers and the Vendor for the purposes of joint development of the scheduled land have reached into an understanding whereby they have purchased their respective shares as mentioned above in the total land area of Ac. 3-04 Gts. To give effect to this broad understanding, the M/s. Bhargavi Developers and the Vendor have executed following documents:
 - (a) Joint Development Agreement, registered as document no. 16768/06, dated 31.10.2006.
 - (b) Agreement of Sale-cum General Power of Attorney in favour of the Vendor, registered as document no. 16413/06, dated 31.10.2006.
 - (c) Agreement of Sale-cum General Power of Attorney in favour of the M/s. Bhargavi Developers, registered as document no. 16412/06, dated 31.10.2006.

The above documents are registered with the office of the Sub-Registrar Office, Shameerpet.

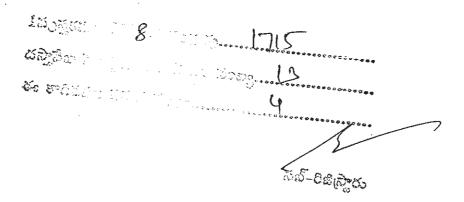
- L. By virtue of above referred documents, the M/s. Bhargavi Developers and the Vendor hereto have identified and determined their respective ownership of 260 flats, along with proportionate parking space proposed to be constructed in a group housing scheme named and styled as 'PARAMOUNT RESIDENCY' together with their respective proportionate undivided share in the Scheduled Land.
- M. The Buyer is desirous of purchasing a semi-deluxe apartment bearing flat no. 304 on third floor, in block no. '3C' having a super built-up area of 1050 sft.(i.e., 840 sft. of built-up area & 210 sft. of common area) together with undivided share in the scheduled land to the extent of 68.86 sq. yds. and a reserved parking space for two wheeler and car bearing nos. 22 & 12 admeasuring about 15 and 100 sft. respectively, in the building known as Paramount Residency and has approached the Vendor, such apartment is hereinafter referred to as the Scheduled Apartment.
- N. The Vendor has represented to the Buyer that the Scheduled Apartment has fallen to the share of Vendor and thus absolutely belongs to it by virtue of above referred various agreements.
- O. The Buyer has inspected all the documents of the title of the Vendor in respect of the Scheduled Land and also about the capacity, competence and ability of the Vendor to construct the apartment thereon and providing certain amenities and facilities which are attached to and/or are common to the entire project of Paramount Residency. The Buyer upon such inspection etc., is satisfied as to the title and competency of the Vendor.
- P. The Vendor has agreed to sell the Scheduled Apartment together with proportionate undivided share in land and parking space as a package for a total consideration of Rs. 6,37,000/- (Rupees Six Lakhs Thirty Seven Thousand Only) and the Buyer has agreed to purchase the same.
- Q. The Vendor and the Buyer are desirous of reducing into writing the terms of sale.

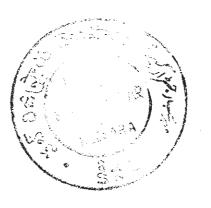
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Partner

For Paramount Builders

Partner





R. The Original Owners at the request of the Vendor and Buyer are joining in execution of this agreement so as to assure perfect legal title in favour of the Buyer and to avoid in future any litigations. The Original Owners have has no share in the sale consideration agreed herein.

NOW THEREFORE THIS SALE DEED WITNESSETH AS FOLOWS:

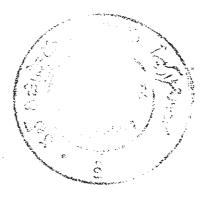
- 1. In pursuance of the aforesaid agreement the Vendor do hereby convey, transfer and sell the Semi-deluxe apartment bearing flat no. 304 on third floor in block no. '3C', having a super built-up area of 1050 sft. (i.e., 840 sft. of builtup area & 210 sft. of common area) in building known as Paramount Residency together with
 - a. undivided share in scheduled land to the extent of 68.86 sq. yds.
 - b. A reserved two wheeler parking space bearing no. 22 admeasuring about 15 sft.
 - c. A reserved car parking space bearing no. 12 admeasuring about 100 sft. situated at Sy. No. 176, situated at Nagaram Village, Keesara Mandal, R. R. District, which is hereinafter referred to as the Scheduled Apartment and more particularly described at the foot of this sale deed and in the plan annexed to this sale deed in favour of the Buyer for a total consideration of Rs. 6,37,000/- (Rupees Six Lakhs Thirty Seven Thousand Only). Issued by LIC Housing Finance Ltd and the Vendor hereby admit and acknowledge the receipt of the said consideration.
- 2. The Vendor hereby covenant that the undivided share in Scheduled Land & the Scheduled Apartment belong absolutely to it by virtue of various registered agreements referred to herein in the preamble of this Sale Deed and has therefore absolute right, title or interest in respect of the Scheduled Apartment.
- 3. The Vendor further covenant that the Scheduled Apartment is free from all sorts of encumbrances, charges, cess or attachment of whatsoever nature and as such the Vendor hereby gives warranty of title. If any claim is made by any person either claiming through the Vendor or otherwise in respect of the Scheduled Apartment it shall be the responsibility of the Vendor alone to satisfy such claims. In the event of Buyer being put to any loss on account of any claims on the Scheduled Apartment, the Vendors shall indemnify the Buyer fully for such losses.
- 4. The Vendor have this day delivered vacant peaceful possession of the Scheduled Apartment to the Buyer.
- 5. Henceforth the Vendor shall not have any right, title or interest in the Scheduled Apartment which shall be enjoyed absolutely by the Buyer without any let or hindrance from the Vendor or anyone claiming through them.
- 6. The Vendor hereby covenant that they shall sign, verify and execute such further documents as are required so as to effectively transfer/mutate the Scheduled Apartment unto and in favour of the Buyer in the concerned departments.

For Paramount Builders

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For Paramount Builders

Partner



- 7. The Vendor hereby covenant that the Vendor have paid all taxes, cess, charges to the concerned authorities relating to the Scheduled Apartment payable as on the date of this Sale Deed. If any claim is made in this respect by any department/authorities, it shall be the responsibility of the Vendor to clear the same.
- 8. That it is hereby agreed and understood explicitly between the parties hereto the Buyer shall be solely responsible for payment of any sales taxes, VAT, service tax or any other similar levy that may become leviable with respect to the sale / construction of the apartments under this sale deed.
- 9. The Buyer do hereby covenant with the Vendor and through the Vendor with other owners of tenements in Paramount Residency as follows:-
- a. The Buyer shall not put forth any independent or exclusive claim, right or title over the land on which the Scheduled Apartment is constructed and it is hereby specifically agreed and declared that the said land shall be held, owned and possessed jointly by the owners of the respective apartment/parking space in PARAMOUNT RESIDENCY.
- b. That the Buyer has examined the title deeds, plans, permissions and other documents and the construction and fixtures and fittings fitted and installed in the schedule apartment and is fully satisfied and the Buyer shall not hereafter, raise any objection on this account.
- c. That the Buyer shall become a member of the Paramount Residency Owners Association that has been / shall be formed by the Owners of the apartments in PARAMOUNT RESIDENCY constructed on the Schedule Land. As a member, the Buyer shall abide by the rules and by-laws framed by the said association which is the administrator, and supervisor of common services (lifts, corridors, passages, staircases, roads, recreational facilities, gardens, drainage, water supply, electricity and other such services) and properties of common enjoyment and shall pay such amounts as may be decided to the association every month for the proper maintenance of the common services. If the Buyer ever fails to pay maintenance charges for his apartment, the association shall be entitled to disconnect and stop providing all or any services to the schedule apartment including water, electricity, etc.
- d. The common facilities and services (lifts, corridors, passages, staircases, roads, recreational facilities, gardens, drainage, water supply, electricity and other such services) and other properties of common enjoyment in the PARAMOUNT RESIDENCY, shall vest jointly with the owners of the various tenements/ apartments / parking space and shall be maintained, managed and administered collectively by the said owners of the various tenements/apartment/store/parking space and/or by the said association and the Vendor shall in no manner be liable, accountable or responsible for the management, administration, maintenance or upkeep of the aforesaid building(s) or the common facilities etc., or on any other account whatsoever.

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- e. The Buyer alone shall be liable and responsible for payment of all levies, rates, taxes, assessment, duties etc., assessed or payable to the Municipal authorities or other local bodies or authorities in respect of the Scheduled Apartment from the date of delivery of its possession by the Vendor to the Buyer.
- f. That the terrace and terrace rights, rights of further construction on, in and around the building, and ownership of areas not specifically sold or allotted to any person shall belong only to the Vendor and the Buyer shall not have any right, title or claim thereon. The Vendor shall have absolute rights to deal with the same in any manner he deems fit without any objection whatsoever from the Buyer.
- g. That the blocks of residential apartments shall always be called PARAMOUNT RESIDENCY and the name thereof shall not be changed.
- h. The Buyer further covenant(s) with the Vendor and through them to the Buyer(s) of the other premises that he/she/they shall not cut, maim, injure, demolish, tamper or damage any part of the Scheduled Apartment or any part of the Scheduled Apartment nor shall written permission of the Vendor or other body that may be formed for the maintenance of the Apartments.
- i. That the Buyer shall keep and maintain the Scheduled Apartment in a decent and civilized manner and shall do his/her/their part in maintaining the living standards of the apartments, occupiers at a high level. To this end, inter alia, the Buyer shall not (a) throw dirt, rubbish etc, in any open place, compound, etc. (b) use the apartment for illegal and disturbance or difficulty to the occupiers of the other apartment etc., (d) store extraordinarily heavy material therein: (e) do such things or acts which may render void, or voidable any insurance on the building or part thereof: (f) use the premises as an office or for any other commercial purpose. (g) Install grills or shutters in the balconies, main door, etc. (h) change the external appearance of the building.
- 10. Stamp duty and Registration amount of Rs. 47, 775= /- is paid by way of challan no. 851765, dated 05-03-08, drawn on State Bank of Hyderabad, Keesara Branch, R. R. District and VAT paid an amount of Rs. 6370=/- by the way of Payorder No. 139089, dated 03.03.08, drawn on HDFC Bank, S. D. Road Branch, Secunderabad

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For Paramount Builders

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SCHEDULE 'A'

SCHEDULE OF LAND

All that the total open land being Sy. No. 176, situated at Nagaram Village, Keesara Mandal, R. R. District, admeasuring Ac. 3-04 Gts. and bounded by:

North By	Sy. Nos. 198, 182, 180 & 177
South By	Sy. Nos. 175, 174 & 167
East By	Sy. No. 159
West By	Sy. No. 198

SCHEDULE 'B'

SCHEDULE OF APARTMENT

All that portion forming semi-finished semi-deluxe apartment no. 304 on the third floor in block no. 3C, admeasuring 1050 sft. of super built-up area (i.e., 840 sft. of built-up area & 210 sft. of common area) together with proportionate undivided share of land to the extent of 68.86 sq. yds. and a reserved parking space for two wheeler and car on the stilt floor bearing nos. 22 & 12, admeasuring about 15 and 100 sft. respectively., in residential apartment named as Paramount Residency, forming part of Sy. No. 176, situated at Nagaram Village, Keesara Mandal, R. R. District, marked in red in the plan enclosed and bounded as under:

North By	Open to sky
South By	Flat No. 303
East By	6' wide corridor
West By	Open to sky

WITNESS

1.

2. ****/

For Par mount Builders

Partner

for Mr. B. Apand Kumar & Others

Soham Modi, (GPA Holder) For Paramount Builders

Partner

VENDOR

D.U -Dhooric

BUYER

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ANNEXTURE-1-A

1. Description of the Building : semi-deluxe flat bearing no. 304 on the third floor, in

block '3C' of Paramount Residency, situated at Sy. No. 176, Nagaram Village, Keesara Mandal, Ranga

Reddy District.

(a) Nature of the roof : R. C. C. (G+5)

(b) Type of Structure : Framed Structure (semi-finished)

2. Age of the Building : New

3. Total Extent of Site : 68.86 sq. yds., U/S Out of Ac. 3-04 Gts.

4. Built up area particulars

(a) Cellar, Parking Area

(b) In the Ground Floor : 115 sft. Parking space for two wheeler and Car

(c) In the First Floor

(d) In the Second Floor

(e) In the Third Floor : 1050 sft.

(f) In the Fourth Floor

(g) In the Fifth Floor

5. Annual Rental Value

6. Municipal Taxes per Annum

7. Executant's Estimate of the MV of the Building

: Rs. 6,37,000/-

Date: 05.03. 2008

For Paramount Builders

Partner

Signature of the Executants

CERTIFICATE

I do hereby declare that what is stated above is true to the best of my knowledge and belief.

Partner

gamountiBuildé

For Paramount Builders

Parinet

Date: 05.03.2008

Signature of the Executants

R.U. Dherrien

Services Test

REGISTRATION PLAN SHOWING FLAT NO. 304 IN BLOCK NO. '3C' ON THE THIRD FLOOR IN PARAMOUNT RESIDENCY SITUATED AT IN SURVEY NOS. 176 MANDAL, B.R. DIST. **KEESARA** NAGARAM VILLAGE, M/S. PARAMOUNT BUILDERS, REPRESENTED BY ITS PARTNERS **VENDOR:** MR. SOHAM MODI, SON OF MR. SATISH MODI MR. SAMIT GANGWAL, SON OF MR. S. K. GANGWAL 1. MRS. RITA DHARIA, WIFE OF MR. URMIL DHARIA **BUYER:** 2. MR. URMIL DHARIA, SON OF MR. RASHMI KANT REFERENCE: SCALE: INCL: **EXCL:** SQ. MTRS. AREA: 68.86 SQ. YDS. OR Total Built-up Area = 1050 sft. Out of U/S of Land = Ac. 3-04 Gts. Open to sky VIUTY **Location Map** Flat No. 303 Open to sky For Paramount Builders 6' wide corridor WITNESSES: or Paramount Buildors Partner SIG. OF THE VENDOR Partner 2. SIG. OF THE BUYER

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PHOTOGRAPHS AND FINGER PRINTS AS PER SECTION 32A OF REGISTRATION ACT, 1908.

SL.NO.

FINGER PRINT
IN BLACK
(LEFT THUMB)

PASSPORT SIZE PHOTOGRAPH BLACK & WHITE

NAME & PERMANENT
POSTAL ADDRESS OF
PRESENTANT / SELLER / BUYER





VENDORS:

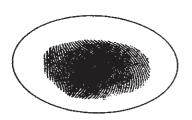
M/S. PARAMOUNT BUILDERS HAVING ITS OFFICE AT 5-4-187/3&4 II FLOOR, M. G. ROAD SECUNDERABAD - 500 003. REP. BY ITS PARTNERS

1. MR. SOHAM MODI S/O. MR. SATISH MODI





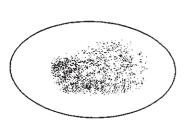
2. MR. SAMIT GANGWAL S/O. MR. S. K. GANGWAL R/O. PLOT NO. 1211, ROAD NO. 60 JUBILEE HILLS HYDERABAD – 500 034.





SPA FOR PRESENTING DOCUMENTS:

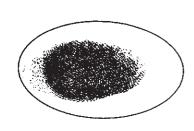
MR. K. PRABHAKAR REDDY S/O. MR. K. PADMA REDDY (O). 5-4-187/3 & 4 II FLOOR, SOHAM MANSION M. G. ROAD, SECUNDERABAD – 500 003.





BUYER:

1. MRS. RITA DHARIA
W/O. MR. URMIL DHARIA
R/O. H. NO. 1-10-50/1
FLAT NO. 206, DURGA ELITE
CHIKOTI GARDEN
BEGUMPET
HYDERABAD - 500 016.





R.U. Dharia

2. MR. URMIL DHARIA S/O. MR. RASHMI KANT R/O. H. NO. 1-10-50/1 FLAT NO. 206, DURGA ELITE CHIKOTI GARDEN BEGUMPET HYDERABAD - 500 016.

SIGNATURE OF WITNESSES:

1. 4. IT

For Paramount Builders
Partner

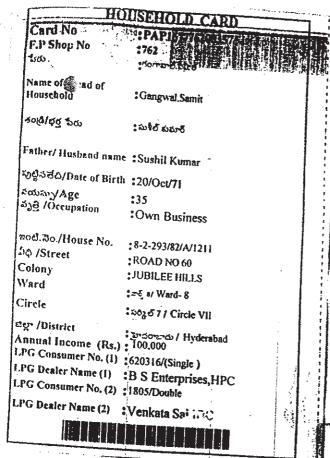
Aux.

For Paramount Builders

Partner

SIGNATURE OF THE EXECUTANTS

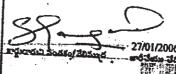






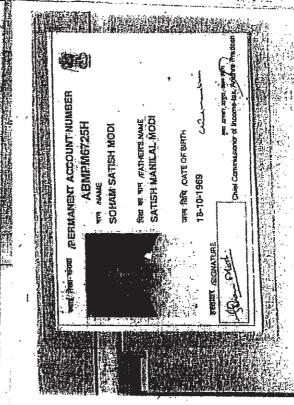
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S.No	15HIGE	Relation	Dat Birt		Age
	Arpita	Wife		1/72	34
3	Samarth	Son		7/00	6
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DPL No 102 Jublee Hills club, Jubilee Hills









For Paramount Builders
Partner

For Paramount Builders

Pariner

17th 1715 8 ్ట్ - రిజిస్ట్రైరు



HOUSEHOLD CARD

Card No

: PAP167890500671

F.P Shop No

: 905

పేరు

: - ಕರ್ಶಿಕ ಧಾರದಾ

Name of Head of

🕻 .. Urmil Dharia

Household

ತಂಡಿ/ಭರ್ತ ಕೆರು

• ರಶ್ಮಿಸ್ವಾ ಪ್ರಾರಂಭ

Father/ Busband name: Rashmikant Dhana

තුළුනම්ස/Date of Birth: 13/05/1964

వయస్సు/Age

వృత్తి /Occupation

: Own Business

ಇಂಟಿ.ನಂ./House No.

: 1-10-50/1/206

వీధి /Street

; CHIKOTI GARDEN

Colony

* DURGA ELITE APPARTMENT

Ward

Cirele

హర్ల్ 1 Ward- I సర్కర్ట్ 8 Circle VIII

ಜಿಲ್ಲ್ /District

🕽 హైదరాడాడు / Hyderabad

Annual Income (Rs.) : 200,000

LPG Consumer No. (1) : 4328/(Single)

LPG Dealer Name (1) : Navratna Enterprises.fOC

LPG Consumer No. (2) :/ LPG Dealer Name (2) :





Family Members Details

S.No		Relation	Date of Birth	Age
5	Rita U Dharia	Wife	05/02/66	40
3	Vidhi U Dharia	Daughter	04/06/89	17
4	Puja U Dharia	Daughter	20/06/91	15

/Sr. Audic., J -- p Dept.

18/0 D. Po. L.I.C. No. 115 జారీతేయు తేది. ఎమ్.ఆర్.ఒ / ఎ .ఎన్.ఒ

