

Dolt No: 138 of 2020

भारतीय गैर न्यायिक

एक सौ रुपये

Rs. 100

रु. 100

ONE
HUNDRED RUPEES



सत्यमेव जयते

भारत INDIA
INDIAN NON JUDICIAL

తెలంగాణ తెలంగాణ TELANGANA

S.No. 17611 Date: 24-09-2019

Sold to: MAHENDAR

S/o. MALLESH

For: VILLA ORCHIDS LLP

W 021198

K.SATISH KUMAR

LICENSED STAMP VENDOR

LIC No.16-05-059/2012, R.No.16-05-025/2018

Plot No.227, Opp.Back Gate of City Civil Court

West Marredpally, Sec'bad. Mobile: 9849355156

AGREEMENT FOR CONSTRUCTION

This Agreement for Construction is made and executed on this the 10th day of January 2020 at S.R.O, Vallabh Nagar, Medchal-Malakajgiri District by and between:

M/s. Villa Orchids LLP (formerly known as M/s. Greenwood Lakeside Hyderabad LLP), a registered Limited Liability Partnership Firm having its office, at 5-4-187/3 & 4, 2nd Floor, Soham Mansion, M. G. Road, Secunderabad - 500 003., represented by its Authorized Signatory, Shri. Anand S. Mehta, S/o. Shri. Suresh U. Mehta aged about 42 years, Occupation: Business, residing at Flat No. 701, Welkin Apartments, Lane besides FAB India, Begumpet, Hyderabad - 500 016 hereinafter referred to as the Developer.

AND

1. Mr. R. Vinay Kumar, Son of Mr. R. Vinod Kumar, aged about 40 years, Occupation: Service and
2. Mrs. Swetha Amarachinta, Wife of Mr. R. Vinay Kumar, aged about 34 years, both are residing at H. No: 3-5-1040, Narayanaguda, Hyderabad - 500 029 hereinafter referred to as the 'Purchaser'

The term Developer and Purchaser shall mean and include wherever the context may so require its successors in interest, administrators, executors, nominees, assignees, heirs, legal representatives, etc.

For M/s. Villa Orchids LLP

Anand Mehta.
Authorized Signatory

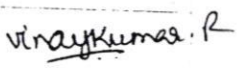
vinaykumar.R

Setto

Presentation Endorsement:

Presented in the Office of the Sub Registrar, Vallabh Nagar along with the Photographs & Thumb Impressions as required Under Section 32-A of Registration Act, 1908 and fee of Rs. 13540/- paid between the hours of 10/01/2020 on the 10th day of JAN, 2020 by Sri Prabhakar Reddy K

Execution admitted by (Details of all Executants/Claimants under Sec 32A):

SI No	Code	Thumb Impression	Photo	Address	Signature and Thumb Impression
1	CL			SWETHA AMARACHINTA W/O. R VINAY KUMAR 3-5-1040 NARAYANAGUDA, HYDERABAD	
2	CL			R VINAY KUMAR S/O. R VINOD KUMAR 3-5-1040 NARAYANAGUDA, HYDERABAD	
3	EX			K PRABHAKAR REDDY (GPA HOLDER NO 158/BK-IV/2017 SRO SECUNDERABAD S/O. K PADMA REDDY 5-4-187/3 & 4 SOHAM MANSION M G ROAD, SECUNDERABAD	

Identified by Witness:

SI No	Thumb Impression	Photo	Name & Address	Signature
1			R.VINOD KUMAR 3-5-1040/A FLYOVER NARA YANAGUDA HYD	
2			A.PRAKASH RAO H.NO.8-7-89/P2/30 CHAITANYANAGAR PHASE-2 P.NO.30 BN REDDY X ROAD, R.R.DIST	

10th day of January, 2020

Signature of Sub Registrar
Vallabh Nagar

E-KYC Details as received from UIDAI:

SI No	Aadhaar Details	Address:	Photo
1	Aadhaar No: XXXXXXXX5109 Name: Amarachinta Prakash Rao	S/O A Krishna Murthy, Saroornagar, Rangareddi, Andhra Pradesh, 500079	
2	Aadhaar No: XXXXXXXX9266 Name: R Vinod Kumar	S/O V Raghvender Rao, NARAYANAGUDA, Hyderabad, Andhra Pradesh, 500029	

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Wherever the Developer/Purchaser is a female or groups of persons, the expressions 'He, Him, Himself, His' occurring in this Agreement in relation to the Purchaser shall be read and construed as 'She, Her, Herself or 'They, It'. These expressions shall also be modified and read suitably wherever the Developer/Purchaser is a Firm, Joint Stock Company or any Corporate Body.

1. DETAILS OF PLOT PURCHASED:

- 1.1. The Purchaser has purchased a plot of land in the Housing Project known as Villa Orchids, forming part of land in survey nos. 3, 4, 5, 6, 7, 8, 33 of Mahadevpur Village & survey nos. 1, 3, 4, 5, 6, 7 of Kowkur Village, Alwal Mandal, Medchal-Malkajgiri District vide registered sale deed from the Developer and the details of which are given in Annexure - A (hereinafter referred to as the Scheduled Plot).
- 1.2. The Developer has agreed to sell the Scheduled Plot to the Purchaser on the condition that the Purchaser shall enter into an Agreement for Construction with the Developer for construction of a villa/house on the Scheduled Plot.
- 1.3. Accordingly the Purchaser had agreed to enter into this Agreement of Construction.

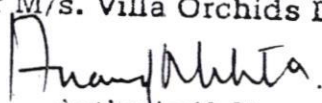
2. DETAIL OF THE VILLA BEING CONSTRUCTED

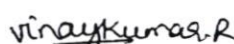
- 2.1. The Developer has agreed to construct a villa on the Scheduled Plot as per the details given herein and the Scheduled Plot of land along with the villa constructed thereon shall be referred to as Said Villa.
- 2.2. The plan of the Said Villa to be constructed shall be as per the Annexure - B attached herein and the specifications shall be as per Annexure - C attached herein, with such modifications and alterations as may be required or are deemed necessary by the Developer from time to time.
- 2.3. The Developer has provided plans of the Said Villa to the Purchaser along with details of carpet area and built-up area. The Purchaser has understood these terms and has verified the method adopted for calculating these areas in respect to the Said Villa. The consideration mentioned herein is the lumpsum amount for the Said Villa. The Purchaser confirms that he shall not raise any objections on this count.

3. CONSIDERATION FOR CONSTRUCTION:

- 3.1. The Purchaser agrees to pay the Developer the consideration detailed in Annexure - A for construction of the Said Villa and the payment shall be made in installments as detailed in Annexure - A.
- 3.2. The stamp duty, registration charges and other expenses related to the execution and registration of the sale deed and any other related documents shall be borne by the Purchaser only and such costs do not form part of the agreed consideration mentioned in Annexure - A. The Purchaser shall pay stamp duty and/or registration charges as required for execution of this Agreement for Construction. In case the Purchaser fails to pay such stamp duty and/or registration charges, the Developer shall be entitled to pay the same for and on behalf of the Purchaser and shall be recoverable as dues from the Purchaser.

For M/s. Villa Orchids LLP


Authorized Signatory


vinaykumar.R



Bk - 1, CS No 142/2020 & Doct No 138/2020.
Sheet 2 of 10 Sub Registrar
Vallabh Nagar

E-KYC Details as received from UIDAI:		
Sl No	Aadhaar Details	Address: Photo
3	Aadhaar No: XXXXXXXX9204 Name: Kandi Prabhakar Reddy	Amberpet, Hyderabad, Telangana, 500013
4	Aadhaar No: XXXXXXXX7628 Name: Swetha Amarachinta	W/O R Vinay Kumar, NARAYANAGUDA, Hyderabad, Andhra Pradesh, 500029
5	Aadhaar No: XXXXXXXX7953 Name: Vinay Kumar R	S/O R Vinod Kumar, NARAYANAGUDA, Hyderabad, Andhra Pradesh, 500029

Endorsement: Stamp Duty, Tranfer Duty, Registration Fee and User Charges are collected as below in respect of this Instrument.

Description of Fee/Duty	In the Form of						Total
	Stamp Papers	Challan u/S 41 of IS Act	E-Challan	Cash	Stamp Duty u/S 16 of IS act	DD/BC/ Pay Order	
Stamp Duty	100	0	13440	0	0	0	13540
Transfer Duty	NA	0	0	0	0	0	0
Reg. Fee	NA	0	13540	0	0	0	13540
User Charges	NA	0	150	0	0	0	150
Total	100	0	27130	0	0	0	27230

Rs. 13440/- towards Stamp Duty including T.D under Section 41 of I.S. Act, 1899 and Rs. 13540/- towards Registration Fees on the chargeable value of Rs. 2707500/- was paid by the party through E-Challan/BC/Pay Order No .113U94070120,248JPN100120 dated .07-JAN-20,10-JAN-20 of .SBIN/ sbiepay/

Online Payment Details Received from SBI e-P

(1). AMOUNT PAID: Rs. 27126/-, DATE: 07-JAN-20, BANK NAME: SBIN, BRANCH NAME: , BANK REFERENCE NO: 3537584535219,PAYMENT MODE:NB-1000200,ATRN:3537584535219,REMITTER NAME: R VINAY KUMAR,EXECUTANT NAME: VILLA ORCHIDS LLP,CLAIMANT NAME: R VINAY KUMAR AND OTHERS). (2). AMOUNT PAID: Rs. 4/-, DATE: 10-JAN-20, BANK NAME: sbiepay, BRANCH NAME: , BANK REFERENCE NO: 3981722167914,PAYMENT MODE:DC-1000200,ATRN:3981722167914,REMITTER NAME: K. PRABHAKAR REDDY,EXECUTANT NAME: VILLA ORCHIDS LLP,CLAIMANT NAME: MR. R. VINAY KUMAR AND OTHERS).

Date:

10th day of January,2020

Signature of Registering Officer
Vallabh Nagar

Certificate of Registration

Registered as document no. 138 of 2020 of Book-1 and assigned the identification number 1 - 1508 - 138 - 2020 for Scanning on 10-JAN-20 .

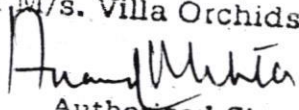
Registering Officer
Vallabh Nagar
(S.M.Hussaini)

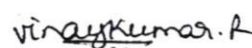
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- 3.3. It is hereby agreed and understood explicitly between the parties hereto the Purchaser shall be solely responsible for payment of any sales tax, VAT, GST, service tax or any other similar levy that is leviable or may become leviable with respect to the construction of the Scheduled Plot. Such charges shall not form a part of the consideration mentioned in Annexure – A. In case the Purchaser fails to pay such taxes or charges, the Developer shall be entitled to pay the same for and on behalf of the Purchaser and shall be recoverable as dues from the Purchaser.
- 3.4. That the Developer has agreed to construct the Said Villa as per plan and specifications given in Annexure – B and Annexure – C. The cost of any additions and alterations made over and above the specifications at the request of the Purchaser shall be paid by the Purchaser and shall be paid over and above the agreed consideration.
- 3.5. Interest on delayed payment, if any, shall be paid over and above the agreed consideration.
4. COMPLETION OF CONSTRUCTION:
- 4.1. The Developer agrees to deliver the Said Villa completed in all respects on or before the date mentioned in Annexure - A with a further grace period of 6 months. In case of delay beyond the date of delivery and after a further grace period of 6 months the Purchaser shall be entitled to compensation for delay in completion at the rate of Rs. 6/- per sft per month, being the average expected rent for the Said Villa. The Purchaser shall be entitled to such a compensation for delay in completion, if and only if, the Purchaser has paid the entire consideration to the Developer. The Purchaser agrees to limit their claims for delay in completion to the said amount.
- 4.2. The Developer shall not be responsible for delay in completion in case of delay in payment by the Purchaser. In case of delay in payment of installments by the Purchaser to the Developer, then the delay in payment in no. of days for each installment the payment has been delayed shall be added to the date of completion mentioned in Annexure – A.
- 4.3. That upon completion of construction of the Said Villa the Developer shall intimate to the Purchaser the same at his last known address and the Purchaser shall be obliged to take possession thereof, subject to the condition that he has fulfilled all his obligations including payment of the entire consideration hereunder according to the terms hereof strictly. After such intimation, the Developer shall not be liable or responsible for any loss, theft, breakage, damages, trespass and the like and the Purchaser shall also be obliged to pay monthly maintenance charges to the Developer or the respective society or Association. The Developer shall be entitled to recover such dues, if any, from the Purchaser.
- 4.4. That from the intimation as to possession or completion of the Said Villa or date of receipt of possession of the villa, whichever is earlier the Purchaser shall be responsible for payment of all taxes, levies, rates, dues, duties charges, expenses, etc. that may be payable with respect to the Said Villa including municipal taxes, water and electricity charges either assessed/charged individually or collectively and such other taxes, etc. payable to the Government or other local bodies or any other concerned body or authority, etc. The Developer shall be entitled to recover such dues, if any, from the Purchaser.

For M/s. Villa Orchids LLP


Authorized Signatory


vinaykumar.2



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138/2020. Sheet 3 of 10

Sub Registrar
Vallabh Nagar



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4.5. The Housing Project is proposed to be completed in phases and the schedule date of completion of the entire Housing Project may not have been specified. The Developer proposes to complete the Said Villa as given above along with the basic common amenities and utility services. The Purchaser shall not raise any objection to the non-completion or delay in completion of other villas as long as the Purchaser is able to enjoy possession of the Said Villa without any reasonable let or hindrance.

4.6. The Developer at his discretion may withhold the final finishing works like last coat of paint, floor polish, installation of CP and sanitary ware, etc. till such time the Purchaser confirms his readiness to take possession of the Said Villa. However, for the purposes of determining the date of completion such final works which may not be completed shall not be considered. Further, it is agreed that the final finishing works shall be withheld to ensure that the completed villa is handed over to the Purchaser in a brand new condition.

5. POSSESSION OF VILLA:

5.1. That the Purchaser shall not have the right to let, sublet, alienate, charge, encumber or otherwise deal with the Said Villa before it is fully constructed and possession delivered unless he has made full payment of consideration along with other charges such as electricity, water, monthly maintenance, corpus fund, taxes, interest, etc., under and strictly according to this agreement.

5.2. The Purchaser shall be entitled to take possession of the Said Villa only on receipt of 'Letter of Possession' from the Developer. Any claim to possession made by the Purchaser without obtaining the Letter of Possession shall be deemed to be trespassing and the Developer shall have a right to take legal action (both civil and criminal) for recovery of possession till such time all dues are paid.

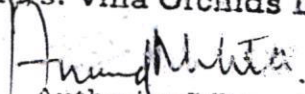
5.3. At the request of the Purchaser the Developer may give license to the Purchaser to enter the villa being purchased by him for the purposes of installation of furniture and fixtures or for purposes like housewarming, before the Purchaser has paid the entire consideration and other charges to the Developer. The Purchaser shall not be entitled to claim possession of the Said Villa till such time all dues are cleared and such a license given by the Developer to enter the Said Villa cannot be construed as handing over of possession by the Developer to the Purchaser. Any claim to possession made by the Purchaser before clearing all the dues shall be deemed to be trespassing and the Developer shall have a right to take legal action (both civil and criminal) for recovery of possession till such time all dues are paid.

6. FORCE MAJEURE:

6.1. That in event of any delay in the completion of the construction of the Said Villa and delivery of possession of the said villa by reason of non-availability of essential inputs like cement, steel etc. or by reason of war, civil commotion, etc. or due to any act of God or due to any difficulty arising from any Government ordinances, legislation or notification by the Government or local authority etc., or by way of any order of a court, tribunal, statutory authorities, etc., the Developer shall not be held responsible. The Purchaser shall not have right to claim any compensation, interest, loss or damage, etc. or shall not insist for the refund of any amount till the final work is completed.

6.2. In the event of any changes in the terms and conditions contained herein, the same shall be reduced to writing and shall be signed by all the parties.

For M/s. Villa Orchids LLP


Anand N. Mittal
Authorised Signatory

viraykumar.2



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138/2020.

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Vallabh Nagar

[Handwritten Signature]



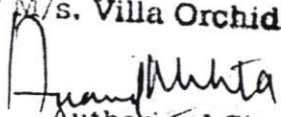
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ANNEXURE- A

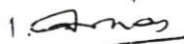
1.	Names of Purchaser:	1. Mr. R. Vinay Kumar 2. Mrs. Swetha Amarachinta
2.	Purchaser's permanent residential address:	R/o. H. No: 3-5-1040, Narayanaguda, Hyderabad – 500 029.
3.	Sale deed executed by Developer in favour of Purchaser	Document no. 137 of 2020, dated 10.01.2020 regd. at S.R.O, Vallabhnagar, Medchal-Malkajgiri District.
4.	Type of villa	B2 - Type
5.	No. of Floors	Ground Plus First Floor
6.	No. of bedrooms	3 - Bedrooms
7.	Details of Said Villa :	
	a. Villa no.:	43
	b. Plot area:	180 Sq. yds.
	c. Built-up area :	1940 Sft.
	d. Carpet area	1636 Sft.
8.	Total sale consideration:	Rs.27,07,500/-(Rupees Twenty Seven Lakhs Seven Thousand and Five Hundred Only)
9.	<u>Details of advance paid:</u> Rs.27,07,500/-(Rupees Twenty Seven Lakhs Seven Thousand and Five Hundred Only) already paid by the purchaser which is admitted and acknowledged by the Developer.	
10.	Scheduled date of completion:	30.04.2020
11.	<u>Description of the Scheduled Villa :</u> All that piece and parcel of land bearing plot no.43, admeasuring about 180 sq. yds, along with a villa constructed thereon having built up area 1940 sft., in the housing project named as "Villa Orchids" forming part of land in survey nos. 3, 4, 5, 6, 7, 8, 33 of Mahadevpur Village & survey nos. 1, 3, 4, 5, 6, 7 of Kowkur Village, Alwal Mandal, Medchal-Malkajgiri District (formerly known as Malkajgiri Mandal, Ranga Reddy District) and bounded by: North by: Plot No. 42 South by: Plot No. 44 East by: Plot No. 33 West by: 30' wide road	

For M/s. Villa Orchids LLP


Authorized Signatory

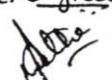
VENDOR

WITNESS

1. 

2. 

vinaykumar.R


PURCHASER

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138/2020.

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Vallabh Nagar

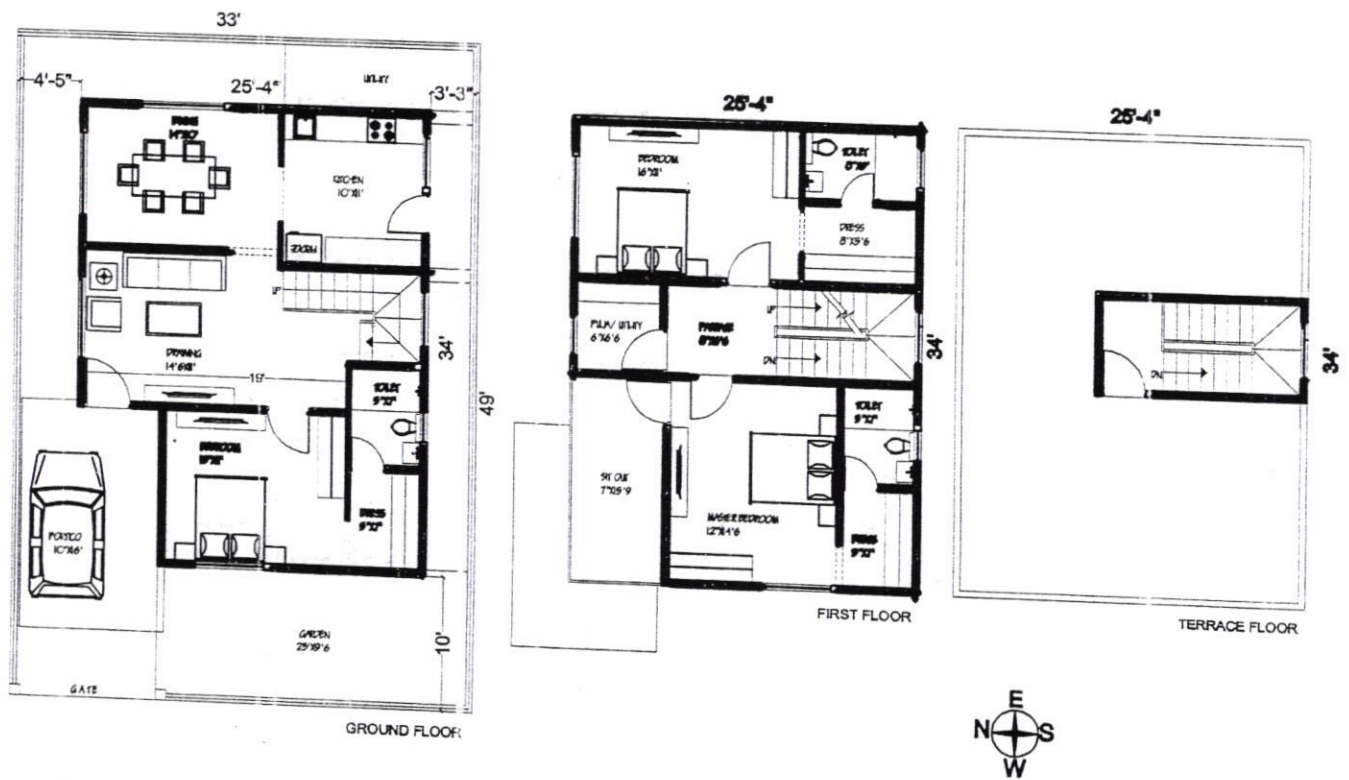


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ANNEXURE- B

Plan of the Said Villa:



For M/s. Villa Orchids LLP

Anand Mishra

Authorised Signatory

VENDOR

WITNESS:

[Signature]

2. *[Signature]*

Vinay Kumar R

[Signature]

PURCHASER

Bk - 1, CS No 142/2020 & Doct No
138/2020.

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Vallabh Nagar



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ANNEXURE - C

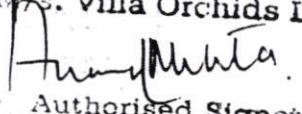
Specifications of Said Villa:

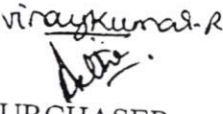
Item	Specifications
Structure	RCC
Walls	Cement blocks
External painting	Exterior emulsion
Interior painting	Smooth finish with OBD
Flooring	Branded 2 x 2 ft vitrified Tiles
Main door	Wood with polished panel door
Internal door frames	Wood with paint
Door shutters	Painted panel doors with dorset hardware
Windows	Aluminium sliding windows
Sanitary	Cera / Parryware / Hindware or equivalent brand
CP fittings	Branded quarter turn
Bathrooms	Branded designer tiles upto 7ft.
Kitchen	Granite slab with 2 ft dado and SS sink
Electrical	Copper wiring with modular switches
Plumbing	UPVC / CPVC / PVC pipes.

Note:

1. Choice of 2 colours for interior painting, Western / Anglo-Indian W C and 2 or 3 combinations of bathroom tiles shall be provided.
2. Changes to external appearance and color shall not be permitted.
3. Fixing of grills to the main door or balconies shall not be permitted.
4. Change of doors or door frames shall not be permitted.
5. Changes in walls, door positions or other structural changes shall not be permitted.
6. Only select alterations shall be permitted at extra cost.
7. RCC lofts and shelves shall not be provided.
8. Design and make of furniture, furnishings, modular kitchen, etc. shall be at the sole discretion of the Developer and subject to change from time to time without prior notice.
9. The additions and alterations that may be permitted within the Said Villa shall be at the sole discretion of the Developer and the Purchaser shall not raise any objections on this count.
10. The Purchaser shall be given an opportunity to visit the site for providing details like choice of colour of walls, bathroom tiles, etc. The Purchaser at his discretion may provide material like floor tiles, bathroom tiles, sanitary fitting, CP fitting, electrical switches, etc., to be installed in place of the material provided by the Developer. The Developer agrees to refund the cost of not providing the said materials to the Purchaser. The Purchaser shall record the additions and alterations that he wishes to make at site and such a record shall be jointly signed by the Purchaser and the Developer's engineer. The additions and alterations shall be carried out strictly as per the recorded alterations. The Purchaser will deliver such material, if any, to the site at its cost by the agreed date. Any delay in completion of the Said Villa for delay in delivery of the material by the Purchaser shall be added to the schedule date of completion of the villa.

For M/s. Villa Orchids LLP


Authorised Signatory
VENDOR


PURCHASER

Bk - 1, CS No 142/2020 & Doct No
138/2020.

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Vallabhnagar



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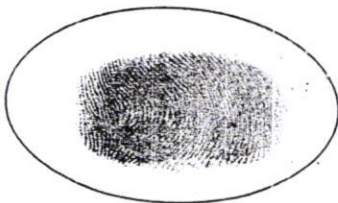
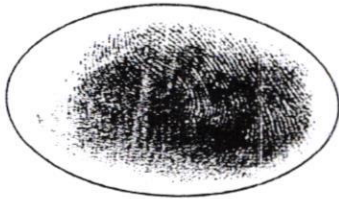
PHOTOGRAPHS AND FINGER PRINTS AS PER SECTION 32A OF REGISTRATION ACT, 1908.

SL.NO.

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(LEFT THUMB)

PASSPORT SIZE

NAME & PERMANENT
POSTAL ADDRESS OF
PRESENTANT / SELLER / BUYER



DEVELOPER:

M/S. VILLA ORCHIDS LLP
(FORMERLY KNOWN AS
M/S. GREENWOOD LAKESIDE HYDERABAD LLP)
HAVING ITS REGISTERED OFFICE AT
5-4-187/ 3 & 4, SOHAM MANSION
M.G. ROAD, SECUNDERABAD - 500 003
REP BY ITS AUTHORIZED SIGNATORY
MR. ANAND S MEHTA
S/O. MR. SURESH U MEHTA.

GPA FOR PRESENTING DOCUMENTS VIDE
GPA NO. 158 /BK-IV/2017, DT:03.06.2017 REGD.
AT SRO, SECUNDERABAD:

MR. K. PRABHAKAR REDDY
S/O. MR. K. PADMA REDDY
R/O. AT 5-4-187/3 & 4
SOHAM MANSION
2ND FLOOR, M. G. ROAD
SECUNDERABAD.

PURCHASER:

1. MR. R. VINAY KUMAR
S/O. MR. R. VINOD KUMAR
R/O. H. NO: 3-5-1040
NARAYANAGUDA
HYDERABAD - 500 029.

2. MRS. SWETHA AMARACHINTA
W/O. MR. R. VINAY KUMAR
R/O. H. NO: 3-5-1040
NARAYANAGUDA
HYDERABAD - 500 029.

SIGNATURE OF WITNESSES:

1.

2.

For M/s. Villa Orchids LLP

Authorized Signatory

SIGNATURE OF THE DEVELOPER

SIGNATURE OF THE PURCHASER

Bk -1, CS No 142/2020 & Doct No
138/2020.

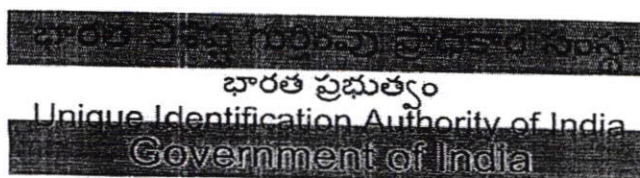
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Vallabh Nagar



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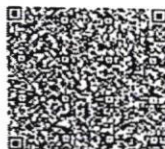


VENDOR CUM DEVELOPER:



సమాధి సంఖ్య / Enrollment No.: 1020/10855/00759

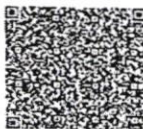
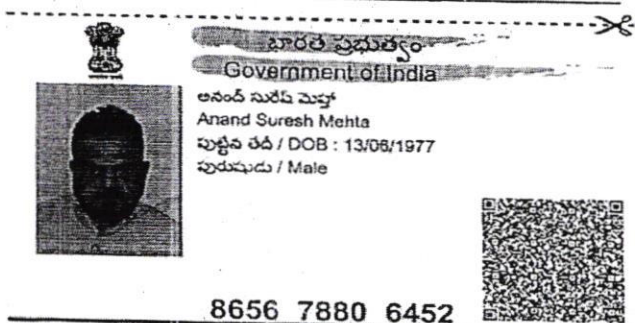
To
అనంద్ సురేష్ మెహతా
Anand Suresh Mehta
S/O: Suresh Mehta
21-BAPU BAGH COLONY P G ROAD
SECUNDERABAD
Secunderabad
Secunderabad
Secunderabad Hyderabad
Telangana 500003
9885000518
307656913
MA076569137FT



మీ ఆధార్ సంఖ్య / Your Aadhaar No. :

8656 7880 6452

ఆధార్ - సామాన్యని హక్కు

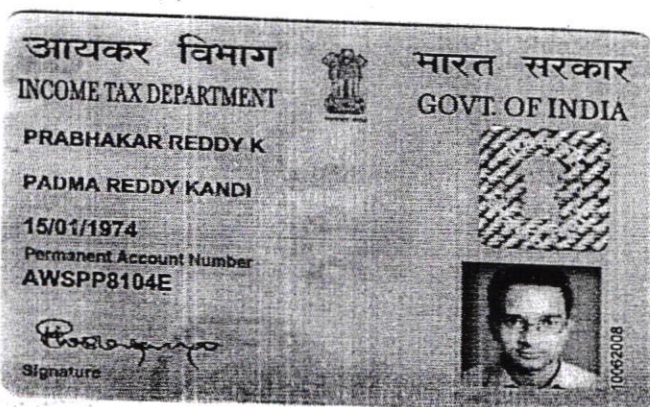


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ఆధార్ - సామాన్యని హక్కు

For M/s. Villa Orchids LLP

Anand Mehta
Authorized Signatory



Aadhaar No 3287 6953 9204

Prabha Reddy

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138/2020. Sheet 9 of 10 Sub Registrar
Vallabh Nagar



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భారత ప్రభుత్వం
GOVERNMENT OF INDIA

విని కుమార్ ర
Vinay Kumar R

పుట్టిన సంవత్సరం/Year of Birth: 1979
పురుషుడు / Male

9381 4640 7953

అధార్ - సామాన్యని హక్కు

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శ్వేతా అమరచింత
Swetha Amarachinta

పుట్టిన సంవత్సరం/Year of Birth: 1985
స్త్రీ / Female

2368 5681 7628

అధార్ - సామాన్యని హక్కు

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GOVERNMENT OF INDIA

ర వినోద కుమార్
R Vinod Kumar

పుట్టిన సంవత్సరం/Year of Birth: 1948
పురుషుడు / Male

3287 6586 9266

అధార్ - సామాన్యని హక్కు

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భారత ప్రభుత్వం
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అమరచింత ప్రకాష్ రావు
Amarachinta Prakash Rao

పుట్టిన సంవత్సరం/Year of Birth: 1952
పురుషుడు / Male

5631 0489 5109

అధార్ - సామాన్యని హక్కు

భారత ప్రభుత్వం
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State Bank of India
ADYANAGAR
BRANCH CODE No. 20048
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AMARACHINTA SWETHA

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AUTHORISED SIGNATORY

शाखा प्रबंधक
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