

उत्तरॄप्रदेश UTTAR PRADESH

FM 235792

Description of Document. Article 5 general Agreement

First Party! Central Bank of Indian Second Party! Hon'ble court Receiver

Note!

This stamp Paper forms integral part of memorandum of Understanding encented by and between Central Rambe of India and Horible court Receiver.

R. VENKATARAMANI
SENIOR ADVOCATE- SUPREME COURT
OFF & RES HOUSE NO. C-240
SECTOR-44, NO-DA-201 301 (U.P.)

FOR CENTRAL BANK OF INDIA

FOR CENTRAL BANK OF INDIA

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MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding ('MoU') entered into on ... and day of November 2020.

BETWEEN

Central Bank of India, a body Corporate constituted under the banking Companies (Acquisition and transfer of Undertaking) Act, 1970 as amended by the Banking Laws (Amendment) Act, 1985 having its Head Office at Chander Mukhi Nariman Point, Mumbai- 400021 and a Zonal Office amongst other place at Sorabji Bhawan, Plot No. 04, Block 54, D. B. Gupta Marg, KarolBagh, New Delhi-110005

(Hereinafter referred to as the "Bank")

AND

Mr. R. Venkataramani, Senior Advocate and Learned Court Receive, having his office at 4B, 6 Dr. A. P. J. Abdul Kalam Road, New Delhi-110011(Hereinafter referred to as "Court Receiver")

Whereas

- A. The Hon'ble Supreme Court vide its judgment and order dated 23.07.2019 in the matter of Writ Petition No. 940 of 2017, Bikram Chatterji & Ors. Vs. Union of India & others had while cancelling the lease of all the Amrapali projects situated in NOIDA and GREATER NOIDA appointed, Mr. R. Venkataramani, Senior Advocate as the Court Receiver and vested the lease along with all the rights and obligations in the court Receiver. Further the Hon'ble Supreme Court appointed National Building Construction Corporation ("NBCC") to complete the various projects in a time-bound process and hand over the possession of the flats to the homebuyers.
- B. The Hon'ble Supreme Court further directed the Homebuyer(s)/Borrower(s) to deposit the outstanding amount under the Agreement with Amrapali Companies within 3 months from the date of the order in the UCO Bank Branch, Supreme Court of India, which was to be invested in the fixed deposit and to be disbursed under the order of Supreme Court on phase-wise completion of the projects/work by the NBCC.
- C. Further, the Hon'ble Supreme Court vide its order dated June 10, 2020 directed all the Banks to disburse the balance outstanding loan amount sanctioned to the Homebuyer (s)/Borrower(s), irrespective of them being regular or non-performing asset as per the RBI Guidelines.
- D. Further, the Banks, the Homebuyer(s)/Borrower(s) and the Amrapali group companies had earlier executed a Tripartite Agreement setting out the rights and obligations of each of the parties in relation to disbursement of loan amount, construction, registration and creation of equitable mortgage on properties of the Homebuyer(s)/Borrower(s).
- E. In continuation to the terms of the existing sanction term and conditions set out in the Home Loan Agreement executed between the Bank and Homebuyer (s)/Borrower(s) and in order to only substitute the Tripartite agreement, the Bank (s) and the Court Reciever have agreed to enter into the present MOU of general application to secure the rights and obligations of the Bank(s) and the Court Receiver. Further, the Homebuyer(s)/Borrower(s) have agreed to endorse, adhere to and execute the present MoU.

NOW IT IS HEREBY AGREED AS FOLLOWS:

1) OBLIGATIONS OF THE BANK

the Court Receiver by a written notice to Bank. The construction schedule is part of and annexed to this MOU as Appendix A.

2) OBLIGATION OF THE COURT RECEIVER

- a. As soon as the construction of the property is completed and sale deed is registered, the Court Receiver shall upload the details on the website www.receiveramrapali.in. the Court Receiver will make arrangement for providing to the Bank, the original, executed, duly stamped and registered agreement for sale, Original registration receipt and letter of authority from Sub-Registrar and/or sale deed in favour of the Homebuyer(s)/Borrower(s) within a period not exceeding 30 days from the date of registration. In the event the Homebuyer(s)/Borrower(s) requests for cancellation of the allotment/Agreement for Sale, the Court Receiver will inform the Bank and the Homebuyer(s)/Borrower(s) undertakes to refund the loan amount disbursed without any protest, directly to the Bank by Banker's Cheque or Demand Draft, favouring the Bank for credit to the Homebuyer(s)/Borrower(s) Home Loan Account. It is agreed by the Court Receiver that the obligation of the Bank to disburse the loan amount will only arise if the Homebuyer(s)/Borrower(s) has paid his stipulated margin amount.
- b. NBCC is under the obligation to complete the construction in terms of its work schedules the Court Receiver ensures that any deviation or delay in the above regard shall be resolved by obtaining the orders of the Court and safeguarding the interest of the Banks.
- c. In the event of any default on the part of NBCC to complete the construction /project in terms of Appendix A, the Bank shall have right to enforce its proportionate security interest in respect of the said property/flat by filing appropriate application before the Hon'ble Supreme Court. The Court Receiver of the Committee appointed by the court have no personal or other liability in respect of any default or delay in the project or any mistake, misrepresentation, default or fraud by the home buyer.
- d. The Court Receiver shall not change the said flat/house allotted to the Borrower(s) without the written permission of the bank.
- The Court Receiver hereby agrees, undertakes and confirms that the proceeds of the loan shall be utilized specifically for construction of the property.
- f. The Court Receiver shall direct the Homebuyer(s)/Borrower(s) to ensure that at their own cost and appropriate insurance cover is taken for the under-construction apartment against fire, flood, cyclone, typhoon, lightning, explosion, riot, strike, earthquake, risk, civil commotion and terrorism and other acts of God for such other risks for its full market value until it is completed in all respects and handed over to the Homebuyer(s)/Borrower(s).

STAMP DUTY & OTHER CHARGES

All stamp duties and charges payable for registration of the deed of conveyance or transfer and also on deed of mortgage or charge shall be paid by the Homebuyer(s)/Borrower(s). If the Homebuyer(s)/Borrower(s) desires to withdraw from the agreement or in the event of cancellation of allotment of the property for whatsoever reasons or if he/she/they fails(s) to pay the balance amount being the difference between the loan sanctioned by the Bank and provisional/final price of the property or the contract between the Court Receiver and the Homebuyer(s)/Borrower(s) is terminated or rescinded for whatever reasons, the Homebuyer(s)/Borrower(s) shall refund the entire amount received by him/her along with interest to the Bank.

5) Notices

Unless otherwise provided herein, all notices or other communications under or in connection with this agreement shall be given in writing and in English Language and shall be sent by personal delivery or post or courier or facsimile to the addresses given in the name of parties above.

6) Assignment

This Agreement shall not be assigned by any party without prior written consent of the other Parties provided that the Bank shall be entitled to assign the rights and obligations to any of its affiliates/subsidiaries and such other parties. However, the Bank shall put a notice of such assignment to the Court Receiver/Homebuyer(s)/Borrower(s).

7) This MoU shall be duly endorsed by respective home loan buyers which shall be part of this MoU.

In witness WHEREOF, the parties have executed this agreement on the day, month and year hereinabove mentioned.

FOR CENTRAL BANK OF INDIA

(Name & Address of Branch)

Central Bank of India, Zonal Office, Sorabji Bhawan, Plot No. 04, Block 54, D. B. Gupta Marg, KarolBagh, New Delhi-110005 Rue-L

COURT RECIEVER

(Authorized Signatory)

R. VENKATARAMANI
SENIOR ADVOCATE- SUPREMI COURT
OFF & RES HOUSE #55
SECTOR-44, NODA

ENDORSEMENT BY HOMEBUYER/BORROWER

I/We,	Mr./Ms.					S/o	or	D/o	or	W/o
			Aged	·	, havi	ng an agree	ment :	to buy the	e prope	erty from
			(Na	me	of	the		Project	C	ompany)
		ide	ntified	as	{Flat	No.,		pr	oject	details
)do hereby o	onfirm	and en	dorse the	e terms of	this MC	U execut	ed bety	ween the
		eceiver. I/We								
		to the A/c							-	
Branch.										
I/We fur	ther confirm	that in accord	dance w	ith the	directio	n of the H	on'ble	Supreme	Court.	we Have
		s being given								
Mary Carried Michigan	nd the accou									15 000
I/We fur	ther confirm	that I/We ha	eve take	n appr	opriate	Insurance	cover f	or the ab	ove m	entioned
flat/prop	erty, a copy o	of the receipt i	s being l	handed	over to	the Bank.				
(НОМЕВІ	JYER/BORRO	WER)								

					G	ROUP-1		
SI.No.	Project Name	Cot of Construction incl. 8% PMC & GST on PMC (in Cr.)	Total no. of Flat	Present Status of Work	Likely Handing over Schedule	Likely Completion	Likely Balance Receivable from Home buyers (in Cr.)	Schedule of balance payment by Individual Home buyer (as per their balance dues)
- 12	Matinum & Titanium, Noida	18.04	244	Work is under execution	Feb. 2021 - 41 Flats 30-Apr-2021-12 Flats May. 2021-135 Flats	Jun-21	19.57	All the Home Buyers to their outstanding dues in 04 (four) equal installments as under: 1. By 31-Aug-2020- 25% of balance outstanding dues. 2. By 30-Nov-2020- 25% of balance outstanding dues. 3. By 28-Feb-2021- 25% of balance outstanding dues.
	Crisure Valley Villas, Gr. Noida	108.96	687	Work is under execution	30-Apr-2021- 200 Villes 30-2un-2021- 401 Villes	Jul-21	56.52	4. By 31-May-2021- 25% of balance outstanding dues. If the work is completed before schedule, the same will be intimated to the home buyer through the Ld. Court Receiver Biog/Website, after intimation the buyer have to disposit the balance outstanding dues within one month of the intimation.

NOTE:

- 1. The effect of COVID-19 has already been considered in the completion. The Sites have been remobilized but with the very less workforce which may likely to increase with the passage of time. The works
- 2. The above completion is tentative, may change as per the site condition and also depending upon the availability of funds. the completely depends on the balance fund deposition by the home buyers and arrangement of funds by other sources. Any charge in the completion schedule will be intimated in advance. 3. The works are being completed in phases & accordingly the allogue of individual flat has to make full payment within 01 month from the date of publication on the Receiver's Blog/Website.
- 4. The flats which are being completed in phases, the home buyer shall have to make full payment 01 month before the completion as mentioned in the schedule. They will be intimated well in advance, 5. In case Home buyers does not pay the installments as per the given schedule then the home buyers has to pay the entire amount subject to direction of Hon'ble Supreme Court.

R. VENKATARAMANI SECTOR-44, NO DA

					<u>G</u>	ROUP-1		A STATE OF THE STA
SI.No.	Project Name	Cot of Construction incl. 8% PMC & GST on PMC (in Cr.)	Total no. of Flat	Present Status of Work	Likely Handing over Schedule	Likely Completion	Likely Balance Receivable from Home buyers (in Cr.)	Schedule of balance payment by Individual Home buyer (as per their finlance dues)
1	Zodiac, Noida	70.48	2230	Work is under execution	Jan. 2021 - 90 Flats Mar. 2021 - 247 Flats Apr. 2021 - 293 Flats	May-21	26.56	
2	Saphire-1, Noida	31.16	1033	Work is	Jan. 2021 - 09 Flats Mar. 2021 - 07 Flats Apr. 2021 - 16 Flats	May-21	8.75	All the Home Buyers to their outstanding dues in 04 (four) equal installments a
3	Saphire-2, Noida	61.22	1308	under execution	Feb.2021-49 Flats 30-Apr 2021-160 Flats 31-May-2021-341 Flats	Jun 21	37.69	under: 1. By 31-Aug-2020- 25% of balance outstanding dues. 2. By 30-Nov-2020- 25% of balance outstanding dues.
	Silicon Ph-1, Noda	83.5	2464	Wark is under execution	Feb.2021-31 Flats 30-Apr 2021-149 Flats 31-May 2021-420 Flats	15-ont	19,99	By 28-Feb-2021- 25% of balance outstanding dues. 4. By 31-May-2021- 25% of balance outstanding dues. If the work is completed before schedule, the same will be aromated to the home buyer through the Ld. Court Receiver Blog/Websce, after intimation the buyer have to deposit the balance outstanding dues within one month of the
	Princely Estate, Noida	39.98	1919	Work is under execution	Jan 2021 - 46 Flats Merch 2021 - 37 Flats 30-Apr-2021 - 236	May-Z1	28.17	intimation.

R. VENKATARAMANI
SENIOR ADVOCATE- SUPREME COURT
OFF & RES HOUSE NO C-280
SECTOR-84, MC OS.

DETAILS OF AMRAPALI PROJECTS ALONG WITH COMPLETION SCHEDULE & SCHEDULE OF BALANCE PAYMENT BY HOME BUYERS

GROUP-2

			-		01	COOP Z		
SI.No.	Project Name	Cot of Construction incl. 8% PMC & GST on PMC (in Cr.)	Total no. of Flat	Present Status of Work	Likely Handing over Schedule	Likely Completion	Likely Balance Receivable from Home buyers (in Cr.)	Schedule of balance payment by Individual Home buyer (as per their balance dues)
								All the Home Buyers to their outstanding dues in 10 (Ten) equal installments a under
1	Dream Valley- Villas, Gr. Noida	178.48	379	17701.0.78	49.62	By 31-Aug-2020- 10% of balance outstanding dues. By 31-Oct-2020- 10% of balance outstanding dues.		
								By 31-Dec-2020- 10% of balance outstanding dues. By 28-Feb-2021- 10% of balance outstanding dues.
		100						5. By 30-Apr-2021- 10% of balance outstanding dues.
		1400						6. By 30-Jun 2021: 10% of balance outstanding dues.
				Work is	30-Jun-2021: Tower B1 - 126 Flats Aug. 2021: Tower A1 - 157 Flats			7. By 31-Aug-2021- 10% of balance outstanding dues. 8. By 31-Oct-2021- 10% of balance outstanding dues.

Jun-22

77.59

Work in

under

execution

871

Oct. 2021- Tower Z- 151 Flats

Dec. 2021-Tower Y- 151 Flats

Feb. 2022-Tower W- 126 Flats April 2022 Tower X 160 Flats

Silicon Ph-2.

Noda

138.49

8. By 31-Oct-2021- 10% of balance outstanding dues.

9. By 31-Dec-2021: 10% of balance outstanding dues.

10. By 30-Apr-2022- 10% of balance outstanding dues If the work is completed before schedule, the same will be intimated to the home buyer through the Ld. Court Anceiver Blog/Website, after intimation the buyer have to deposit the balance outstanding dues within one month of the intimation.

					G	ROUP-2		
Si.No.	Project Name	Cot of Construction incl. 8% PMC & GST on PMC (in Cr.)		Present Status of Work		Likely Completion	Likely Balance Receivable from Home buyers (in Cr.)	Schedule of balance payment by Individual Home buyer (as per their balance dues)
	Centurian Park- Low Rise, Gr. Norda Centurian Park- O2 variey, Gr. Norda	184.41	500	Work is under execution	July 2021: Block E & D. 300 Oct. 2021: Block C: 300 Flats 	Tuf-22	35.45 47.78	All the Home Buyers to their outstanding dues in 10 (Ten) equal installments a under 1. By 31-Aug-2020- 10% of balance outstanding dues. 2. By 31-Oct-2020- 10% of balance outstanding dues. 3. By 31-Dec-2020- 10% of balance outstanding dues. 4. By 28-Feb-2021- 10% of balance outstanding dues. 5. By 30-Apr-2021- 10% of balance outstanding dues. 6. By 30-Jun-2021- 10% of balance outstanding dues. 7. By 31-Aug-2021- 10% of balance outstanding dues. 8. By 31-Oct-2021- 10% of balance outstanding dues. 9. By 31-Dec-2021- 10% of balance outstanding dues. 10. By 30-Apr-2022- 10% of balance outstanding dues. 11 the work is completed before schedule, the same will be intimated to the name buyer through the Ld. Court Receiver Blog/Website, after intimation the buyer have to deposit the balance outstanding dues within one month of the

NOTE:

1. The effect of COVID-19 has already been considered in the completion. The Sites have been remobilized but with the very less workforce which may likely to increase with the passage of time. The

2. The above completion is tentative, may change as per the situlcondition and also depending upon the availability of funds. the completion is completely depends on the balance fund deposition by the 3. The works are being completed in phases & accordingly the allottee of individual flat has to make full payment within 01 month from the date of publication on the Receiver's Blog/Website.

4. The flats which are being completed in phases, the home buyer shall have to make full payment 01 month before the completion as mentioned in the schedule. They will be intimated well in advance. 5. In case Home buyers does not pay the installments as per the given schedule then the home buyers has to pay the entire amount subject to direction of Hon'ble Supreme Court.

OFF & RES HOUSE NO. C 240 SECTOR-44 NOVEL TO THE PL

DETAILS OF AMRAPALI PROJECTS ALONG WITH COMPLETION SCHEDULE & SCHEDULE OF BALANCE PAYMENT BY HOME BUYERS

GROUP-3

51,40,	Project Name	Cot of Communities but, DN: FHC & SST on PMC (in O.)	Total no. of Flat	Fresent Status of Work	Likely Handing over Schoolide	*Likely Date of Start	Likely Completions	Elberty Subsection Successible from Stores (in Cr.)	Schedule of between payment by Indistrict Home burger (as per their bullets, death)
	Certainan Para Terraca fumini. Gi Natika	753.06	3483	Tenger is under promise.	Feb 2022- Tower 81 to AC, 66 Aug 3727- Tower 85, 87 ML 82 F1, F2 Feb 2023- Tower 87, T2 to F9 June 2023- Tower 82 to 64	No 20	44.13	369.04	
	Denturum Fara Trigonal Garceix Go Mosta		1240		Super NOTE Transport Fig. (C.) (E. VIL) (E.)		* 1. By 31 Aug 2020 10 3um 2023 Taken FR to FU 6 YU 6 13 4 140.07 2, By 30 Nov. 2020 10 3. By 26 Feb 2021 10		All the risms forcers to their outstanding does at 10 (Ten) moust installments as under 1. By 31-Aug-2020 - 10% of balance outstanding does 2. By 30-New 2020 - 10% of balance outstanding does 3. By 26-Feb-2021 - 10% of balance outstanding does 4. By 31-May 2021 - 10% of balance outstanding does
1	Senary City - Gold Harney, Gr Novelle	603.37	4718	Territor is, under projects	Two JULIS Towar A(to A) Nov JULIS Towar A(to A) Nov JULIS There A4 to A), B1 to B1, C1 to C1, 11 Late SE23-Towar 12 to 15, X1 to K9, M1 to M6 & M6	Aug 38	Aug.11	(55.9)	5. By 31 Aug 2021. 10% of balance outstanding dues. 6. By 30 New 2021. 10% of balance outstanding dues. 7. By 28 Feb 2022. 10% of balance outstanding dues. 8. By 31 May 2022. 10% of balance outstanding dues. 9. By 30 Sep 2022. 10% of balance outstanding dues. 10. By 28 Feb 2023. 10% of balance outstanding dues. 8 the way is unreaded between othersials, the surreless of the injuries in this home beyon through the safe. Outstanding dues.
3	Smart City Engineers, So North	486.7	-1986	Tandar III protes process	Ang 2022- Taneer Hs. 15 8.105 Feb 2023- Taneer 18, 16 H-7 8, 168 July 2023- Taneer 191, 00, 184, 195, 11, 12 a. 15	Aug 20	#ag-25	244-05	be disposed the balance constanting them will in one mouth of the intimation.

					GRO	UP-3			
Si ma	Propert Name	Cot of Construction less. 1th SHC (in Co.)		Propest Status of Work		*Likely Date of Start	Likely Completion	Utvely Balance Receivable frare Horne Invyers (in Cr.)	Schooler of hatance payment by Individual Haris buyer (as per 1960 hatance shan)
	Shoos Cta- Crystal Homes, Noide	453.48	972	Tendér is uniter process	Aug 2022- Tever 13 to 15 3ar 2023- Town 11 A 12, 15 to 15	Aug-20	i a n	307.50	
	Labeline Visitely Version Height, Gr Royala	1207.26	4090-4	Tender is srider preciess	Figs 2022: Tower H. J. K. L. H. N. III., K. P. J. Adv 2022: Tower A to Q. P. to V	Sup. 20	Aug-28	10%, 37	All the Home Rulers to their eutolanding dises in 10 (Ton) aguel installments as under: 1. By 31-Aug-2020-10% of fellower outstanding dises. 2. By 30-New 2020-10% of fellower outstanding dises. 3. By 35-Feb-2021-10% of fellower nutstanding dises. 6. By 31-Neg-2021-10% of balance outstanding dises. 5. By 31-Aug-2021-10% of balance outstanding dises.
Ye A	Genues Valley der35 Swash Yusta Gr. Nestla	sue.is	1904	Tercer u arase propes	168 2023: Tower 41 6 St 589 2025: Tower CL 21, 61, 71, 52 6 es	Aug-26	Aug 23	300.13	6. By 30-Nov-2021- 10% of balance outstanding dues. 7. By 38-Tell-2022- 10% of balance outstanding dues. 8. by 31 May 2022- 10% of balance outstanding dues. 9. By 30-Sep-2022- 10% of balance outstanding dues. 10. By 30-Sep-2022- 10% of balance outstanding dues. 10. By 30-Sep-2022- 10% of balance outstanding dues. If the earn is computed legicity, the same will be introduced to the home based through the LL Court Roceton Boy Website, who intervation the larger New Isl Organit (the same outstanding that within use morns of the intervalors).
	Co South	1-10.00	8002	Teroser is under under	Feb 2022 - Terrer All to An Towers Size 2022 - Terrer All to An Towers Size 2023 - Terrer Mil, CJ, CH, CH, CJ, CH, CJ, CH, An F12	Aug 20	440	195.02	FOR CENTRAL BANK OF THE WAY TO ASSESS THE THE PARTY OF TH

-	1	1			GRO	DUP-3			
Si No	Project Masse	Control for local Constitution local Blis Mic & GET con PMC (in Co.)	Yotal me of Mac	Present Status of Work	Litely Hamiling grow Schedule	*Likely Date of Start	Library Carrysholings	Alterly Barterica Exercivable from Horne buyers (M.Ch.)	behaviole of talkede payment to Individue Home Buyer (as per their balance down)
	Orean Verey Crutherin, Gr. Rende	373.6	684	Frender is under processo	Fet 2023- Tower H2 5: H6 8/6 2023- Thiver H7, rel 6: ret	Aug 20	Aug-27	94 SE	All the Have Severt to their elementary duty in 13 (feet squar installment) as unide: 1. By 31-Aug-2020 10% of before outstanding dues. 2. By 30-Nov-2020 10% of before outstanding dues. 3. By 28-Feb-2021 10% of before outstanding dues. 4. By 31-May-2021 10% of before outstanding dues. 5. By 31-Aug-2021 10% of before outstanding dues.
	College Park, Ph. 1, Ph. 2 & River Hees, Cr. Notte	163.54	2003	Teridor is uniter anyones	Feb 2022 Toper E3 & 63 100-2022 Toper E3, E4, E1, E2, F1 & F2 101-2022 Toper A1 to A6, E3 to 85, F3 & F4 2-2 2022 Toper C1, C2 & F5 101-2029 Toper C1 to 07	Aug 20	Fet-Z3	200 11	6. By 30-New-2021 - 10% of believe existencing dues. 7. By 36-Neb-2022 - 10% of believe nutetanding dues. 8. By 31-Mey-2022 - 10% of believe nutetanding dues. 9. By 36-Sep-2022 - 10% of believe outstanding dues. 10. By 28-Feb-2023 - 10% of believe outstanding dues. 10. By 28-Feb-2023 - 10% of believe outstanding dues. 9 the work is computed before schooled, the same will be extracted to the name bytel through the Lit Court Receiver Mag Website, wher interprise the loose have to expect the telescopic outstanding dues writes one recent of the interprise.

 *Bate of plant entirely depends upon evaluating of funds before award of wers.
 The above completion is tentalise, may change at per the site condition and also deponding upon the availability of funds from the force buyers and other sources. The same will be interested to the home buyers well in advance. If the works will be completed in pleases & accordingly the elected of incivious flat has to make full payment within \$1 month from the date of publication at the Receiver's Blog/Website.

5. The flate which are being completed in pheses, the Burse Super shall fine to make full payment GI month feature the completion as eventioned in the schedule. They will be intreated well in advance is to case there Supers does not pay the installments as per the given activities the trend beyond the revive amount subject to direction of months Supreme Court.

R. VENKATARAMANI SENIOR ADVOCATE SUPREME COURT OFF & RES HOUSE AND CONTO SECTOR-44, NOIDA

कृते सेन्द्रल वंग आफ इंडिया For GENTRAL BANK OF INDIA ments represent Assistant General Manager andres making the tip, etc. top, throughout the min we, we find a local flow from the A back to 14,0 th Guille flood, Keel Bagh, New Delbuch