

LIC effect: Life insurers' Feb new biz premium rises 22%

Subrata Panda
Mumbai, 7 March

After muted showing in December and January because of the third wave of the Covid-19 pandemic, life insurance companies reported impressive growth in new business premium (NBP) in February, driven mainly by initial public offering-bound Life Insurance Corporation (LIC) of India's sharp jump in NBP in the same period, fuelled by 40 per cent growth in group single premiums.

NBP of life insurers rose 22.47 per cent year-on-year (YoY) to ₹27,464.76 crore in February, with LIC's NBP recording a jump of 35.36 per cent to ₹17,849.34 crore, and private insurers reporting a marginal 5 per cent growth in the same period to ₹9,975.42 crore, showed the data released by the Life Insurance Council — an industry body for life insurance companies.

PROTECTION COVER

New business premium for life insurers in February

	11M FY22	% chg	Feb 2022	% chg
Private insurers	98,213.39	24.65	9,975.42	4.96
LIC	156,440.63	0.24	17,849.34	35.36
Industry total	254,654.02	8.43	27,465.13	22.47

Source: Irdai

NBP is the premium acquired for a particular year. Among listed players, SBI Life's NBP was up 6.91 per cent and HDFC Life's NBP was up 9.55 per cent. ICICI Prudential Life saw its NBP drop 23 per cent and Max Life's NBP dropped 5 per cent. Typically, the last few months of the financial year, perhaps, the best period for life insurers in terms of business because people tend to buy more tax-saving products. In terms of individual annu-

al premium equivalent, the life insurance industry grew 5 per cent YoY, with LIC growing at 8 per cent, and private insurers growing at 4 per cent YoY, down from 7 per cent YoY growth for the month of January. So far, in the current financial year (first 11 months), life insurance companies reported NBP of ₹2.54 trillion, up 8.43 per cent YoY from the year-ago period. Private insurers recorded 24.65 per cent growth, and LIC's NBP just managed to be in the green,



after a sharp jump in NBP in February. In the 11 months of February-22, LIC's NBP was ₹1.56 trillion — up 0.24 per cent.

In the October-December quarter, NBP of life insurers jumped 10.45 per cent to ₹73,249.97 crore over the same period last year, mainly backed by robust growth of private insurers' NBP. In the second quarter (July-September), they netted NBP of ₹75,392 crore — up 16 per cent from the same period last year. LIC's NBP was up 14 per cent to ₹51,488 crore; private insurers' NBP was up 20 per cent to ₹23,904.2 crore. The April-June quarter was marred by lockdowns and the NBP of life insurers plunged over 18 per cent.

Although LIC still holds a majority of the market in terms of NBP, since April, it has lost 800 basis points in market share to the private sector insurers. As of February, 2022, LIC commands a market share of 61.43 per cent.

3rd party premium hike not enough: Industry

Subrata Panda
Mumbai, 7 March

The much-anticipated upward revision in third-party (TP) motor insurance premiums, after almost three years, proposed by the insurance regulator in a draft notification a few days ago, has not enthused the general insurance industry, given the hike proposed for the overall portfolio is in low single digits — around 3 per cent. While the proposed hike is marginal, it will bring some relief to insurers, who have, of late, seen award amounts granted by courts go up significantly, impacting the profitability of their portfolio, said industry experts.

The Insurance Regulatory and Development Authority of India (Irdai), along with the Ministry of Road Transport and Highways (MoRTH), released a draft notification for revising TP motor premium rates for 2022-23, wherein they have proposed a hike of 1-23 per cent for long-term policies for new cars and 16-35 per cent increase for long-term policies for two-wheelers (excluding less than 75 cc two-wheelers). Similarly, when it comes to renewal premium for private cars, the proposed hike is in the range of 1-6 per cent; for two-wheelers, it is 12-20 per cent. With no increase in two years and only a single-digit increase in 2019, the expectation was that the regulator may propose a double-digit hike. In the past, the general insurance industry has seen TP premium increases in double-digits for the blended pool.

"On overall basis, the hike that has been proposed is around 3 per cent. It is a good start, given we had not seen a hike in TP motor premiums in some time. However, it is not enough when you see the inflation in the awards given by courts. Also, the loss ratio in this segment moves slowly because of delayed reporting," said an executive of a large private-sector insurer.

T A Ramalingam, chief technical officer, Bajaj Allianz General Insurance, said, "The overall hike across all lines of business in the TP motor segment is marginal — around 3 per cent — because some discounts have been given with respect to electric vehicles. The overall hike is not that steep, but the long-term policies have seen a decent increase." TP motor insurance is mandatory for vehicle owners. It protects the insurer from any liability caused by accidents. Although insurance pricing is deregulated, TP motor premium is fixed by the insurance regulator, along with MoRTH. Generally, Irdai and the ministry revise TP motor premi-

THE PROPOSAL

Proposed changes to third-party vehicle insurance premium rates

	Current	Proposed	% chg
New car (3-year single premium)			
Not exceeding 1000 cc	5,286	6,521	23
Between 1000 cc & 1500 cc	9,534	10,640	11
Exceeding 1500 cc	24,305	24,596	1
New two-wheelers (5-year single premium)			
Not exceeding 75 cc	1,045	2,901	178
Between 75cc & 150 cc	3,285	3,851	17
Between 150 cc & 350 cc	5,453	7,365	35
Exceeding 350 cc	13,034	15,117	16

Source: Irdai, ICICI Securities

ums every year, based on claims paid by insurers during a certain time period. According to a report by ICICI Securities, the overall motor loss ratio (own damage, or OD + TP) has moved between 70 per cent and 80 per cent. While TP loss ratios used to be higher earlier, now TP and OD loss ratios have converged, which could, possibly, be because of long-term TP policies.

Suresh Ganapathy, associate director, Managrie Capital, said, "Since companies sell OD and TP in bundles as a comprehensive package, a higher TP motor increase could potentially have resulted in more aggressive price competition in motor OD (as some may choose to cross-subsidise). The lower increase will now tie the hands for many competitors." "Currently, the market is very competitive. There is not much margin to give aggressive discounts in their OD policies," added Ramalingam.

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ICICI Bank to raise up to ₹8,000 cr via infra bonds

Abhijit Lele
Mumbai, 7 March

Private sector lender ICICI Bank is planning to raise up to ₹8,000 crore through infrastructure bonds to finance projects in the transport and power and affordable housing sectors.

Debt market sources said while the private lender is raising up to ₹8,000 crore in the current round, rating agency CRISIL has assigned "AAA/Stable" for ₹10,000 crore of bonds. Lenders have always an option to raise money in tranches.

The issue size is ₹500 crore with a green shoe of ₹7,500 crore. The interest rate scenario is unclear due to volatility in markets. The highly rated long-term paper (10-year) from corporate would see a coupon of around 7.25-30 per cent range, bond dealers said.

ICICI Bank did not respond to email queries on the fundraising. The bank's exposure to road, ports, telecom, urban development, and other infrastructure stood at ₹48,981 crore at the end of March 2021, according to its annual report for FY21.

Funds raised through this route are exempt from liquidity norms cash reserve ratio and statutory liquidity ratio requirements and are deployed in long-term infra and affordable housing credit.

CRISIL, in its rating review, said the bank actively finances projects for capacity creation in environment-friendly sectors like renewable energy and other sustainable sectors.

'Due date of sight bill should be counted from date of presentation'



CHATROOM

T N C RAJAGOPALAN

We had contracted with an overseas party for supply of certain goods on 90 days' credit. By mistake, he sent the documents payable at sight through banking channels on a collection basis. Later, he arranged with his bank (the remitting bank) to send a SWIFT-authenticated message to our bank (the collecting bank), changing the tenor to 90 days. Can our bank act on such an instruction or ask for a bill of exchange at 90 days sight, and if our

customer does send such a bill of exchange through his bank, will the due date be 90 days from the date of the presentation of the bill of exchange? Can our bank ask us to put our acceptance on the face of the bill (as received), agreeing to pay on maturity, i.e. 90 days from the date of the presentation of the sight bill?

The collecting bank, i.e. your bank, must, through the remitting bank, call for a bill of exchange at 90 days sight from your supplier and when this is received through the remitting bank, make a presentation to you in accordance with the instructions of the remitting bank and Article 6 of the ICC's Uniform Rules for Collection (URC 522). The due date will be reckoned at 90 days from the date of presentation, i.e., when the drawee is sighted. The collecting bank will not take recourse to the other option mentioned by you.

Can any Indian entity engaged in any commercial activity open a foreign currency account outside India? Or is the facility available only to exporters?

Regulation 5 of the Foreign Exchange Management (Foreign Currency Accounts by a person resident in India) Regulations, 2015, lists different types of entities who can maintain foreign currency accounts outside India. These include an authorised dealer in India with its branch/head office/correspondent outside India; a branch outside India of a bank incorporated in India; an Indian shipping or airline company; insurance/reinsurance companies registered with the Insurance Regulatory and Development Authority of India to carry out insurance/reinsurance business; an Indian firm/company/body corporate in the name of its foreign office/branch or its representative posted outside India; an exporter who is exporting

services and engineering goods on deferred payment terms or executing a turnkey project or a construction contract abroad, and so on. Please refer to the aforementioned Regulation 5 for details.

Can an Indian entity set up a new company and open an office abroad for trading activity? Can the new company remit the money to its office to the extent of 25 per cent of its net worth?

The entity may approach the RBI for necessary permission under Para B.8 of RBI Master Direction on direct investment by residents in a joint venture/wholly owned subsidiary abroad.

Correction: In the Chatroom dated February 22, I mentioned that an exporter can enter into a CIP contract and pay the freight separately as a "pure agent". Please read "FOB" instead of "CIP". The error is regretted.

KRANTIAGRANI DR.G.D.BAPU LAD SAHAKARI SAKHAR KARKHANA LTD., KUNDAL

TAL.-PALUS, DIST.-SANGLI.-416309. (MAHARASHTRA)
Mob. 7721091000, 7721092000. E-mail: civilengineer@krantisugar.com

TENDER NOTICE

Sealed percentage rate E - Tender in B-1 form is invited for the construction of Civil work for PROPOSED EXPANSION OF 5000 TCD TO 7500 TCD SUGAR PLANT from reputed and experienced contractors and addressed to the Managing Director, Krantiagrani Dr. G.D. Bapu Lad Sahakari Sakhar Karkhana. Tender notice, documents, qualification, information form & BOQ can be downloaded from the website - <https://sugarmart.sets.co.in> after registration & conditional bids will not be accepted.

Term and conditions : 1) Details of the work to be carried out along with E-Tender forms will be downloaded from 09/03/2022 to 04/04/2022 on payment of tender cost through on line payment in favor of - Krantiagrani Dr.G.D. Bapu Lad S.S.K.Ltd., Kundal, Tal.Palus, Dist. Sangli. Ph.No. 416 309. 2) Commotee reserves the right to accept OR reject the tender without assigning any reason thereof. 3) For other details please refer the tender documents.

Date: 08/03/2022 (Shri. G.S. Gavhane) (Shri. Umesh Joshi) (Shri. Arun Lad) Managing Director Vice. Chairman Chairman
Place:- Kundal.

Note :- For further confirmation, prior purchase of tender, kindly contact to sugar factory officials.

FEDERAL BANK YOUR PERFECT BANKING PARTNER

Br. Chembur
Address: Ed El Plot # 208, Central Avenue Road, Chembur East, Mumbai, Maharashtra - 400071. Tel: +91-2225286183/25298111

Notice regarding Locker Operation

The Federal Bank (Chembur) hereby gives notice that certain irregularities have been observed in the maintenance of locker(s) hired by persons whose details are furnished below. Notice(s) sent to the respective locker hirer(s) has/have been returned unopened. The locker hirer(s) /other interested parties are hereby informed that in case they fail to regularize the locker arrangement by visiting the Branch, within 15 days from the date of this notice, Bank will be constrained to force open the locker(s) and take necessary further actions, as the Bank may deem fit, at the cost and expenses of the locker hirer(s).

MKSA308	Mr Sunil Baran Das
	Flat no 24 B , Blue diamond CHS, Chembur, Mumbai (400071)
MSSA061	Ms. Beena Nair
	Diwakar wadi, Mahul Village, RCF PO Chembur, Mumbai (400074)
MMSA110	Ms. Ratanben Sunderji Dedhia
	18 Mabella Mansion , Central Avenue Road no 12, Chembur , Mumbai (400071)
MMSA155	Mr Keshav Ranade
	S/C, NAVPARMANU SOCIETY, W.T. PATIL MARG, CHEMBUR, MUMBAI (400074)

Dated this the 05 Day of March 2022

For the Federal Bank Ltd.,
Mr. Sagar S. Associate Vice President/ Branch Head

The Sandur Manganese & Iron Ores Limited

Regd. Office: 'SATYALAYA', Door No. 266 (Old No.80), Ward No.1, Behind Taluk Office, Sandur - 583119, Ballari District
CIN: L85110KA1954PLC000759; Website: www.sandurgroup.com
Telephone : +918395 260301 Fax : +918395260473

NOTICE

Notice is hereby given that the following Share Certificate as per the details mentioned below held by Jagdish Rayshi Rita and Kesar Jagdish Rita under Folio No.003112 have been reported to be lost.

Certificate Nos	Date	Distinctive Nos		Total
		From	To	
47907	29-12-2007	3009101	3009150	50

Any person having any claim, right, lien or interest in the same are requested to inform the Company at the registered office as mentioned above, about such claim, right, lien or interest within fourteen days from the date of publication of this notice. After expiry of the said period, the Company shall not entertain any claims and take steps to issue duplicate share certificate and effect transfers thereon.

For The Sandur Manganese & Iron Ores Limited
Sd/-
Bijan Kumar Dash
Company Secretary & Chief Compliance Officer
Place: Mumbai
Date: 07 March 2022

SWAN ENERGY LIMITED

Regd. Office: 6, Feltham House, 2nd Floor, 10, J.N Heredia Marg, Ballard Estate, Mumbai - 400 001
Tel: +91 22 40587300 CIN: L17100MH1909PLC000294 Website: www.swan.co.in

NOTICE AND E-VOTING DETAILS

NOTICE is hereby given that the Extra Ordinary General Meeting (EGM) of the Company will be held on Wednesday, March 30, 2022 at 11.00 A.M through video conferencing facility. The shareholders can join the meeting by following the procedure as mentioned in the EGM Notice on page nos. 10 to 17.

The Company is providing remote e-voting services (provided by NSDL) to its members holding shares, either in physical or dematerialized form, on the cut-off date i.e., Wednesday, March 23, 2022, who may cast votes electronically to transact the business set out in the EGM Notice.

Persons who have acquired shares of the Company after the dispatch of the EGM Notice and whose names appear in the Register of Members as on cut-off date i.e., Wednesday, March 23, 2022 can exercise their voting rights through E-voting by following the procedure as mentioned in the EGM Notice on page nos. 10 to 17. The details of E-voting are given hereunder:
1. Date of Completion of dispatch of Notice of EGM: Monday, March 7, 2022.
2. e-voting commences on Saturday, March 26, 2022 at 9.00 A.M. and ends on Tuesday, March 29, 2022 at 5.00 P.M. and shall not be allowed thereafter.
3. The facility for e-voting shall also be made available at the EGM and the members attending the EGM, who have not cast their vote by remote e-voting shall be able to vote at the EGM through e-voting.
4. Notice of EGM is available on Company's website www.swan.co.in
5. In case of any queries regarding e-voting, members may refer the Frequently Asked Questions ("FAQs") at www.evoting.nsdl.com under help section or write an email to evoting@nsdl.co.in

By order of the Board
For Swan Energy Limited
Arun Agarwal
Company Secretary
Place: Mumbai
Date : March 7, 2022

केनरा बैंक Canara Bank

सिंडिकेट सिंडिकेट
GIRGAUM BRANCH

POSSESSION NOTICE [SECTION 13(4)] (FOR IMMOVABLE PROPERTY)

Whereas: The undersigned being the Authorised Officer of the CANARA BANK, GIRGAUM BRANCH, appointed under Securitization and Reconstruction of the Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) (hereinafter referred to as "the Act") and in exercise of powers conferred under Sec 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002 issued a Demand Notice dated 29.12.2021 calling upon the borrower, M/s. FOURMEN TEXTILE INTERNATIONAL, 155/6 Mittal Industrial Estate, M.V. Road, Marol Naka, Andheri (East), Mumbai-400059 to repay the amount mentioned in the notice being ₹ 4,10,38,359.00 (Rupees Four Crore Ten Lakh Thirty Eight Thousand Three Hundred and Fifty Nine only) Plus interest due cost, within 60 days from the date of receipt of the said notice. The Borrower/ Guarantor having failed to repay the amount, notice is hereby given to borrower and the public in general, that the undersigned has taken Possession of the Property described herein below in exercise of powers conferred on him under Section 13 (4) of the said Act, read with rule 8 & 9 of the said Rule on this 04th March, 2022.

The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Canara Bank for an amount of ₹ 4,10,38,359.00 (Rupees Four Crore Ten Lakh Thirty Eight Thousand Three Hundred and Fifty Nine only) and interest and other cost thereon.

The borrower's attention is invited to the provisions of Section 13 (8) of the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All Part & Parcel of Gala No. 155, 1st Floor, Building No. 6, Udit Mittal Industries Premises CSL, 'Sanjay Building, Mittal Industrial Estate,' Andheri-Kurla Road, CST No. 1637, Village Marol, Andheri East, Mumbai-400059 admeasuring about 422 Sq. Yds equivalent to 74.97 Sq. Mtrs. Property is in the name of mortgagor: M/S. Vibhvanaya Mercantile India Pvt. Ltd., admeasuring about 422 Sq. Yds equivalent to 74.97 Sq. Mts. BOUNDED BY:- North: Building No. 9, -East: Gala No. 154, -South: Building No. 5, -West: Gala No. 156.

Place: Girgaum, Mumbai Sd/-
Date : 04.03.2022. Authorised Officer, CANARA BANK

PUBLIC NOTICE

Written offers are invited by the Trustees of "Tulsi Mahapragya Pragma Bharti Trust" P.T.R. No. E-16592 (Mumbai) having Registered office address at 23/A, Super Diamond Patwa Chawl, 1st Floor, 80A/B, Zaveri Bazar, Mumbai-400002, in a sealed envelope for sale of the trust property of all that piece or parcel of free - hold non-agriculture land bearing Survey No. 77, Hissa No.3, Area admeasuring 2380 sq.mtrs; Survey No. 78, Hissa No.2, Area admeasuring 3410 sq.mtrs; Survey No.78, Hissa No.3A, Area admeasuring 4900 sq. mtrs and Total area admeasuring is about 11290 sq.mtrs lying being and situated at Village Khanivade, Tal. Vasai, Dist. Palghar, which land is bounded as follows that is to say: On or towards the East: Land bearing Survey No. 78, Hissa No.1,(well), On or towards the West: Land bearing Survey No. 77, Hissa No.4 and at Village Road; On or towards the North: Mumbai Ahmedabad National Highway, or towards the South: Land bearing Survey No. 77, Hissa No.2 Along with admeasuring Ahinsa Centre Public Construction. Construction ongoing made on Survey No. 77/3, 78/2, 78/3A.

TOTAL BUILT UP AREA & CONSTRUCTION AREA STATEMENT						
Gr. Floor (SQ.MT)	1st Floor (SQ.MT)	2nd Floor (SQ.MT)	Built Up Area (SQ.MT)	Balcony Area (SQ.MT)	Fire Staircases (SQ.MT)	Total Cons. Area (SQ.MT)
399.18	2165.53	2165.53	4730.24	129.34	173.88	5033.46
						1848.58

Intending offeror shall deliver their offers at "Tulsi Mahapragya Pragma Bharti Trust" P.T.R. No. E-16592 (Mumbai) having Registered office address of 23/A, Super Diamond Patwa Chawl, 1st Floor, 80A/B, Zaveri Bazar, Mumbai-400002, within 30 days of this publication of this notice along with Refundable Tender Deposit of Rs. 25,00,000/- (Rupees Twenty Five Lakhs Only) by way of Cheque/Demand Draft/Pay Order in favour of "Tulsi Mahapragya Pragma Bharti Trust" Payable at Mumbai. Offer with Refundable Tender Deposit shall be out-right rejected. The trust has kept the reserve price upto Rs. 7,11,00,000 (Rupees Seven Crore Eleven Lakhs Only). The tender below that amount will be invalid.

The sale of the above said property land along with construction ongoing shall be subject to prior approval u/s 36(1) (a) of the Maharashtra Public Trust Act, 1950, of the Hon'ble Charity Commissioner, Maharashtra State, Mumbai.

Conditional offers shall not be accepted and the trust reserves the right to accept any offer with or without modification or reject the offer without assigning any reason whatsoever.

Dated: 08.03.2022 Sd/-
Trustee
Rajmal Ranglal Jain
For Tulsi Mahapragya Pragma Bharti Trust

Registered Office :
23/A, Super Diamond Patwa Chawl,
80A/B, Zaveri Bazar, Mumbai-400002

HERO HOUSING FINANCE LIMITED

Regd. Office: 09, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057.
Ph: 011 48267000, Toll Free No: 1800 212 8800, Email: customer.care@herohf.com
Website: www.herohousingfinance.com CIN: U65192DL2016PLC03148

POSSESSION NOTICE (FOR IMMOVABLE PROPERTIES)

(As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002)

Whereas, the undersigned being the Authorized Officer of the Hero Housing Finance Limited, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notices as mentioned below calling upon the Borrowers to repay the amount mentioned in the notice within 60 days from the date of the said notice.

The borrower, having failed to repay the amount, notice is hereby given to the borrower, in particular and the public, in general, that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with rule 8 of the said Rules.

The borrower, in particular, and the public in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Hero Housing Finance Limited, for an amount referred to below along with interest thereon and penal interest, charges, costs etc. from date mentioned below.

The borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets

Loan Account No.	Name of Obligor(s)/Legal Heir(s)/Legal Representative(s)	Date of Demand Notice/ Amount as per Demand Notice	Date of Possession
HFHMHU002000007083	Raju Sah & Pawan Sah	30/11/2021, Rs. 20,75,508/- as on date 25/11/2021	03/03/2022

Description of the Secured Assets / Immovable Properties / Mortgaged Properties:- Flat No. B-601, In the B Wing on the Sixth Floor, Admeasuring 331.76 Sq. Feet Carpet Area (Inclusive Of Area of Balcony) in the Building Known as The Shree Nath Nagar Building No. 1 Constructed On Land Bearing Survey No. 250, Village Nilmore, Taluka Vasai, District Palghar, Thane, Maharashtra-401203. Bounded By:- North- Internal Road, East- Open Plot, South- Nallath.

HFHMHU002000008040	Amir R Dabhané & Roshani Amir Dabhané &	30/11/2021, Rs. 20,38,161/- as on date 25/11/2021	03/03/2022
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Description of the Secured Assets / Immovable Properties / Mortgaged Properties:-Flat No. 304, C Wing, Third Floor in The Society Known as Padman Nagar Cooperative Housing Society Limited, Built Up Area Admeasuring 600 Sq. Feet Carpet Area, 16 (old Survey No. 819) Hissa No. 6, Part Survey No. 16b, (Old Survey No. 819 - B) Village Agashi, Virar West, Taluka Vasai District Palghar, Thane, Maharashtra-401301. Bounded by:- North: HDFC Bank, East: Virar Agashi Road, West: Shri Krishna Nagar, South: House

