

REAL VALUE CONSULTANTS

VALUERS , ENGINEERS & ARCHITECTS

GOVT. APPROVED VALUER (WEALTH TAX)

CAT-1/624/174/2014-15

FIV - 21696

MIE-1570263

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VALUATION REPORT OF GROUP HOUSING SOCIETY

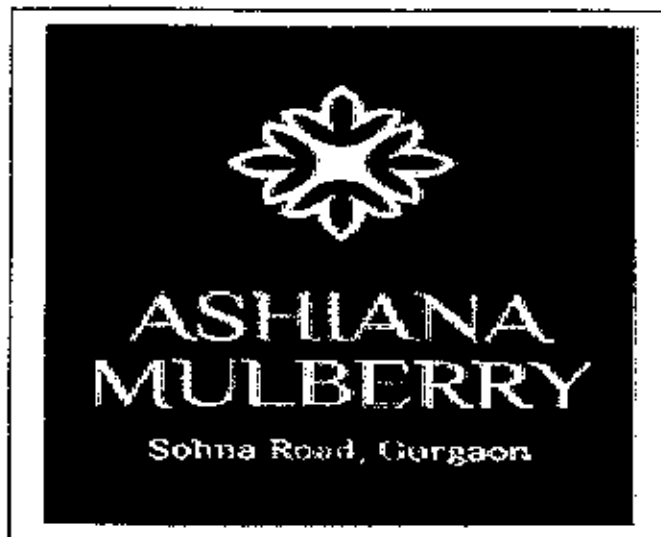
"ASHIANA MULBERRY"

SITUATED AT

SECTOR-2, SOHNA, HARYANA

PROMOTERS / DEVELOPERS

M/S. ASHIANA DWELLINGS PVT. LTD.



ON BEHALF OF

STATE BANK OF INDIA, HLST BRANCH, GURUGRAM,

HARYANA

Our Ref: SBI/HLST/PR/2018-19/007

DATED:15:05:2018

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(PANEL VALUER OF IMMOVABLE PROPERTIES)

PART- A CHARACTERISTICS & DESCRIPTION OF THE PROPERTY

Our Ref: SBI/HLST/PR/2018-19/007

DATED: 15/05/2018

S.No.	CONTENTS	DESCRIPTION
1.	INTRODUCTION:	
a.	Name of the Owner/s	M/s. Ashiana Dwellings Pvt. Ltd.
b.	Name of the Promoter	M/s. Ashiana Dwellings Pvt. Ltd.
c.	Property Address	Group Housing Society situated at Sector-2, Sohna, Gurgaon, Haryana
d.	Address & Phone Number of the owner/promoters	NA
e.	Date of Survey	12 May 2018
f.	Date of Valuation Report	15 May 2018
g.	Purpose of the Valuation	Periodic Re-Valuation
h.	Report Type	Periodic Re-Valuation
i.	Type of the Property	Group Housing Residential Society
j.	Type of Developer	Private developer promoted M/s. Ashiana Dwellings Pvt. Ltd.
k.	Documents Available	Old Valuation report dtd 08.12.2016 raised by H Rai Malik & Associates
2.	PHYSICAL CHARACTERISTICS & LOCATION ATTRIBUTES OF THE PROPERTY:	
a.	Brief description	This Project revaluation report is prepared for the Group Housing Project named as – "Aashiana Mulberry" to be developed on a total licensed area of 41520.73 sq. mtr. / 10.26 acres. However, total development land area is 38351.73 sq. mtr. / 9.477 acres as per zoning for the development project. As per the old valuation report, the project land is owned by Ashiana Dwellings Pvt. Ltd. As per the old valuation report, & as per the approved plan, the developer has planned to develop a high rise modern housing society comprising of 10 towers, named as (A1,A2,A3,A4,B1,B2,C1,C2,C3,C4) but for marketing purposes the developer has changed the name of the tower as T1,T2,T3,T4,T5,T6,T7,T8,T9 & T10. At present, as per the developer's representative at site, the developer has divided the project in two phases named as Phase-I & Phase-II. Phase-I comprises of towers T1, T2 & T3 the superstructure of these towers is complete, and are under final stages of finishing at present. Phase-II comprises of towers T4, T5, T6, T7, T8, T9 & T10 which is yet to start. The developer has planned to develop 3BHK, 2BHK, 2BHK + Study room having super area of 1210, 1465 & 1730 sq.ft. The developer has taken all the necessary approvals from different government agencies/authorities to develop a modern group housing society with all basic facilities & amenities. The project location is very good located in developing area of Sector-2, Sohna, Haryana.
a.	Location attribute of the property	
i.	Landmark	Opposite of KR Manglam University



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ii.	Postal Address of the Property		Group Housing Project named as "Ashiana Mulberry", Sector-2, Solna, Gurgaon, Haryana	
iii.	Area of the Land		Total Licensed Area : 41520.75 sq. mtr. / 10.26 Acres Site Area as Per Zoning : 38351.73 sq. mtr. / 9.477 acres	
iv.	Type of Land		Solid	
v.	Independent access/ approach to the property		Independent access available	
vi.	Google Map Location of the Property with a neighborhood layout map		Attached	
vii.	Details of the Roads abutting the Property (Name/ width)		Sector Road on Eastern side.	
viii.	Description of adjoining property		Other Group Housing Societies	
ix.	Plot No. / Survey No.		Please refer to title deeds	
x.	Zone/ Ward		Village Dhunela	
xi.	Sub registrar		Gurgaon, Haryana	
xii.	District		Gurgaon, Haryana	
xiii.	Boundaries of the Property			
	North	South	East	West
	Others Land	Others Land	Wide Road (60 mtr.)	Agricultural land
3.	TOWN PLANNING/ ZONING PARAMETERS:			
a.	Master Plan provisions related to property in terms of Land use		Residential	
	i. Any conversion of land use done		Change in land use from Agricultural to Residential as the project has been approved from DTCP	
	ii. Current activity done in the property		<u>Phase-I</u> : Superstructure of Tower T1, T2 & T3 is complete & are under final stages of finishing at present <u>Phase-II</u> : Yet to start	
	iii. Is property usage as per applicable zoning		Yes	
	iv. Any notification on change of zoning regulation		NA	
	v. Street Notification		Residential	
b.	Provision of Building by-laws as applicable		Proposed	(ACTUAL STATUS)
	i. FAR/ FSI	Permissible	67116.12 sq. mtr. / 722431.90 sq.ft. (175%)	67116.12 sq. mtr. / 722431.90 sq.ft.
		Proposed	67101.55 sq. mtr. / 722275.07 sq.ft. (174.99%)	67101.55 sq. mtr. / 722275.07 sq.ft.
	ii. NON FAR	Proposed	36024.58 sq. mtr. / 387765.35 sq.ft.	36024.58 sq. mtr. / 387765.35 sq.ft.
		Permissible	NA	NA
	iii. Ground coverage	Permissible	13423.20 sq mtr. (35%)	---
		Proposed	8023.56 sq.mtr. (20.91%)	
vi. Number of floors		As per Approved Plan from DTCP, (HR Govt.)		Refer to Attached Annexure-I & II



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TABLE VALUE OF IMMOVABLE PROPERTIES)			
	v. Height restrictions		
	vi. Front/ Back/ Side Setback	As Per DTCP Norms	As per Sanctioned Bldg. Plan
c.	Status of Completion/ Occupational certificate	Not provided to us.	
d.	Comment on unauthorized construction if any	No	
e.	Comment on Transferability of developmental rights	As per regulation of DTCP, Haryana	
f.	i. Planning Area/ Zone	DTCP GGN SOHNA FDP	
	ii. Master Plan currently in force	DTCP GGN SOHNA FDP 2031	
	iii. Municipal limits	Municipal Corporation Sohna	
g.	Developmental controls/ Authority	Director of Town & Country Planning, Haryana	
h.	Zoning regulations	Residential/ Group Housing	
i.	Comment on the surrounding land uses & adjoining properties in terms of uses	All the adjacent properties are used for residential purpose	
j.	Comment on Demolition proceedings if any	No	
k.	Comment on Compounding/ Regularization proceedings	No	
l.	Any other aspect		
	i. Any information on encroachment	No	
	ii. Is the area part of unauthorized area/ colony	No (As per general information available)	
m.	Any other aspect		
4.	DOCUMENT DETAILS AND LEGAL OWNERSHIP ASPECTS OF THE PROPERTY:		
b.	Ownership documents provided	Ownership documents to be submitted to the Bank by the developer	
c.	Constitution of the Property	Free Hold	
d.	Transferability rights of the property	Free hold, complete transferable rights	
e.	Type of Land	Residential	
f.	Any conversion of land use done	From Agricultural to Residential	
g.	Since how long owners owing the Property	Please refer to Title Deeds	
h.	Year of Acquisition/ Purchase	Please refer to Title Deeds	
i.	Property presently occupied/ possessed by	M/s. Ashiana Dwellings Pvt. Ltd.	
j.	Title verification	To be done by the Advocate	
k.	Details of leases if any	NA	
l.	Agreements of easements if any	NA	
m.	All legal documents, receipts related to electricity, water tax, property tax and any other building taxes to be verified and copies as applicable to be enclosed with the report	Tax name	NA
		Receipt number	NA
		Receipt in the name of	NA
		Tax amount	NA



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(PANEL VALUER OF IMMOVABLE PROPERTIES)

u.	Any known existing mortgages/ charges/ encumbrances on the property	Yes	SBI
v.	Whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	Not known to us.	NA
w.	Any other aspect	NA	
5.	ECONOMIC ASPECTS OF THE PROPERTY:		
a.	Property presently occupied/ possessed by	M/s. Ashiana Dwellings Pvt. Ltd.	
b.	Number of tenants	NA	
c.	Reasonable letting value	NA	
d.	Details of ground rent payable	NA	
e.	Amount of monthly rent received	NA	
f.	Expected market monthly rental	NA	
g.	Taxes and other outgoings	NA	
h.	Property insurance	NA	
i.	Monthly maintenance charges	NA	
j.	Security charges, etc.	NA	
k.	Any other aspect	NA	
6.	SOCIO - CULTURAL ASPECTS OF THE PROPERTY:		
a.	Population social group of the area (population, social stratification, regional origin, age groups, economic levels, location of slums/squatter settlements nearby, etc.)	Urban Developing Area	
7.	FUNCTIONAL AND UTILITARIAN SERVICES, FACILITIES & AMENITIES:		
a.	Utility of spaces provided within the building	Yes	
b.	Car parking facilities	Yes, will be available	
c.	Balconies	Yes	
d.	Sewerage / sanitation	Yes, will be made available	
e.	Drainage arrangements	Yes	
f.	Water Treatment Plant	Proposed	
g.	Power Supply arrangements	Permanent	Yes, As per current usage
		Auxiliary	Yes, proposed
h.	Class of electrical fittings	NA, Under construction	
i.	Class of sanitary & water supply fittings	NA, Under construction	
j.	System of air conditioning	Yes, Proposed	
k.	HVAC system	NA	
l.	Fire safety provisions	Yes, will be available	
m.	Security provisions	Yes/ private security guards	
n.	Lift/ Elevators	Yes, Proposed	
o.	Compound wall/ Main Gate	Yes	



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q.	Internal development						
	Garden/ Park/ Landscaping	Water bodies	Internal Roads	Pavements	Boundary Wall		
	Yes, Proposed	Yes, Proposed	Yes, Proposed	Yes, Proposed	Yes		
8.	INFRASTRUCTURE AVAILABILITY:						
a.	Aqua Infrastructure availability						
i.	Water Supply		Yes				
ii.	Sewerage Treatment Plant (STP)		Yes, Proposed				
iii.	Storm water drainage		Yes, Proposed				
b.	Other Physical Infrastructure						
i.	Solid waste management		Yes, will be made available				
ii.	Electricity		Yes, available as per current usage				
iii.	Road and Public Transport connectivity		Yes				
iv.	Availability of other public utilities nearby		Transport, Market, Hospital etc.				
c.	Proximity & availability of civic amenities & social infrastructure						
	School	Hospital	Market	Bus Stop	Railway Station	Metro	Airport
	100 mtr.	3.0 Km	1.5 km	1 km	27 km	NA	40 km
9.	MARKETABILITY ASPECTS OF THE PROPERTY:						
a.	Development of surrounding area		Good		Residential projects in the vicinity.		
b.	Location attributes		Normal				
c.	Scarcity		Similar kind of properties are easily available on demand				
d.	Other recreation facilities (Parks, open spaces etc.)		Yes, proposed in the project				
e.	Market condition related to demand and supply of the kind of the subject property in the area		Developing & good selling area of Sohna				
f.	Any negativity/ defect/ disadvantages in the property/ location		No				
g.	Any other factors affecting marketability		Good developing residential area				
10.	ENGINEERING AND TECHNOLOGY ASPECTS OF THE PROPERTY:						
a.	Type of construction & design		RCC Framed on pillar beam column structure on RCC slab				
b.	Quality of construction/ Materials and technology used		Construction done using professional contractor workmanship based on architect plan				
c.	Appearance/ Condition of structures		Internal - NA, Under Construction External - NA, Under Construction				
d.	Roof	Floors / Blocks High rise towers	Type of Roof RCC				
e.	Type of flooring		Vitrified tiles, Granite, Kota Stone				
f.	Doors/ Windows		Wooden frame & panel doors, Aluminum flushed doors & windows				
g.	Floor height		10 ft. each Floor				



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b.	Maintenance issues	NA, Under Construction		
i.	Visible damage in the building if any	No		
j.	Year of construction/ Age of building/ Remaining life expected	Under Construction	Under Construction	60-65 years (After completion)
k.	Structural safety	RCC framed structure, so will be structurally stable however structure stability certificate is pending to be obtained		
l.	Protection against natural disasters viz. earthquakes etc.	Since it is as an RCC Framed structure, we assume that it should withstand moderate intensity natural disasters		
m.	Is construction as per approved plan	Yes, as per visual observation		
n.	Status of Building Plans/ Maps	Building Plans are approved by the development authority		
o.	Is Building as per approved Map	Building Plans are approved by the development authority		
p.	Details of alterations/ deviations/ illegal construction/ encroachment noticed in the structure from the original approved plan	Permissible Alterations	NA	
		Not permitted alteration	NA	
q.	Is this being regularized	Not known		
11.	ENVIRONMENTAL FACTORS:			
a.	Use of environment friendly building materials like fly ash brick, other Green building techniques if any	Standard civil construction material used		
b.	Provision of rainwater harvesting	Yes		
c.	Use of solar heating and lighting systems, etc.	Yes		
d.	Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc. if any	No		
12.	ARCHITECTURAL AND AESTHETIC QUALITY OF THE PROPERTY:			
a.	Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if applicable, presence of landscape elements, etc	Modern Structure		
13.	PROJECT DETAILS:			
f.	Name of the Architect	Mr. Anoj Tevatia		
g.	Developer market reputation	Developer have successfully delivered multiple projects like Ashiana Green - Indrapuram, Ashiana Orchid- Greater Noida, Ashiana Silver Crest - Gurgaon		
h.	Proposed completion date of the Project	Mid of 2019		
i.	Progress of the Project	Phase-I : Under final stages of finishing at present Phase-II : Yet to start		
j.	Other Salient Features of the Project	• 24 hours Water supply • Multi-purpose Hall • Kids Play Area • Water Plant		



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PART B- VALUATION OF THE PROPERTY

A. VALUATION OF LAND			
	Specifications	Govt. Circle Rate (GLR)	Market Rate (PMR) <i>On FSI</i>
(a)	Prevailing Market Rate	Rs. 1,36,04,300/- per acre.	FSI rate ranges Rs. 1,200/- to Rs. 1,500/- per sq.ft.
(b)	Details of the sources from where the information is gathered on the prevailing market Rate/Price trend of the	4 X Rs. 1,36,04,300/- per acre. <i>(As per government norm- for the Residence Group Housing, the land is four times of the Agricultural land</i>	Rs. 1,300/- per sq. ft.
(c)	Rate adopted considering all characteristics of the land*	Rs.5,44,17,200/- per acre	Rs. 1,300/- per sq. ft.
(d)	Category of the Locality	Good	Good
(e)	Land Use Factor	Group Housing Project	Group Housing Project
(f)	Total Development Land Area	9.477 acres / 38351.73 sq.mtr.	9.477 Acres / 38351.73 sq.mtr.
(g)	Total Permissible FAR	67116.12 sq. mtr. / 722431.90 sq.ft.	67116.12 sq. mtr. / 722431.90 sq.ft.
(h)	Valuation methodology	Stamp Registry minimum Circle Rate	Market rate approach
(i)	Total Value of land (A)	9.477 acres x Rs. 5,44,17,200/- per acre	722431.90 sq.ft. X Rs. 1,300/- per sq.ft.
		Rs. 51,57,11,804/-	Rs. 93,91,61,470/-
B. VALUATION OF BUILDING CONSTRUCTION			
<i>(As per existing condition, specifications and after calculating depreciation & improvements done on the property)</i>			
(a)	Minimum replacement rate of construction /resalable value	NA	NON FAR : Rs. 800/- to Rs. 1,000/- per sq. ft. Adopted : Rs. 900/- per sq.ft. FAR : Rs. 1,200/- to Rs. 1,500/- per sq.ft. Adopted : Rs. 1,300/- per sq.ft.
(b)	Depreciation percentage (assuming salvage value % per year)	NA	NA



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(c)	Age Factor	2000 onwards (1.0)	Under construction		
(d)	Structure Type/ Condition	Pucca (1.0)	RCC Frame Structure		
(e)	Total Construction replacement value* (For present built-up area)	(722275.07 sq.ft. + 387765.35 sq. ft.) = 1110040.42 sq.ft.	ACTUAL	FAR	NON FAR
				722275.07 sq. ft. x Rs.1300/-	387765.35 sq ft x Rs.900/-
				Rs. 93,89,57,591/-	Rs. 34,89,88,815/-
			TOTAL (B)	Rs. 128,79,46,406/-	
C.	<u>MARKET/ SALABLE VALUE OF THE FLATS</u>				
(a)	Total No. of DU	Main Units	660 DU		
		EWS	117 EWS		
(b)	Total Proposed Saleable Area for flats		Please refer to Annexure-II on page no. 11		
(c)	Base Price: (Approx.) (Excluding PLC + Car Parking + EDC + IDC + Club & Other services)		Rs.4,550/- per sq. ft.		
(d)	Current Price: (Approx.) (Including PLC + Car Parking + EDC + IDC + Club & Other services)		Rs. 5300/- to Rs. 5400/- per sq. ft.		
(e)	Remark		The market value of the flats varies according to their location, floor level, direction of the flat & Vaastu compliance status. It also depend upon the quality of construction, furnishing & finishing done by the builder.		



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D.	CONSOLIDATED VALUE		
	Description	Value by adopting	
	Valuation of the Property	GLR (Rs.)	PMR (Rs.)
(a)	Land (A)	Rs. 51,57,11,804/-	Rs. 93,91,61,470/-
(b)	Building (B)	---	Rs. 128,79,46,406/-
(c)	Other improvements/ Services/ Internal & external development (adding 10 % of building value)	---	Rs. 12,87,94,641/-
(d)	Total (Add (A+B+C))	Rs. 51,57,11,804/-	Rs. 236,59,02,517/-
(e)	Fair Market Value (FMV) Rounded Off	NA	Rs. 236,00,00,000/-
(f)	Realizable/ Fetch Value (80% of FMV)	---	Rs. 188,80,00,000/-
(g)	Distress Sale Value (70% of FMV)	---	Rs. 165,20,00,000/-
(h)	Market/ Salable Value of Flats*	NA	NA
(i)	Expected minimum Revenue generation from the Project	NA	NA
(j)	Value for Insurance purpose	NA	Rs. 142,00,00,000/-

Date: 15.05.2018
Place: New Delhi

Ravi Mohan Bhardwaj
For Real Value Consultants
(Ravi Mohan Bhardwaj)
CAT-1/624/174/2014-15



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(PANEL VALUER OF IMMOVABLE PROPERTIES)

ANNEXURE-I

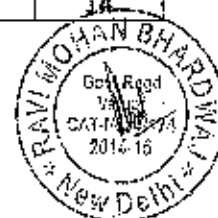
Total Blocks Floors/ Flats		
As per Approved Sanctioned Plan	Actually provided (As per inventory list)	Current Status
Tower A1 : G+13 Floors Tower B1 : G+17 Floors Tower A2 : G+13 Floors Tower A3 : G+13 Floors Tower B2 : G+17 Floors Tower A4 : G+13 Floors Tower C1 : G+18 Floors Tower C2 : G+18 Floors Tower C3 : G+18 Floors Tower C4 : G+18 Floors	Phase-I Tower T1 : G+13 Floors = 55 DU Tower T2 : G+17 Floors = 70 DU Tower T3 : G+13 Floors = 55 DU Phase-II Tower T4 : G+13 Floors = 55 DU Tower T5 : G+17 Floors = 70 DU Tower T6 : G+13 Floors = 65 DU Tower T7 : G+18 Floors = 75 DU Tower T8 : G+18 Floors = 75 DU Tower T9 : G+18 Floors = 75 DU Tower T10 : G+18 Floor = 75 DU	Phase-I - Superstructure of Tower T1, T2 & T3 is complete, Brickwork is complete, inner Plaster work is complete & outer plaster work is complete. Phase-II is yet to be started
Total No. of Flats	Main Units	660 DU
	EWS	117 EWS

Annexure-II - Break up of dwelling units

Type of Flat	Super Area (sq.ft.)
03 BHK + 03 Toilet	1730
02 BHK + Study + 01 Toilet	1465
02 BHK	1210

Detail of Dwelling units Tower wise

Tower	No. Floors	Type of Unit	Size (sq.ft.)	No. of Units
T1	G+13	3BHK	1730	28
		2BHK+Study	1465	13
		2BHK	1210	14
T2	G+17	3BHK	1730	28
		2BHK+Study	1465	13
		2BHK	1210	14
T3	G+13	3BHK	1730	28
		2BHK+Study	1465	13
		2BHK	1210	14

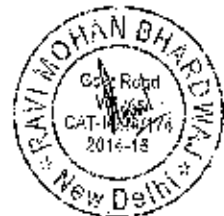


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PROJECT APPROVAL DETAILS			
S.No	REQUIRED APPROVALS	REFERENCE NO. DATE	STATUS (Approved/ Applied For/ Pending)
1	LC-III - Letter of Intent for grant of license from DTCP (HR Govt.)	Memo No. LC-2817-JE-(S)2013/52334 Dated: 19.09.2013	Approved
2	Form LC-V - Formal Grant of License for setting up Group Housing Society from DTCP (HR Govt.)	License No. 16 of 2014 Endst No. LC-2817-JE (S)2014/12467 Dated: 10.06.2014	Approved
3	BR-III - Approval of Building Plans from DTCP (HR Govt.)	Memo No. ZP-1062/AD(RA)/2015/4931 Dated : 26.03.2015	Approved
5	Environmental clearance NOC from SEIAA	AAI/RHQ/NR/ATM/NOC/2014/513/52-55 Dated: 01.01.2016	Approved
6	NOC from Pollution Control Board	-----	Approved
7	Clarification regarding forest law on non forest land	Sr. No. 2134-G Dated: 07-02-2013	Approved
8	NOC from Aravali Hills	Sr. No. 36 Dated: 07-01-05	Approved
9	NOC from Administrator Office for release of STP water	Memo No. A-1/2015/NOC-26/118 Dated: 21-07-2015	Approved
10	NOC for Approval of temporary structures from DTP, Gurgaon	Memo No. STP(G)/2014/934 Dated: 24-12-2014	Approved
11	NOC from DHVN for power load requirement	Memo No. 2539 Dated: 16.01.2015	Approved
11	NOC for Height Clearance from Airport Authority of India	Letter No. AAI/RHQ/NR/ATM/NOC/2014/513/52-55	Approved
12	Fire Fighting Scheme Approval	Application No. 201507073468 Dated: 07-07-2015	Provided
13	Structure Stability Certificate	NA	Provided

NOTE: The developer/promoter has taken all the statutory approvals & licenses from the concerned Authorities for developing the group housing residential society.



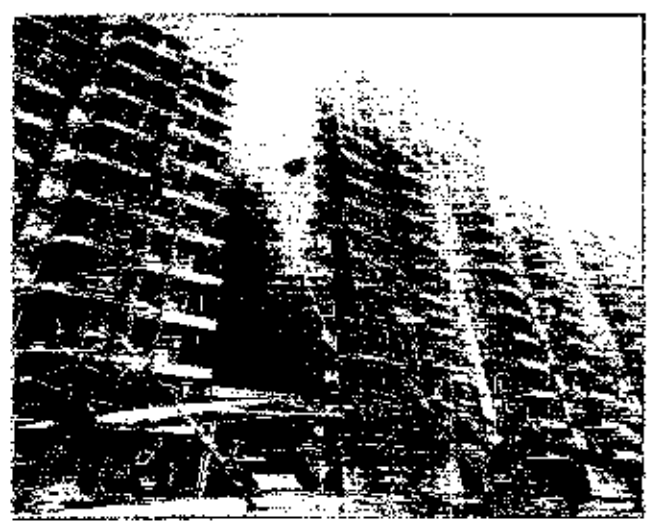
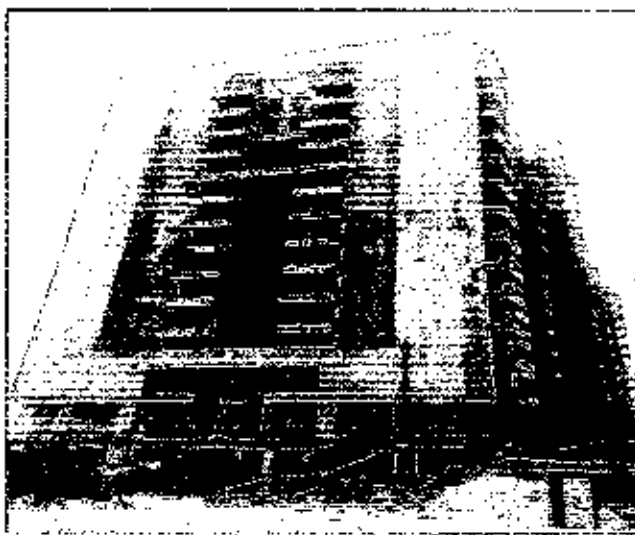
APPROVAL DETAILS

GUIDELINE CIRCLE RATE

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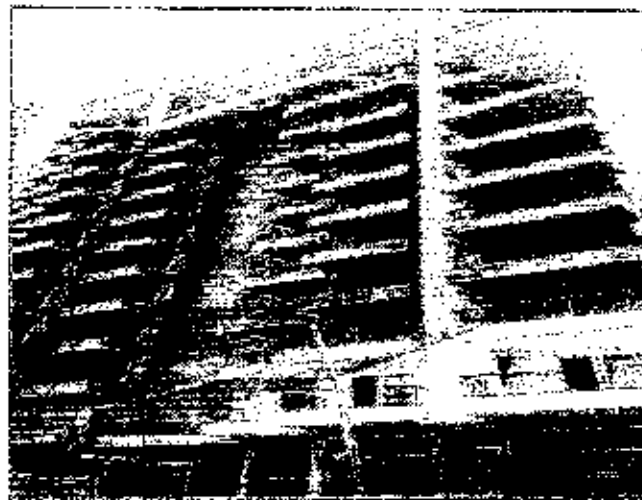


**PHOTOGRAPHS OF GROUP HOUSING PROJECT – "ASHIANA MULBERRY", SITUATED AT
SECTOR-2, SOHNA, GURGAON, HARYANA**

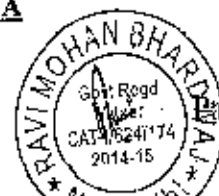


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**PHOTOGRAPHS OF GROUP HOUSING PROJECT – “ASHIANA MULBERRY”, SITUATED AT
SECTOR-2, SOHNA, GURGAON, HARYANA**



GOOGLE LOCATION MAP

