



"EXPRESSION OF INTEREST"
FOR
SALE OF LAND/SITE WITH FSI

**"INVITATION OF E.O.I
FOR SALE OF LAND/SITE WITH FSI FROM STAKE HOLDERS/LAND OWNERS IN
AREAS ADJOINING TO THE NCT OF DELHI & NCR FOR DEVELOPING
RESIDENTIAL PROJECTS"**

Last date of submission: 15.03.2017



EXPRESSION OF INTEREST
(EOI NO: NHDO/WCP/RE/LAND/DNCR/2017)
(EOI, TERMS & CONDITIONS)

**NATIONAL HOUSING DEVELOPMENT ORGANISATION
NHDO, KAUSHAL HOUSE, UPPER GROUND FLOOR,
39-NEHRU PLACE, NEW DELHI-110019**

Phones: 011-41033648, Fax: 011-40505880, 9643403648, Email: info@nhdoindia.org

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NATIONAL HOUSING DEVELOPMENT ORGANISATION

OFFICE OF THE EXECUTIVE DIRECTOR (REAL ESTATE)

NHDO, KAUSHAL HOUSE, UPPER GROUND FLOOR,
39-NEHRU PLACE, NEW DELHI-110019

04.03.2017

NOTICE OF EoI

SUB: INVITATION OF EXPRESSION FOR PURCHASE OF LAND/FSI FOR DEVELOPMENT OF HOUSING RELATED PROJECT IN AREAS ADJOINING TO THE NCT OF DELHI & NCR.

National Housing Development Organisation invites EOIs from the interested Developers / land owners for sale of their LAND PARCEL, with approved residential land use in areas adjoining to the NCT of DELHI & NCR.

| | | | | |
|---|---|---|-------------------------|------------------------------|
| 1. | EoI No. | NHDO/WCP/RE/LAND/DNCR/2017 dated 04.03.2017 | | |
| 2. | Name of work | Purchase of land / FSI for development of Housing project in areas adjoining to the NCT of DELHI & NCR. | | |
| 3. | EMD & Processing fee etc. | Processing fee (Non-Refundable) | EMD (Refundable) | Cost of EOI Document |
| | | Rupees Forty Thousand | Rupees Two lac | Rs.10,000/- (Non-refundable) |
| Note: Cost of EOI Document, Processing fee and EMD is to be deposited in the form of Demand Draft/Pay Order drawn in favour of "National Housing Development Organisation" payable at Delhi / New Delhi. | | | | |
| 4. | Availability of EoI document | On NHDO's website w.e.f 04.03.2017 | | |
| 5. | Date of Pre-Bid Meeting | Not applicable | | |
| 6. | Last Date of submission of EOI | 15.03.2017 up to 1500 HRS | | |
| 7. | Date of opening of the EOIs | 15.03.2017 at 1600 HRS | | |
| 8. | Place of Submission / opening of EOIs/ PreBid Meeting | Office of the EXECUTIVE DIRECTOR (REAL ESTATE), NHDO, NHDO, KAUSHAL HOUSE, UPPER GROUND FLOOR, 39-NEHRU PLACE, NEW DELHI-110019 | | |

Complete EOI document is available on NHDO website - www.nhdoindia.org EOI document can be downloaded **only** from the website of NHDO. EOIs submitted without EMD, cost of EoI document and processing fee, will summarily be rejected.

NHDO reserves the right to have negotiations with any or all, accept or reject any or all the EOIs or annul this process at any time without assigning any reason whatsoever.

EXECUTIVE DIRECTOR (REAL ESTATE)

NATIONAL HOUSING DEVELOPMENT ORGANISATION

I) INSTRUCTIONS TO APPLICANTS (ITA)

MODE OF SUBMISSION

The EOI is to be submitted in two separate sealed covers marked as under:

Envelope-I

This envelope shall contain the followings:

- Processing Fee.
- Earnest Money Deposit (EMD).
- Cost of tender document.
- Acceptance letter for un-conditional acceptance of the EOI conditions as per Performa given in this document at **ANNEXURE-1**.
- Brief profile of the applicant / landowner showing the following;
 - Name of the owner(s) of the land/Directors of the Company with brief organization chart.
 - Memorandum of article of Association in case of a company
- Confirmation by the applicant (on the format placed at ANNEXURE-2) duly signed and stamped by the owner(s).

This envelope shall be marked as:

Envelope-I : "EMD AND ACCEPTANCE LETTER" FOR SALE OF LAND

EOI No. : NHDO/WCP/RE/LAND/DNCR/2017 dated 04.03.2017.

Due on : _____

From : _____

Envelope-II

This ENVELOPE shall contain the followings:

- Complete EOI document as downloaded from website, Price Bid and Corrigendum / Addendum, if any, duly filled in, signed and stamped on each page by applicant. Cutting or over-writing, if any, has to be signed and stamped by the person signing the EOI. All Performa forming part of EOI documents has to be duly filled in, signed and stamped by the applicant.
- Copy of power of attorney/partnership deed/Board resolution, duly attested by Notary Public authorizing the person who signs & submit the EOI.
- Any other information as required to be submitted along with the EOI.
- Copy of documents as per check list (**ANNEXURE-2**)

THIS ENVELOPE SHALL BE MARKED AS:

**ENVELOPE-II "FINANCIAL QUOTE" FOR APPROVED RESIDENTIAL FSI IN
AREAS ADJOINING TO THE NCT OF DELHI & NCR."**

EOI No. : NHDO/WCP/RE/LAND/DNCR/2017 dated 04.03.2017.

Due on : : _____

FROM : _____

Both the envelopes are to be placed in another envelope. This outer envelope should be duly sealed and delivered at place of submission of EOI before the scheduled date and time.

THIS ENVELOPE SHALL BE MARKED AS:

**"EXPRESSION OF INTEREST" FOR APPROVED RESIDENTIAL FSI IN AREAS
ADJOINING TO THE NCT OF DELHI & NCR"**

EOI No. : NHDO/WCP/RE/LAND/DNCR/2017 dated 04.03.2017.

DUE ON : _____

FROM : _____

The EOIs received after the due date and time shall not be considered and shall be returned to the applicant unopened.

NHDO shall not be responsible for any postal or other delays and applicant should take care to ensure the submission of EOIs at place before due date and time.

The EOI shall be addressed to the **"EXECUTIVE DIRECTOR (REAL ESTATE), NHDO, Kaushal House, UGF, 39-Nehru Place, New Delhi-110 019"**

- 1.0 An applicant can submit any number of EOI, but each EOI must be in a separate envelope accompanied with requisite amount of EMD, Cost of tender document and processing fee for each case.
- 2.0 Applicant who has any query about this proposal may attend the pre-bid meeting for clarifications on scheduled date & time. The applicants are however required to submit the queries at least three days in advance for the pre-bid meeting.
- 3.0 The interested applicants can attend the opening of EOIs. Legal Due-diligence of land parcels offered for sale shall be got done.
- 4.0 The landowners are required to clarify the observations raised by the agency carrying out the legal Due-diligence within specified time.
- 5.0 The rates offered by the landowner shall initially remain valid for a period of 180 days. The validity of offers may require extension of time with the consent of the landowner.

6.0 EMD of the applicants, whose applications/ EOI is not short-listed, shall be refunded without any interest within 90 days of last date / extended date of receipt of EOIs. EMD of initially short-listed applicants but later on dropped shall also be refunded without any interest after initial period of 90 days beyond the last date of submission of applications. NHDO shall refund the EMD of the successful applicant without any interest along with last installment of land.

The applicants may note that NHDO is not bound to purchase land from the shortlisted offers/landowners.

The EMD deposited by the applicant/land owners for sale of Land/FSI, shall be liable for forfeiture in the following events & reasons:

- i) If the landowner fails to get the No Objection Certificate (NOC) from the respective local bodies of the state in respect of transfer of license/development rights in favour of NHDO within stipulated period only if required.
- ii) If the landowner increases the quoted rates during the negotiations or at any stage.
- iii) If the Title of land is defective & the landowner fails to rectify within 15 days of pointing out the anomaly (ies) by the Law Firm / NHDO.
- iv) If the landowner withdraws the submitted EOI.
- v) If the landowner after submission of EoI, imposes Condition(s).
(Conditional offers are not acceptable).
- vi) Non-fulfillment of any or all of the conditions by the landowners.

7.0 The owner of the land / FSI should preferably submit EOI directly; else, EOI must accompany an authorization letter duly issued by the landowner in favour of the person/agency submitting the EOI.

8.0 If multiple companies / group of individuals own the land then preferably all the authorized representatives of such companies/ individuals should sign the EOI documents. An authorization letter in favour of the persons signing on behalf of a company/ individual must accompany the EOI. In case only one person is signing on behalf of all the companies/individual then all such companies/individual shall issue an **authorization letter** in favour of person signing the EOI dully attested by Notary Public.

9.0 NHDO or its Committee Member(s) reserves the right to negotiate (through single or multiple rounds of negotiations) the price/rate with any or shortlisted or all the intending applicants.

10.0 The unilaterally revised offer/rates received from the applicants, after conclusion of the process of negotiations, shall not be entertained under any circumstances.

11.0 The following criteria, with or without modifications, shall be adopted for selecting the site(s)/location(s) for further negotiations for purchase of land parcel.

- i) **The Location:** IN AREAS ADJOINING TO AND IN CLOSEST PROXIMITY OF THE NCT OF DELHI & NCR.
- ii) **Size of the Land Parcel:** Minimum area of land parcel required for outright purchase shall be as under;
 - a) Residential : minimum 2 Acre of land.
- iii) **Current land use:** The land use of the offered land parcel must be Residential.
- iv) **Accessibility:** The location of site offered should draw its access from major road and the site should be in proximity to the existing development and landmarks of similar nature.
- v) **Shape:** The shape of the land parcel should be regular, irregular shapes would not be given preference.
- vi) **Infrastructure:** Availability of requisite infrastructure for IT related buildings/development shall be given preference. The availability of Basic Infrastructure i.e. Water supply, Sewerage, Electricity & Storm Water Drainage etc.
- vii) **Existence of permanent structures:** There should be no such permanent structures on the land parcel offered for sale.
- viii) Status of land whether Freehold or leasehold.
- ix) Viability of the project based on cost input versus sales realization.
- x) **Boundary Wall:** The offered land parcel should have a boundary wall with defined dimensions.
- xi) Development parameters such as Land use, permissible Floor Area Ratio (FAR), Ground Coverage, Permissible Density, Set Backs applicable to the Plot, Permissible height, Maximum Constructible Area etc.
- xii) Status of likely support from local Govt. w.r.t. levy of various taxes /duties /cesses & approvals etc.

The bidders may submit a brief write-up in support of their offers along with the EOI on above lines. The offered rate should facilitate NHDO to market the built up apartments in the category of 'Affordable Housing'

II. **GENERAL TERMS & CONDITIONS**

A. STEPS FOR SELECTION OF LAND PARCELS

- i) NHDO's Internal Committee called Tender Scrutiny Committee (TSC) shall open & scrutinize the EOIs submitted by the intending Developers/Land owners taking into consideration the selection criterion.
- ii) TSC member(s) shall visit the site for physical verification, location & observe the potential of the land etc. NHDO subsequently may carry out due diligence or other verifications for its satisfaction, for which all assistance shall have to be provided by the applicant / Land owner(s) including ownership documents and chain of documents.
- iii) The application(s) not accompanied by the documents as per the check-list (Annexure-I), is/are liable to be rejected..
- iv) The TSC reserves the right to accept or reject any or all the applications, or Negotiate for reduction in the quoted price with any or all the applicants or annul this process at any time without assigning any reason for whatsoever reasons.
- v) NHDO / Committee is not bound to give reasons for rejection of any of the EOI.
- vi) The decision of TSC in this matter shall be final & binding on all the applicants.
- vii) TSC will submit its recommendations for a particular land parcel(s) for approval to the competent authority of NHDO. NHDO shall issue LOI in the name of landowners on approval of proposal by the competent authority of NHDO.
- viii) NHDO shall enter into an Agreement to purchase on receipt of clear due diligence report and settlement of all terms & conditions.
- ix) Subsequently a sale deed shall be executed on fulfillment of other conditions the Agreement to purchase.
- x) All the pending dues prior to purchase will be borne by the Land Owner(s).
- xi) NHDO will release payment in stages as detailed herein after.

B. TERMS & CONDITIONS OF PAYMENT

- i) NHDO will make payment to the land owner(s) based upon the following criteria, whichever is less;
 - a) Cost of land parcel based upon agreed land rate/ acre.
 - b) Cost of land parcel based upon agreed FSI rate multiplied by least of Permissible FSI or Approved FSI for construction
- ii) NHDO shall release payment in following stages :

Stage-I : Rupees one lac as token amount along with the Letter of Intent

(LOI).

Stage-II : 10 % (Ten percent) of agreed cost will be released on receipt of NOC from concerned local authority & clear due diligence report from a legal firm appointed by NHDO and signing of Agreement to Sell

This amount shall however be released on submission of bank guarantee (BG) for an equivalent amount (i.e. sum of payment made at Stages I & II above) plus the component of simple interest @12% PA for 90 days. Validity of BG shall be for 180 days from the date of issuance of BG.

However, if the seller agrees to take the payment of stage-II along with the payment of stage-III i.e. at the time of execution of sale deed, then B.G. as above shall not be required.

Stage-III : Balance payment (after adjusting above payments under stage I & II), along with the EMD deposited with the EOI, of the agreed cost will be released at the time of execution of Sale Deed in favour of NHDO and compliance of all other terms & conditions of this document (this shall be treated as due date of payment).

iii) **NHDO shall release payment** by cheque/RTGS, to the Companies/Owners owning land & in proportion to land holding of the company. In case the landowners are desirous of receiving payment through RTGS mode then they are requested to furnish requisite details.

iv) NHDO will not pay any brokerage to any person/Agent/Real Estate consultant for the proposed transaction/deal.

v) The landowners should provide the dimensional plan of the site in soft copy (Auto Card Format) as well as in four laminated sets, showing/duly marked the permanent structures with dimensions, HT/LT lines sectoral/other roads etc.

vi) In case the land parcel is not fenced, the owners shall temporarily fence the land parcels before handing over the possession to NHDO. The cost of the fencing will be borne by the sellers.

vii) The landowners at their own cost shall provide the motor able approach road to the plot for facilitating the unrestricted movement of plant/machineries/manpower etc. required for undertaking the construction of the proposed project till completion of the project or construction of internal sector road, whichever is later. (This clause is applicable if the subject plot/site is not accessible from any existing roads i.e. main road or sector road.)

viii) The land owner(s) shall obtain requisite permission from the respective local bodies of the state in respect of transfer of land/license in favour of NHDO before signing of Agreement to Sell, if applicable.

ix) The Agreement to Sell shall be signed only if the due diligence report is positive or on compliance of the anomalies, if any, to the satisfaction of the law firm appointed by NHDO. The fee to such Law Firm shall be paid by NHDO only.

x) Land owner(s) shall irrevocably and exclusively grant and transfer to NHDO all the Development Rights in respect of Project.

**ACCEPTANCE LETTER TO BE SUBMITTED BY THE APPLICANT / AUTHORISED
REPRESENTATIVE OF COMPANY (IES)/INDIVIDUAL**
(PREFERABLY ON LETTER HEAD OF THE COMPANY/INDIVIDUAL OWNING LAND & TO BE
ENCLOSED IN **ENVELOPE-1** ALONGWITH EMD).

To,

THE EXECUTIVE DIRECTOR (REAL ESTATE)

NHDO, KAUSHAL HOUSE, UGF,
39-NEHRU PLACE, NEW DELHI-110019

Sir,

"EOI AND PRICE BID" FOR LAND/FSI AT _____
(LOCATION) vide EOI No: NHDO/WCP/RE/LAND/DNCR/2017 dated 04.03.2017.

1. I/We have downloaded the document for submission of EOI for sale of approved residential land parcel/FSI, from the official website of National Housing Development Organisation. I/We hereby unconditionally accept the EOI conditions in its entirety for the sale of land/ FSI. I/We understand that NHDO intends to purchase land parcel/FSI after due diligence of the offered site/location & related documents in the manner NHDO may deem fit.
2. The contents of EOI document (Instructions to Applicant) have been noted wherein it is clarified that after unconditionally accepting the EOI condition in its entirety, it is not permissible to put any remark(s)/condition(s) (except unconditional rebate on price, if any) in the EOI enclosed in "Envelope-2" and the same has been followed in the present case.

In case any provision of the EOI document is found violated at any time after opening "Envelope-2", I/We agree that the EOI shall be summarily rejected and NHDO shall, without prejudice to any other right or remedy be at liberty to forfeit the full said earnest money absolutely. I/We have also noted & accept the other circumstances or events or failure to perform in accordance with the terms of the EOI, which may call for forfeiture of EMD submitted by us.

3. The required earnest money deposit (EMD), Cost of tender document and processing fee is enclosed herewith.
4. The required confirmation as per format (ANNEXURE-2) is enclosed herewith.

Thanking you,

Yours faithfully

(Signature of the Applicant)
With rubber stamp

CONFIRMATION BY THE APPLICANT
(PREFERABLY ON THE LETTER-HEAD)

TO WHOM SO EVER IT MAY CONCERN

I, (..... s/o) and
..... s/o) on behalf of
..... (Name of the
company, if applicable), that have submitted its EOI for sale of land / FSI at
..... (Location) confirms that;

1. The offered land stands mutated in the name of me /us /said company.
2. The offered land has a clear title and there is no dispute of any kind on this land.
3. The said land falls under the approved Master Plan of
..... (Name of Development Authority) having land
use as (Residential).

(Attach the copy of relevant Master Plan/ City Plan showing the limit etc.)

4. That allowable FAR for this plot is
5. Zoning plan / Master plan of the said plot has already been sanctioned from the
local / statutory authorities (strike if not available/applicable).
6. The said offered land neither has been acquired nor is under any consideration for
acquisition i.e. no land acquisition notice has been served till date by any of the
authority.
7. Boundary wall / fencing exists defining the boundaries clearly/will be done on the
said offered land before signing of Agreement.
8. The land is free from all kind of encumbrances.
9. The land is freehold/leasehold.
10. In case of the leasehold land the lease period starting from_____ is
_____years.
11. We further confirm that;

A) We, have not taken any loan on the offered land parcel

OR

We had taken a loan, against the offered land parcel, amounting to
Rs..... from (Name/address
of the financial institution), which stands cleared as on date.

OR

We have taken a loan, against the offered land parcel, amounting to Rs..... from (Name/address of the financial institution), out of which an amount of Rs is outstanding as on date.
(Please attach a certificate from the financial institution confirming the outstanding amount)

- B) No charge has been created on the said offered land through Registrar of Companies (ROC)/ Tehsil in anyone's favour.

OR

A charge amounting to Rs was created in favour of through ROC/ Tehsil, which stand cleared as on date.

OR

A charge amounting to Rs has been / was created in favour of through ROC/Tehsil which is still in force.

- C) No third party lien or interest has been created on the offered land.

OR

Third party lien or interest had been created on the offered land which has been cleared as on date.

OR

Third party lien or interest has been created on the offered land which is still in force (submit details as applicable).

- D) No Development agreement has been done with any third party on the offered land.

OR

Development agreement had been done with M/s _____ on the offered land which has been expired as on date.

OR

Development agreement has been done with M/s _____ on the offered land which is still in force as on date

Signature of the owner / Authorized representative

ANNEXURE-3**CHECK LIST OF DOCUMENTS**

(Please put "tick" as applicable)

| S. NO | DESCRIPTION | YES | NO | NA |
|--------------|---|------------|-----------|-----------|
| 1 | Location plan of the plot w.r.t. the existing adjoining areas, approach road, NH, Railway station, Bus stand, Markets etc. (preferably on Google map). Location of the plot marked on Master Plan/City Plan of that area. | | | |
| 2 | Location of the plot marked on the approved Master Plan/ City Plan of the area. | | | |
| 3 | Layout plan of the site showing all dimensions, permanent structures with dimensions, HT/LT lines, Sectoral /other roads etc. | | | |
| 4 | Title documents of the land (sale deed / lease deed / mutation papers / allotment letter etc.) | | | |
| 5 | Certificate from the local development authorities/ District Town Planner regarding permissible land use of offered land parcel. | | | |
| 6 | Copy of Cizra / Khasra plan, issued by the Revenue Deptt. / Concerned local authority. | | | |
| 7 | Copy of Jamabandi (Title) of land for last 30 years. | | | |
| 8 | Calculations for applicable stamp duty / registration fee for the offered land based upon the prevailing circle rates of that area issued by the Tehsil / Lawyer along with the copy of notification for circle rates. | | | |
| 9 | Copy of the approved sanction plan (if available) of the offered land issued by the local authority. | | | |
| 10 | Certificate from the local registered architect regarding permissible: land use, FAR / FSI, setbacks, height, feasibility for development etc. | | | |
| 11 | A certificate from the local DM / L&DO / Land acquisition office / Circle office or any other concerned body / authority, certifying that the offered land has neither been acquired and nor under any proposed acquisition as on date. | | | |
| 12 | Memorandum of Articles of Associations. | | | |
| 13 | EMD, Cost of documents & Processing fee. | | | |
| 14 | Acceptance letter (as per Annexure-I). | | | |
| 15 | Confirmation by the applicant (as per Annexure-II). | | | |
| 16 | FORM'A' dully filled in. | | | |
| 16 | Price bid form duly filled and signed | | | |

STRUCTURE AND ORGANIZATION

| | | |
|----|--|--|
| 1. | Name and address of applicant | |
| 2. | a) Telephone No. b) Mobile No. c) Fax No. d) E-Mail | |
| 3. | Legal status of the applicant (attach copies of original documents defining the legal status) (a) A Proprietary Firm. (b) A firm in Partnership. (c) A Limited Company (Private or Public) or Corporation. | |
| 4 | Name of Directors/ Partners with their addresses, Telephone numbers, Fax, Email. | 1. 2. 3. |
| 5. | Name & Designation of individuals authorized to act for the Organization. | 1. 2. 3. |
| 6. | Name / Designation Tel No of the person to contact in case of any clarification by NHDO | Name Designation Tel No..... |
| 7. | Has the applicant or any constituent partner in case of partnership firm, ever been convicted by a court of law? If so, give details. | |
| 7. | Other details: a) EPF No. b) PAN c) Service Tax Reg. No. (Copies to be enclosed) | No Issued on No No |
| 8. | Any other information considered necessary but not included above. | |
| | | Signature and Seal of Applicant |

Note: In "other details" if any of the registration/clearance is not applicable /exempted/not available with applicant the applicant shall submit an affidavit/undertaking stating that the same will be obtained before participating in tender/award of work.

PRICE BID FOR EOI
(To be kept in **Envelope-II**)

To,

The Executive Director (Real Estate)

NHDO, KAUSHAL HOUSE, UGF,
39-NEHRU PLACE, NEW DELHI-110019

Sir,

**SUBJECT:- "EOI AND PRICE BID" FOR APPROVED Residential land/FSI
IN/AT _____(Location)**

We are pleased to submit our EOI for the sale of approved Residential land parcel as per following details:

- a) Locations (City, District & State) :
- b) Area of land :
- c) Land Use :
- d) Nature of Land (Free hold/Lease hold) :
- e) Period of Lease w.e.f : _____ Years, w.e.f _____
- f) Permissible FAR :
(As per applicable Building Bye-laws)
- g) Approved FSI in sft :
(if already approved)
- h) Name of the local authority for :
Approving the drawings
- i) Name of the Landowner(s) 1)
2)
3)
4)
- j) Date of Issue of Licence/LOI :
(If applicable)
- k) Validity date of License :

- (If applicable)
- l) Whether the land is already barricaded : Yes / No
- m) If barricaded, then the type of barricading :
(Barbed wire/GI sheets/Brick Wall / Other)
- n) Whether interested to undertake the development of the land in Joint Venture with NHDO at mutually agreed terms & conditions for Joint Development : Yes/No
- O) **PRICE BID**
Quoted Rates
- i) Land rate / Acre : Rs. _____
- ii) FSI/Sft : Rs. _____
(Based on the permissible FSI)
- Total Quoted Amount
(for 100% Component of land)
- i) For land : Rs. _____
- ii) For FSI : Rs. _____
(Based on the permissible FSI)

Above quoted rate /amount of the land includes the cost of followings:

- a) Providing motorable road of appropriate width to the subject site, if already not available.
- b) Cost of fencing/boundary wall with Gate, all around the periphery of plot.
- c) Cost of obtaining NOC/ License/ Zoning Plan from concerned local authority, if applicable.
- d) Cost of removing permanent structures, if any.
- e) Cost of land to be utilized by local authority in providing sector road or widening of road, if any.
- f) Cost of providing approved dimensional survey plan in Auto Cad format.
- g) Cost incurred in obtaining change in land use, if any.
- h) Financial implications, if any, arising out of the terms & conditions.

Thanking you,

Yours faithfully,