



RAJ OIL MILLS LTD.

May 12, 2025

To,

Department of Corporate Relationship BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400001. Scrip Code: 533093	Corporate Relationship Department National Stock Exchange of India Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Mumbai 400051. Symbol: ROML
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Sub: Submission of Newspaper Advertisement under Regulation 47 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

Pursuant to Regulation 30, 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please note enclosed copies of Newspaper advertisements pertaining to financial results of the Company for the quarter and year ended March 31, 2025. The advertisements are published in English Newspaper 'Business Standard' and for Marathi Newspaper 'Parshuram Samachar' on 10th May, 2025.

Kindly take the same on record.

Thanking You,
Yours faithfully,
For **Raj Oil Mills Limited**

Priya Pandey
Company Secretary & Compliance Officer

Titan set to shine on strong margin gains

Jewellery is the single largest segment of the company's portfolio

RAM PRASAD SAHU
Mumbai, 9 May

Strong margins in the jewellery segment in the March quarter of 2024-25 (Q4FY25), steady growth guidance for FY26 and expectations of outperformance in the organised jewellery sector boosted sentiment for Titan Company, the largest listed jewellery maker by market capitalisation.

The stock was the biggest gainer on the benchmark indices (Sensex as well as Nifty), rising 4.1-4.5 per cent at close on Friday, taking the total gains over the past month to about 12 per cent.

Aided by a 25 per cent growth in standalone jewellery sales, the company posted a consolidated sales growth of 19 per cent over the year-ago quarter. Jewellery is by far the single largest segment of the company's portfolio, accounting for 87 per cent of revenues and 91 per cent of segment profits.

The rise in jewellery sales was on the back of higher ticket sizes on account of a rise in prices of gold.

The subdued jewellery sales grew 12 per cent even as its mix declined by 300 basis points in year-on-year (Y-o-Y) to 30 per cent. The company managed to keep the segment profitability contraction in the quarter to 20 bps with margins coming in at 11.9 per cent. This was ahead of estimates due to operating leverage and hedging gains.

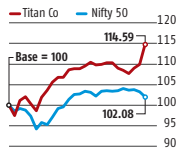
Kunal Vora of BNP Paribas Research said, "The jewellery division faced several margin headwinds in Q4FY25, including inferior mix (higher gold, lower-studded growth), high gold prices and elevated competition (as competition was sitting on inventory gains)."

In this context, the margin achieved was a positive surprise.

Going ahead, the company has maintained the jewellery segment margin in the 11-15 per cent band. Titan is one of its top picks and the brokerage expects it to post a 33 per



BEATING BENCHMARK



Sources: Bloomberg, NSE

cent earnings growth in FY26.

Growth in the plain gold jewellery was up 27 per cent while gold coins saw a 64 per cent jump in the quarter. However, higher gold prices hit sentiment as consumers downgraded to lower caratage/lighter weight with lower making charges in products with prices lower than ₹50,000. The company has guided for a jewellery sales growth of 15-20 per cent in FY26 which is expected to be led by a mix of buyer and ticket size growth.

With the jewellery industry witnessing faster formalisation, analysts led by Naveen Trivedi of Motilal Oswal Research believe that

Titan will benefit from this. It is set to be driven by store additions, multi-format presence, better designs, customer understanding, and a strong brand recall. While the jewellery segment margin has been under pressure, the beat in Q4 margin renders better margin visibility for FY26, say the analysts. The brokerage has a buy rating with a target price of ₹4,000. Some brokerages are cautious on the outlook.

Analysts led by Jaykumar Doshi of Kotak Research say that their view is based on potential disruption of the subdued jewellery business by lab grown diamonds competitive pressure in the organised market and the unabated surge in gold prices, which is not good for margins. The brokerage has a 'reduce' rating with a target price of ₹3,375.

HDFC Securities also has a 'reduce' rating highlighting that consistently high/rising gold prices may dampen volume-led gains in FY26, especially amid heightened competitive intensity. The brokerage has marginally increased its earnings per share estimates by 2 per cent. It has a target price of ₹3,200.



Cover for natural death begins after initial waiting period ends

SANJEEV SINHA

The National Consumer Disputes Redressal Commission (NCDRC) ruled in a recent case, *Sophia & Anr vs State Bank of Travancore & Anr*, that the rejection of a claim in a home loan-linked insurance cover was justified because the insured had died during the initial waiting period. However, the NCDRC also took cognizance of the 97-day delay in issuing the policy after the proposal form and premium had been submitted. Hence, it upheld the State Commission's ruling, which enjoined the insurer to pay the loan amount already disbursed, but not the full sum insured.

Understanding initial waiting period

Some life insurance policies have an initial waiting period, and others do not. "There is no initial waiting period in term policies. Coverage begins from the date of policy issuance. The nominee receives the death benefit if the insured dies from

natural or accidental causes after this date," says Varun Agarwal, head of term insurance, Policybazaar. Most term policies, however, exclude death by suicide during the first year. Saral Jeewan Bima, the standardised term product introduced by the insurance regulator has a 45-day initial waiting period during which only accidental death is covered. Many home loan protection plans also have a 45-day waiting period for non-accidental deaths. Riders attach to these

THREE WAITING PERIODS IN HEALTH INSURANCE

- Health insurance policies have three types of waiting periods: initial, specific ailments, and pre-existing diseases (PEDs)
- The initial waiting period is generally 30 days from the policy start date, during which only accident-related claims are allowed
- Specific ailments like cataract, hernia, or knee replacement

these policies may have their own waiting clauses.

The initial waiting period is meant to safeguard against moral hazard. Agarwal says a person may buy a policy with the intent to harm themselves soon after, so that their nominee gets the benefit. "Individuals with known severe health conditions might purchase policies when death is imminent," says Col Sanjeev Govila (Retired), certified financial planner and chief executive officer (CEO), Hum Fauji Initiatives, a financial advisory firm.

When does coverage begin?

Many customers assume that coverage starts once the premium is paid or the proposal form submitted. "Risk cover commences after policy issuance or the date explicitly mentioned as 'commencement of risk,'" says Asav Rajan, associate partner, IndiaLaw LLP.

Govila adds that even post-insurance, full coverage — especially for natural death — may only begin in some policies after the waiting period ends.

usually have a waiting period of 1-2 years

- PEDs such as diabetes, hypertension, etc., typically have a waiting period of 2-3 years
- Some new-age plans offer day one riders that provide immediate or early (within 30 days) coverage for PEDs

Source: Policybazaar

Insurance timeline

Under the Iradi (Protection of Policyholder's Interests) Regulations, 2017, insurers must process life proposals within 15 days. "Any delay beyond this should be justifiable and should be communicated to the proposer. If the insurer needs additional documents or clarification, the timeline pauses until those are submitted," says Govila.

In case of delay after submission of all the documents and the premium, contact the insurer's grievance officer. "If the response is unsatisfactory, escalate the issue via Iradi's Integrated Grievance Management System (IGMS). You may also approach the insurance ombudsman or a consumer court," says Deepika Kasiava, partner, King Stubb & Kasiava, Advocates and Attorneys.

Sync cover with loan disbursement

In loan-linked policies, coverage must start before or on the date of disbursement. To avoid a gap, coordinate with the bank and the insurer to ensure that the cover starts before loan disbursement," says Kumari.

Borrowers may also opt for a term plan instead of a home loan protection plan. "Make sure its tenor spans the loan repayment timeline," says Amit Kumar Nag, partner, AQUILA.LAW.

Finally, in case of delay in issuance of policy, consumers should immediately inquire and complain with the insurer. "As the above case shows, the NCDRC and the State Commission did hold the insurer liable for delay," says Nag.

Will travel insurance cover you if war breaks out abroad?

Amid the ongoing India-Pakistan tensions, the government has shut 24 airports as a precautionary measure, leading to cancellation of several flights. Some other parts of the world are also seeing rising hostilities. So does insurance cover war or war-like situations?

No they don't
"Standard travel insurance policies generally do not cover war-like situations," said Adhil Shetty, Chief Executive Officer of BankBazaar.com. "Events such as armed conflict, civil

war, rebellion, or

terrorism are typically excluded from the coverage. This is a long-standing norm in the insurance industry, as these situations present "extremely high and unpredictable risks,"

Shetty said.

According to Bajaj Allianz's website, its international travel plans do not cover "losses due to war, rebellion, or terrorism."

Similarly, SBI General Insurance's

website says claims arising from "war, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power" are excluded.

COMPILED BY AMIT KUMAR

Read full report here: mbs.in/2emwYX

ELITECON INTERNATIONAL LIMITED
Regd. Off. Building No. 5, 2nd Floor, Park End,
Vikas Nagar, Preet Vihar, Delhi 110082
CIN: L16000D11987PL236234. Email ID: admin@eliteconinternational.com

NOTICE OF 91ST (FIRST) EXTRA-ORDINARY GENERAL MEETING FOR THE FINANCIAL YEAR 2025-26, E-VOTING AND BOOK CLOSURE

Notice is hereby given that the 91st Extra-Ordinary General Meeting ("EGM") of the company, ELITECON INTERNATIONAL LIMITED ("the Company") for the financial year 2025-26 is scheduled to be held on **Monday, June 02, 2025 at 04:00 PM** at the registered office of the Company at Building No. 5, 2nd Floor, Park End, Vikas Nagar, Preet Vihar, Delhi 110082 to transact the businesses as set out in Notice convening the EGM of the Company.

The dispatch of the notice of EGM, inter alia indicating the process and manner of remote e-voting, along with attendance slip and proxy form, has been completed on May 09, 2025, to the Members whose names appear in the Register of Members/List of beneficiaries received from the depositories in the following manner:

- Through email to the Members who have registered their email ID;
- Through post to other Members who have not registered their email ID.

In terms of Section 108 of the Companies Act, 2013 (the 'Act') read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, and Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'Listing Regulations') and Securities and Exchange Board of India (Share Sub-transfer and System) Regulations, 2017 (the 'Share Sub-transfer Regulations'), the Company (remote e-voting), through e-voting services of Central Depository Services (India) Limited ("CDSL"). The details pursuant to the Act and Rules made thereunder are as under:

- Members holding shares either in physical form or in dematerialized form and whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories, as on the cut-off date (i.e. May 26, 2025) ('eligible Members'), shall be entitled to exercise their right to vote by remote e-voting as well as voting to be held at EGM on any or all of the businesses specified in the Notice convening the EGM of the Company;
- The remote e-voting will commence on Friday, May 02, 2025 at 09:00 a.m.;
- The remote e-voting will end on Sunday, June 01, 2025 at 5:00 p.m.;
- The remote e-voting module shall be disabled for voting thereafter and voting through electronic means shall not be allowed thereafter. Once the vote on a resolution is cast by a Member, the Member shall not be allowed to change it subsequently;
- Members may note that:
 - The facility for voting through ballot paper shall be made available to the EGM and the members attending the meeting who have not casted their vote by remote e-voting shall be able to exercise their rights at the meeting through ballot paper;
 - A member may participate in the EGM even after exercising his right to vote through remote e-voting but shall not be allowed to vote at the EGM.
- In case a person has become a Member of the Company after the dispatch of the EGM Notice but on or before the cut-off date (i.e. May 26, 2025), may obtain the login ID and password by sending request at helpdesk.evoting@cdslindia.com;
- A person, whose name is recorded in the register of members or in the register of Beneficial owners maintained by the depositories as on cut-off date only shall be entitled to avail the facility of remote e-voting as well as voting at the EGM through ballot paper.
- In case of any queries, you may refer to Frequently Asked Questions (FAQs) for members and e-voting user manual for members available at the Download sections of www.evotingindia.com or contact Mr. Vipin Sharma, Managing Director at govind022828@gmail.com;
- The Board of Directors has appointed Mr. Aakash Goyal, Practising Company Secretary as a Scrutinizer to scrutinize the voting through Remote e-voting and Poll process in a fair and transparent manner.
- The Register of members and Share Transfer Books of the Company will remain closed from Tuesday, May 27, 2025 to Monday, June 02, 2025 (both days inclusive) for the purpose of EGM.

Members may go through the notice of the EGM for detailed process and manner on remote e-voting. Any grievances or queries of the Members of the Company, connected with the electronic voting, can be addressed to as per the details provided above.

The notice convening the EGM and other relevant documents will be available on the website of the Company at www.eliteconinternational.com and the website of CDSL at www.evotingindia.com.

By order of the Board
For Elitecon International Limited
Sd/-
(VIPIN SHARMA)
MANAGING DIRECTOR

Date: 09.05.2025

Place: New Delhi

RAJ OIL MILLS LIMITED									
CIN: L15142MH2001PLC133714									
Registered Office Address: 224-230 BELLAS ROAD MUMBAI - 400008									
Corporate Office Address: 205, Rajesh Centre, Free Press Journal Marg, 214, Nariman point, Mumbai - 400021.									
Email: contact@rajoilmills.com Phone: 022-66698989 Website: www.rajoilmills.com									
EXTRACT OF STANDALONE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025									
(Rs. In Lakhs except EPS)									
Sr. No.	Particulars	Quarter ended		Year ended		Year ended		Year ended	
		31/03/2025	31/12/2024	31/03/2025	31/03/2025	31/03/2024	31/03/2024	31/03/2024	31/03/2024
1.	Total Income from Operations	3224.08	3005.54	3119.23	11451.33	2772.10			
	Net Profit/(Loss) for the period before tax, Exceptional and/or Extraordinary items	134.47	114.31	12.60	280.33	175.16			
2.	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	134.47	114.31	12.60	280.33	175.16			
	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	131.24	112.46	10.30	268.69	107.77			
3.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and other Comprehensive Income (after tax)	135.46	112.46	16.44	273.90	176.91			
	Equity Share Capital	1468.87	1468.87	1468.87	1468.87	1468.87			
4.	Reserves (including Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	(1899.76)	(2035.22)	(2173.66)	(1899.76)	(2173.66)			
	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinuing operations)								
5.	(i) Basic	0.98	0.75	0.07	1.90	1.14			
	(ii) Diluted	0.98	0.75	0.07	1.90	1.14			

Notes:

- The above results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at its meeting held on Friday, May 09, 2025.
- The above is an extract of the detailed format of the Audited Financial Results for the quarter and year ended March 31, 2025 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosures Requirements) Regulations, 2015. The full format of the Audited Financial Results for the quarter and year ended March 31, 2025 are available on the websites of the concerned Stock Exchanges at www.bseindia.com and www.nseindia.com and also on the website of the Company at www.rajoilmills.com.
- Figures for the previous quarter have been regrouped and rearranged wherever necessary.

For Raj Oil Mills Limited
Sd/-
Priya Pandey
Company Secretary & Compliance Officer

INDOKEM LIMITED									
CIN NO.: L31300MH1964PLC130688									
Registered Office: Khata House, Plot No. 410, Mogli Lane, Matin, Mumbai - 400 016.									
Tel No.: +91-22-61236767 Email: ksccsr@indokem.com Website: www.indokem.com									
Statement of Audited Consolidated Financial Results for the Quarter and Year ended March 31, 2025									
(Rs. In Lakhs)									
Particulars	Quarter ended		Year ended		Year ended		Year ended		
	March 31, 2025 (Audited)	December 31, 2024 (Unaudited)	March 31, 2025 (Audited)	March 31, 2025 (Audited)	March 31, 2024 (Audited)	March 31, 2024 (Audited)	March 31, 2024 (Audited)	March 31, 2024 (Audited)	March 31, 2024 (Audited)
1. Total income from Operations (net)	5,445	4,405	4,015	17,081	16,521				
	398	73	(101)	329	(619)				
2. Profit / (Loss) for the year	398	73	(101)	329	(619)				
	404	51	(32)	294	(656)				
3. Total comprehensive income / (loss) net of tax	2,789	2,789	2,789	2,789	2,789				
	1,404	1,404	1,404	1,404	1,404				
4. Total Earning Per Share (of Rs. 10/- each)	1.36	0.26	(0.39)	1.14	(2.23)				
	1.36	0.26	(0.39)	1.14	(2.23)				

Notes:

- The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Other Disclosures Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the Stock Exchange website. (www.bseindia.com) and on the Company's website (www.indokem.com).
- Key standalone financial information is given below:

Particulars	Quarter ended		Year ended		Year ended	
	March 31, 2025 (Audited)	December 31, 2024 (Unaudited)	March 31, 2025 (Audited)	March 31, 2025 (Audited)	March 31, 2024 (Audited)	March 31, 2024 (Audited)
Total income from Operations	4817	3,764	3,362	15,430	13,991	
Profit / (Loss) before tax	331	12	(157)	90	(522)	
Profit / (Loss) for the year	331	12	(151)	81	(526)	
Total Comprehensive Income / (Loss) net of tax	341	5	(196)	77	(558)	

By order of the Board of Directors
For Indokem Limited
Sd/-
Mahendra K. Khata
Chairman & Managing Director
DIN: 00082794

Place: Mumbai

Date: May 9, 2025

IDBI TRUSTEESHIP SERVICES LTD

CIN: U65900MH2002PLC003214

Address: G-14, Universal Insurance Bldg, 50, Phiroshah Mehta Rd., Fort Bazaar, Mumbai Mumbai MH 400001

APPROVAL (X) (See provision to rules 6(i) and 8(5)(d)) SALE NOTICE FOR E-AUCTION OF IMMovable PROPERTY

A/c - SKIL Shyward Holdings Private Limited

That, IDBI Trusteeship Services Limited ("Debtors Trustee"), acting in its capacity as Debenture Trustee in trust and for the benefit of Debenture Holder viz. Edelweiss Asset Reconstruction Company Limited (Trustee of EARC and EARC Debenture Holder) under the EARC Debenture Trust Deed dated December 24, 2014 (Debtors Trust Deed) ("the Trust Deed") executed with SKIL Shyward Holdings Private Limited ("the Borrower the Issuer").

The debt of the Borrower together with underlying Security Interest has been assigned by Edelweiss Asset Reconstruction Company Limited ("Edelweiss Asset Reconstruction Company") to the Debenture Trustee in trust and for the benefit of Debenture Holder viz. Edelweiss Asset Reconstruction Company Limited ("Edelweiss Asset Reconstruction Company") under the EARC Debenture Trust Deed dated December 24, 2014 (Debtors Trust Deed) ("the Trust Deed") executed with SKIL Shyward Holdings Private Limited ("the Borrower the Issuer").

Subsequently, Debenture Trustee, acting on behalf of the said Debenture Holder has taken possession of the below-mentioned mortgage properties on April 20, 2022, under section 130(d) read with Rule 8 (1) of SARFESI Act and Rules there under.

Details of the properties are given in the table below:-

Nayagoh-Corpus Private Limited, Silver-Steel Infrastructure Private Ltd. (Karnaj Karsinfrastructure Private Ltd.), New Mumbai Smart City Infrastructure Ltd., SKIL Infrastructure Limited, Montana Infrastructure Ltd., Mx. Metropolitan Infrastructure Ltd., Shree A. Shah, Shyward Holdings Private Ltd., Vitol Private, Georgia & Shyward Holdings Private being the Principal Guarantor, Corporate Guarantor and Security Providers respectively to the Borrower, that the below described immovable properties mortgaged to the Secured Creditor, the possession of which have been taken by the Authorized Officer ("AO") of the Debenture Trustee, on or after the date of the above mentioned assignment.

Details of the properties are given in the table below:-

20/2022 for recovery of Rs. 1,45,11,34,33,000/- (Rupees One Hundred Ninety-Five Crore Eleven Lakh Four Thousand Two Hundred Twenty Two Thousand Two Hundred Twenty Two Rupees Only)

Thereafter, from the Borrower - Nayagoh-Corpus Private Limited, Silver-Steel Infrastructure Private Ltd. (Karnaj Karsinfrastructure Private Ltd.), New Mumbai Smart City Infrastructure Ltd., SKIL Infrastructure Limited, Montana Infrastructure Ltd., Mx. Metropolitan Infrastructure Ltd., Shree A. Shah, Shyward Holdings Private Ltd., Vitol Private, Georgia & Shyward Holdings Private.

The reserve price placed along with the details of auction and description of the immovable properties are as follows:

Reserve Price Fixed	Earnest Money Deposit	Date of Inspection	Date of Auction
Rs. 1,45,11,34,33,000/-	Rs. 50,00,000 (Rupees Fifty Lakhs Only)	24-05-2023	24-05-2023

Increment in Bidding

Rs. 50,00,000 (Rupees Fifty Lakhs Only)

Last Date of Submission of Bid

Rel. 5:00 PM on May 27, 2023

For details of the properties and the terms and conditions of the auction, please refer to the <https://www.idbitrusteeshipservices.com> and <https://www.idbitrusteeshipservices.com>.

Helpdesk: 022-5625621, 022-5625619, 022-5625618 and 022-5625618 support@idbitrusteeshipservices.com

Date & Time of Auction May 26, 2023 (Wednesday) at 12:00 Noon to 1:00 pm

For details of the properties and the terms and conditions of the auction, please refer to the <https://www.idbitrusteeshipservices.com> and <https://www.idbitrusteeshipservices.com>.

Description of Secured Assets and/or Auction

Overview of the properties: The properties are situated in the City of Toronto, Ontario, Canada. The properties are situated in the City of Toronto, Ontario, Canada. The properties are situated in the City of Toronto, Ontario, Canada. The properties are situated in the City of Toronto, Ontario, Canada. The properties are situated in the City of Toronto, Ontario, Canada. The properties are situated in the City of Toronto, Ontario, Canada. The properties are situated in the City of Toronto, Ontario, Canada. The properties are situated in the City of Toronto, Ontario, Canada. The properties are situated in the City of Toronto, Ontario, Canada. The properties are situated in the City of Toronto, Ontario, Canada. The properties are situated in the City of Toronto, Ontario, Canada. The properties are situated in the City of Toronto, Ontario, Canada. The properties are situated in the City of Toronto, Ontario, Canada. The properties are situated in the City of Toronto, Ontario, Canada. 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