PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd PG-2431/23-24 B1-001, U/B FLOOR, 12-Sep-23 BOOMERANG, CHANDIVALI FARM ROAD, **Delivery Note** Mode/Terms of Payment ANDHERI-EAST 400072 AGAINST REPORT GSTIN/UIN: 27AADCV4303R1ZX Reference No. & Date. Other References State Name: Maharashtra, Code: 27 E-Mail: accounts@vastukala.org Buyer's Order No. Dated Buyer (Bill to) STATE BANK OF INDIA Dispatch Doc No. Delivery Note Date RACPC SION BRANCH 003620 / 2302511 B-603 & 604, Kohinoor City, Commercial-1 6th Floor, Kirol Destination Dispatched through Road,Off L.B.S.Marg,Kurla (West), Mumbai - 400070 State - Maharashtra, Country - India GSTIN/UIN : 27AAACS8577K2ZO Terms of Delivery : Maharashtra, Code: 27 State Name

SI	Particulars	HSN/SAC	GST	Amount
No.			Rate	
1	VALUATION FEE (Technical Inspection and Certification Services)	997224	18 %	2,500.00
	CGST			225.00
	SGST			225.00
	3.1			
	- A			
	Total			2,950.00

Amount Chargeable (in words)

E. & O.E

Indian Rupee Two Thousand Nine Hundred Fifty Only

HSN/SAC	Taxable	Central Tax		State Tax		Total
	Value	Rate	Amount	Rate	Amount	Tax Amount
997224	2,500.00	9%	225.00	9%	225.00	450.00
Total	2,500.00		225.00		225.00	450.00

Tax Amount (in words): Indian Rupee Four Hundred Fifty Only

Company's Bank Details

Bank Name : State Bank of India

A/c No. : **32632562114**

Branch & IFS Code: MIDC Andheri (E) & SBIN0007074

Company's PAN : AADCV4303R

Maharashtra, Country - India

Declaration

Remarks

NOTE – AS PER MSME RULES INVOICE NEED TO BE CLEARED WITHIN 45 DAYS OR INTEREST CHARGES APPLICABLE AS PER THE RULE. MSME Registration No. - 27222201137

Mr. Nitin Kumar Shukla & Mrs. Neha Nitin Kumar Shukla - Residential Flat No. 1801, 18th Floor, Building No. CL/04-B1, Tower No. 7, "Serenity", My City Phase – II Cluster 4, Runwal My City, Diva Manpada Road, Off. Kalyan Shilphata Road, Village – Usarghar, Dombivali (East), Thane – 421 201, State –

PI Virtual ID : vastukala@icici

for Vastukala Consultants (I) Pvt Ltd

Asmita Rathod

Authorised Signatory

This is a Computer Generated Invoice





CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Nitin Kumar Shukla & Mrs. Neha Nitin Kumar Shukla

Residential Flat No. 1801, 18th Floor, Building No. CL/04-B1, Tower No. 7, "Serenity", My City Phase – Il Cluster 4, Runwal My City, Diva Manpada Road, Off. Kalyan Shilphata Road, Village – Usarghar, Dombivali (East), Thane – 421 201, State – Maharashtra, Country – India.

Latitude Longitude: 19°10'43.8"N 73°04'31.3"E

Think.Innovate.Create

Valuation Done for:

State Bank of India RACPC Sion Branch

B-603 & 604, Kohinoor City, Commercial-1 6th Floor, Kirol Road, Off L.B.S. Marg, Kurla (West), Mumbai, Pin Code – 400 070, State – Maharashtra, Country – India.



Regd. Office: 81-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

TeleFax: +91 22 28371325/24 mumbai@vastukala.org

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report Prepared For: SBI/ RACPC Sion Branch / Mr. Nitin Kumar Shukla (3620/2302511)

Page 2 of 27

Vastu/Mumbai/09/2023/3620/2302511 12/16-155-SBSH

Date: 12.09.2023

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 1801, 18th Floor, Building No. CL/04-B1, Tower No. 7, "Serenity", My City Phase – II Cluster 4, Runwal My City, Diva Manpada Road, Off. Kalyan Shilphata Road, Village – Usarghar, Dombivali (East), Thane – 421 201, State – Maharashtra, Country – India belongs to Mr. Nitin Kumar Shukla & Mrs. Neha Nitin Kumar Shukla.

Boundaries of the property.

North

Internal Road

South

Internal Road

East

Tower No. 12

West

Tower No. 2

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at ₹ 71,49,000.00 (Rupees Seventy One Lakh Forty Nine Thousand Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

Digitally signed by 990000 JARIUS 9800 CHANKWAN (JAR - chile A - VESTERIAN A EXPENSE TATES (\$PPMANE) (MM 1810 soun-admin)
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Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

SBI Empanelment No.: SME/TCC/2021-22/86/3

Encl: Valuation report.



Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

TeleFax: +91 22 28371325/24
mumbai@vastukala.org

Vastukala Consultants (I) Pvt. Ltd.

B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri (East), Mumbai – 400 072.

To,
The Assistant General Manager,
State Bank of India
RACPC Sion Branch
B-603 & 604, Kohinoor City, Commercial-1,
6th Floor, Kirol Road, Off L.B.S. Marg, Kurla
(West), Mumbai, Pin Code – 400 070,
State – Maharashtra, Country – India.

VALUATION REPORT (IN RESPECT OF FLAT)

	Gener	al			
1.	Purpos	se for which the valuation is made	:	To assess realizable value of the property for Bank Loan Purpose.	
2.	a) [Date of inspection	:	08.09.2023	
	b) [Date on which the valuation is made	:	12.09.2023	
3.	 List of documents produced for perusal: Copy of Agreement for Sale dated 29.08.2023 Between Horizon Projects Private Limited (the Promote and Mr. Nitin Kumar Shukla & Mrs. Neha Nitin Kumar Shukla (the Purchasers). Copy of Developer's Letter dated 20.08.2018 Copy of RERA Certificate No. P51700008440 dated 09.09.2021. Copy of Occupancy Certificate No. SROT / Growth Centre / 2401 / BP / ITP – OC / Usarghar – Sanda – 01 / Vol – 20 / 1604 / 2022 dated 12.12.2022 issued by Mumbai Metropolitan Region Developme Authority. 				
	•	opy of Interior Cost Letter issued by Home	_		
4.	(es) w	of the owner(s) and his / their address ith Phone no. (details of share of each in case of joint ownership)) \v	Mr. Nitin Kumar Shukla & Mrs. Neha Nitin Kumar Shukla Address: Residential Flat No. 1801, 18th Floor, Building No. CL/04-B1, Tower No. 7, "Serenity", My City Phase — II Cluster 4, Runwal My City, Diva Manpada Road, Off. Kalyan Shilphata Road, Village — Usarghar, Dombivali (East), Thane — 421 201, State — Maharashtra, Country — India. Contact Person: Mr. Vinod Thakare (Customer Relationship Manager) Contact No. 7208497596 Joint Ownership Details of ownership share is not available	
5.		description of the property (Including hold / freehold etc.)	:	The property is a residential flat located on 18th Floor. As per site information, the composition of flat is 2 Bedrooms + Living Room + Kitchen + 2 Toilets +	





				Passage (i.e. 2BHK with 2 6.4 Km. travelling distance for Dombivali.	Toilets) . The property is at from nearest railway station
6.		on of property	:		
	a)	Plot No. / Survey No.	•	Survey No. 17/1, 17/2, 17/3, 37/2, 38/1 to 38/4, 70/9 to Usarghar	
	b)	Door No.		Residential Flat No. 1801	
	c)	T.S. No. / Village	:	Village – Usarghar	
	d)	Ward / Taluka	:	Taluka – Kalyan	
	e)	Mandal / District	:	District – Thane	
	f)	Date of issue and validity of layout of approved map / plan		As Occupancy Certificate is that the construction is as pe	•
	g)	Approved map / plan issuing authority			
	h)	Whether genuineness or authenticity of approved map/ plan is verified	:		
	i)	Any other comments by our empanelled valuers on authentic of approved plan	1	No	
7.	Posta	l address of the property		Cluster 4, Runwal My City, Kalyan Shilphata Road, Vill	erenity", My City Phase – II Diva Manpada Road, Off. lage – Usarghar, Dombivali tate – Maharashtra, Country
8.	City /	Town	1	Dombivali (East), Thane	
	Resid	ential area		Yes	
	Comn	nercial area	1	No	
	Indust	trial area	13	No	
9.	Class	ification of the area	7.		
	i) High	n / Middle / Poor) N	Middle Class	
	ii) Urb	oan / Semi Urban / Rural	:	Urban	
10.		ng under Corporation limit / Village nayat / Municipality	:	Village – Usarghar MMRDA / Kalyan Dombivali	Municipal Corporation
11.	Wheth Govt. Act) o	ner covered under any State / Central enactments (e.g., Urban Land Ceiling or notified under agency area/ scheduled cantonment area	:	No	The state of the s
12.	Bound	daries of the property		As per actual Site	As per Agreement
	North		:	Internal Road	Details not available
	South		:	Internal Road	Details not available
	East		:	Tower No. 12	Details not available
	West		:	Tower No. 2	Details not available
13	Dimer	nsions of the site		N. A. as property under c	onsideration is a flat in an







			apartment building.	
			A A	В
			As per the Deed	Actual
	North	:	-	-
	South	1	-	-
	East	.	-	-
	West	·		
14.	Extent of the site		Carpet Area in Sq. Ft. = 57	76.00
17.	Extent of the site		(Area as per Agreement fo	
			(Area as per Agreement N	or date;
			Built Up Area in Sq. Ft. = 63	34.00
			(Carpet Area + 10%)	
14.	Latitude, Longitude & Co-ordinates of flat	:	19°10'43.8"N 73°04'31.3"E	
15.	Extent of the site considered for Valuation	;	Carpet Area in Sq. Ft. = 57	76.00
	(least of 13A& 13B)	þ	(Area as per Agreement fo	or Sale)
16	Whether occupied by the owner / tenant? If	:	External site visit done only	
	occupied by tenant since how long? Rent			
	received per month.	1		
11	APARTMENT BUILDING			
1.	Nature of the Apartment	:	Residential	
2.	Location	:	y	
	C.T.S. No.	:	Survey No. 17/1, 17/2, 17/3	B/A, 17/3/B, 17/4, 17/5, 37/1,
			37/2, 38/1 to 38/4, 70/9 to	o 70/11 & Other at Village
			Usarghar	
	Block No.		2/	
	Ward No.	-	S /	
	Village / Municipality / Corporation	:	Village – Usarghar	
	\		MMRDA / Kalyan Dombival	Municipal Corporation
	Door No., Street or Road (Pin Code)		Residential Flat No. 1801	l, 18th Floor, Building No.
		-	CL/04-B1, Tower No. 7, "S	erenity", My City Phase – II
	Think.Inno	N.	Cluster 4, Runwal My City	, Diva Manpada Road, Off.
	THUE IS THE) V	Kalyan Shilphata Road, Vil	lage - Usarghar, Dombivali
			(East), Thane - 421 201, S	tate – Maharashtra, Country
			– India.	
3.	Description of the locality Residential /	:	Residential	
	Commercial / Mixed			
4.	Year of Construction	:	2022 (As per occupancy ce	
5.	Number of Floors	:	Stilt + 2 Podium + 20 Upper	Floors
6.	Type of Structure	:	R.C.C. Framed Structure	
7.	Number of Dwelling units in the building	:	4 Flats on 18th Floor (As per	site information)
8.	Quality of Construction	:	Good	
\rightarrow	Appearance of the Building	:	Good	
10.	Maintenance of the Building	:	Good	
11.	Facilities Available	;		





	Lift		3 Lifts (As per site information)
	Protected Water Supply	:	Municipal Water supply
	Underground Sewerage	:	Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Along with One Car Parking Space
	Is Compound wall existing?	:	Yes
	Is pavement laid around the building	:	Yes
III	FLAT		
1	The floor in which the flat is situated		18 th Floor
2	Door No. of the flat		Residential Flat No. 1801
3	Specifications of the flat	:	
	Roof		R.C.C. Slab
	Flooring	:	
	Doors	1	
	Windows	644	External site visit done only
	Fittings		V
	Finishing		
4	House Tax		
	Assessment No.		Details not available
	Tax paid in the name of:	:	Details not available
	Tax amount:	:	Details not available
5	Electricity Service connection No.:	:	Details not available
	Meter Card is in the name of:	:	Details not available
6	How is the maintenance of the flat?	:	Good
7	Sale Deed executed in the name of	:	Mr. Nitin Kumar Shukla &
			Mrs. Neha Nitin Kumar Shukla
8	What is the undivided area of land as per Sale	:	Details not available
	Deed?		
9	What is the plinth area of the flat?	:	Built Up Area in Sq. Ft. = 634.00
	7		(Carpet Area + 10%)
10	What is the floor space index (app.)		As per MMRDA norms
11	What is the Carpet Area of the flat?)\	Carpet Area in Sq. Ft. = 576.00
			(Area as per Agreement for Sale)
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or Commercial	:	Residential purpose
	purpose?		
14	Is it Owner-occupied or let out?	;	External site visit done only
15	If rented, what is the monthly rent?	:	₹ 15,000.00 Expected rental income per month
IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra	:	Located in developed area
	Potential Value?		
3	Any negative factors are observed which affect	:	No
	the market value in general?		
٧	Rate	:	





1	After analyzing the comparable sale instances, what is the composite rate for a similar flat with	:	₹ 11,000.00 to ₹ 12,000.00 per Sq. Ft. on Carpet Area
	same specifications in the adjoining locality? -		
	(Along with details / reference of at - least two		
	latest deals / transactions with respect to		
	adjacent properties in the areas)		
2	Assuming it is a new construction, what is the	:	₹ 11,500.00 per Sq. Ft. on Carpet Area
	adopted basic composite rate of the flat under		, , , , , , , , , , , , , , , , , , , ,
	valuation after comparing with the		** U
	specifications and other factors with the flat		
	under comparison (give details).		(R)
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,800.00 per Sq. Ft.
	II. Land + others	:	₹ 8,700.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's	J:	₹ 70,290.00 per Sq. M.
	office (an evidence thereof to be enclosed)		i.e. ₹ 6,530.00 per Sq. Ft.
5	In case of variation of 20% or more in the	Ü	It is a foregone conclusion that market value is always
	valuation proposed by the Valuer and the	1	more than the RR price. As the RR Rates area Fixed by
	Guideline value provided in the State Govt.		respective State Government for computing Stamp Duty
	notification or Income Tax Gazette justification		/ Rgstn. Fees. Thus the differs from place to place and
	on variation has to be given		Location, Amerities per se as evident from the fact than
	7		even RR Rates Decided by Government Differs.
VI	COMPOSITE RATE ADOPTED AFTER		/
	DEPRECIATION		<u> </u>
а	Depreciated building rate	:	<u> </u>
	Replacement cost of flat with Services (v(3)i)	4	₹ 2,800.00 per Sq. Ft.
	Age of the building	:	1 Year
	Life of the building estimated	:	59 years Subject to proper, preventive periodic
			maintenance & structural repairs.
	Depreciation percentage assuming the		N.A., as the property is new construction.
	salvage value as 10%	11	ate.Create
	Depreciated Ratio of the building	:	
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 2,800.00 per Sq. Ft.
	Rate for Land & other V (3) ii	;	₹ 8,700.00 per Sq. Ft.
	Total Composite Rate	:	₹ 11,500.00 per Sq. Ft.
			ion & Internal Photographs. The details about the work
	progress status has been provided by Mr. Vinod	Tha	akare (Customer Relationship Manager)

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the flat (including car parking)	576.00 Sq. Ft.	11,500.00	65,08,800.00
2	Wardrobes			





3	Showcases	
4	Kitchen arrangements	
5	Superfine finish	
6	Proposed Interior Decorations Cost	5,25,000.00
7	Electricity deposits / electrical fittings, etc.	
8	Extra collapsible gates / grill works etc.	
9	Potential value, if any	
10	Others	
	Total / Realizable value of the property	71,49,000.00
	Insurable value of the property (634.00 X 2,800.00)	17,75,200.00
	Guideline value of the property (As per Index II)	43,63,200.00

Justification for price / rate

The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property is carried out. As far as Market Value in Index II is concerned, it is not possible to comment on same, may be government rates are fixed by sampling during same point of time in part and whereas, Market values change every month.

In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

Method of Valuation / Approach

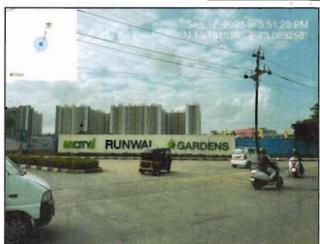
The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Flat, where there are typically many comparables available to analyze. As the property is a Residential Flat, we have adopted Sale Comparison Approach Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of ₹ 11,000.00 to ₹ 12,000.00 per Sq. Ft. on Carpet Area. Considering the rate with attached report, current market conditions, demand and supply position, Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of Residential and Commercial application in the locality etc. We estimate ₹ 11,500.00 per Sq. Ft. on Carpet Area for valuation.

Impending threat of acquisition by government for road	
widening / publics service purposes, sub merging &	
applicability of CRZ provisions (Distance from sea-cost /	
tidal level must be incorporated) and their effect on	
i) Saleability	Good
ii) Likely rental values in future in	₹ 15,000.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income





Actual site photographs







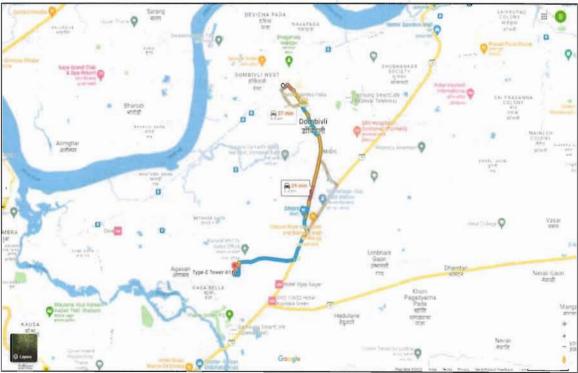






Route Map of the property Site|u/r





Latitude Longitude: 19°10'43.8"N 73°04'31.3"E

Note: The Blue line shows the route to site from nearest railway station (Dombivali – 6.4 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	63,900.00			
Increase by 10% on Flat Located on 18th Floor	6,390.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	70,290.00	Sq. Mt.	6,530.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	00.00			_
The difference between land rate and building rate (A – B = C)	00.00			
Depreciation Percentage as per table (D) [100% - 0%]	/ 00%			
(Age of the Building – 0 Years)	1.7			
Rate to be adopted after considering depreciation [B + (C x D)]	/ 00.00	Sq. Mt.	00.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

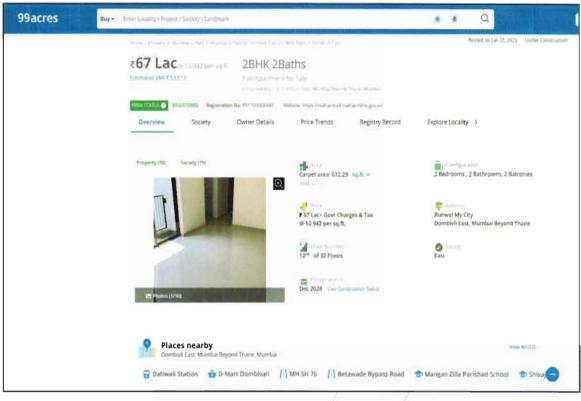
	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

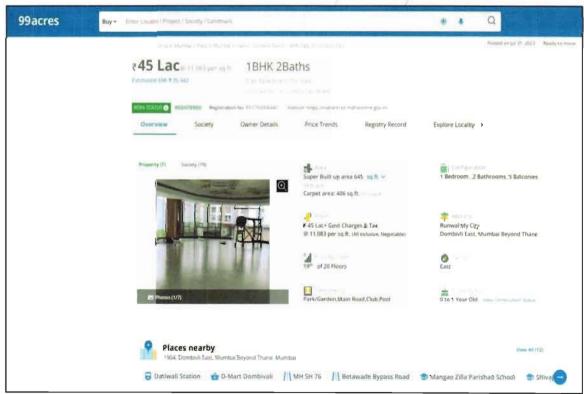
Table - D: Depreciation Percentage Table

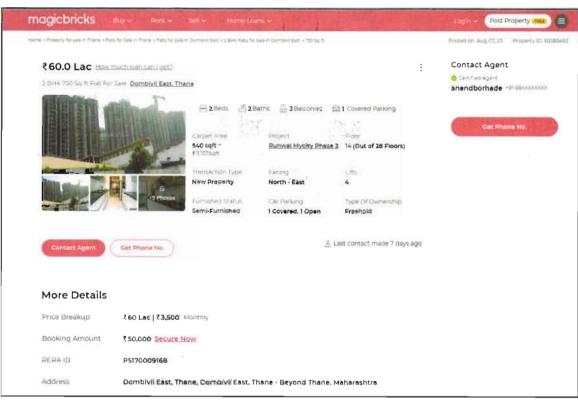
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate

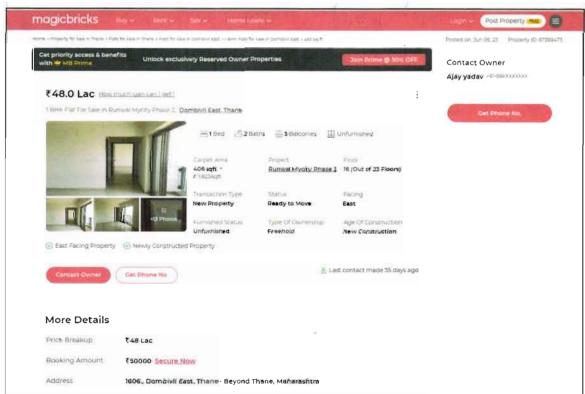








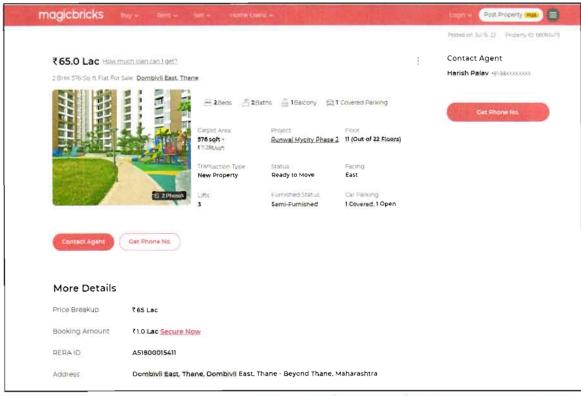


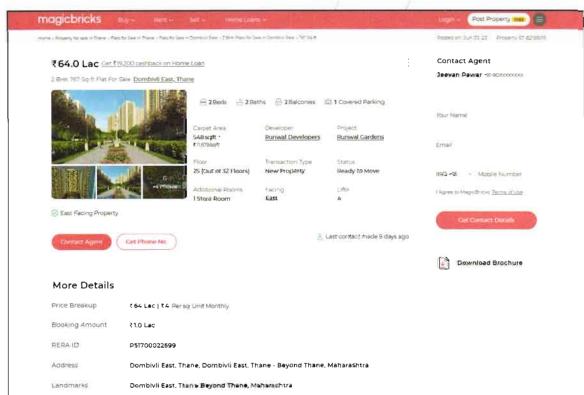








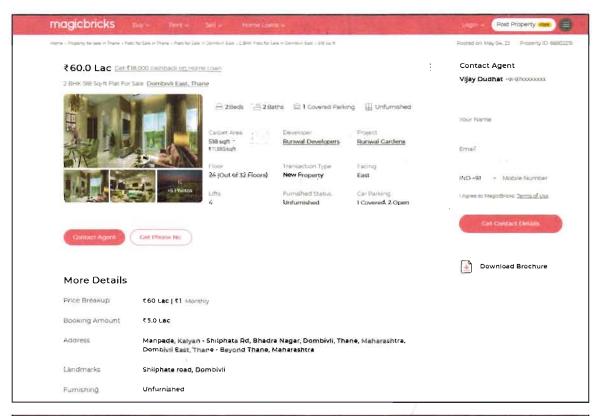


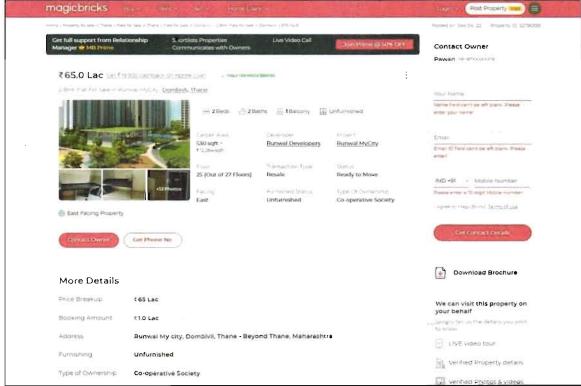


















Sales Instance

2744338 सूची क्र.2		दुव्यम निबंधक : सह दु.नि.कल्याण ४
09-09-2023		इस्त क्रमीक : 2744/2023
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ontact concern SRQ office.		Regn:63m
	गावाचे नाव: उसरघ	₹
(1)वितेखांचा प्रकार	करारनामा	
(2)मोबदला	6047714	
(3) बाजारभाव(भाडेपटटयान्या बाबतितपटटाकार आकारणी देती की पटटेदार ते नमुद्र करावे)	4761000	
(4) भू-माप्त-(जोटहिस्सो व श्वरक्रभावन असत्यास)	1) पालिकेचे नाव:कल्याण-डोबिवलीइतर वर्णन:, इतर माहिती: विभाग क्रं. 47/151/1.मुल्यदर 63900/-मीजे उसरघर स.नं. 17/1 व इतर.मीजे संदप स.नं. 2 व 21/1 वरील माप सिटी फेज 2 - ब्लस्टर 5-टी 7.8.9 सदिनका नं. 2101.एकविसावा मजला.टोवर 8.क्षेत्रफळ 570.06 ची.फु. (52.96 ची.मी.)कारपेट +61.68 ची.फु. (5.73 ची.मी.)युटीलिटी एरियासह + 1 कार पाकिंग स्पेस सिहत दि. 21/08/2017 च्या अधिसुचने-मुसार विशेष वसाहत प्रकल्पाश्वर्गत प्रथम विकीकरारनाम्यास मुद्रांक शुल्कामध्ये 50% सवलत(टीपीएस-1217/331/ सीआर-72/17/एडी-12)(Survey Number: मीजे उसरघर स.नं. 17/1. 17/2. 17/3/एी. 17/4. 17/5. 37/1. 37/2. 38/1. 38/2. 38/3. 38/4. 70/9. 70/10. 70/11. 71/1. 71/2. 71/3. 71/4. 71/8. 91/1. 91/2. 91/3. 91/4. 91/5. 92/1. 92/2. 103/6/ए. 103/6 ची. 103/7. 103/8. 103/10. 103/11. 103/12. 103/13. 103/4/बी. 103/15. 103/16. 103/17. 103/18. 107/2. ए. 107/2. बी. 107/13. 107/44. 107/15. 107/16. 107/7. 107/8. 107/9. 107/10.107/11. 107/12. 107/13. 107/4. 107/15. 107/16. 107/17. 107/18. 107/9. 107/19. 107/20. 108/1. 108/3. 134/1. 134/2.134/3. 95/पैकी). 103/2. 107/1. 108/3. 109/पैकी). मीजे संदप स.नं. 2 च 21/1;))	
(5) क्षेत्रफल	52.96 चौ.मीटर	
60)आकारणी किंवा जुडी देण्यात असेत तेव्हा		
(१) द साऐकत करून देणा-या-तिसून ठेवणा-या पक्षकाराचे नाव किया दिवाणी -कायालयाचा हुकुमनामा किया आदेश असल्यास,प्रतिवादिचे नाव व पता.	अधिकृत स्वाक्षरीकार किशोरकुमार नेनः नं , माळा नं, पाचवा मजता, इमारतीचे	तफें डायंश्वरर अधिकृत स्थाक्षरीकार योगेण बन्से वा तर्षे तफें कुरमुखत्यार सण्डुन केश्व बाच वय—44 पता. प्लॉट नायः रूपवाल अंन्ड ओमकार खेंग्जर, ब्लॉक नं . , रोड उसप्रेस सायवे. सायन पूर्व, मुंबई, महाराष्ट्र, मुख्बई, पिन
कादस्तरीयज करून घेणा.या पक्षकाराचे व किंवा दिखाणी न्यापालपाचा हुकुमनामा किंवा आदेश असल्यान्द्र,प्रतिवादिये नाव व पत्तर	अपार्टमेंट, ब्लॉक ने शॉप ने 1, रीड ने र पैन चे-AMAPP8571B 2): नाव:जिमी देवी वय:-54, परा:-प	ा: पत्ताः प्वॉट ने माळा नं इमारतीये नाव: हिना स्त्रीद कंपाऊंड, मुंबा, महाराष्ट्र, ठाणे पिन कोड: 40061? लॉट नं माळा नं इमारतीये नाव: हिना अपार्टमेंट, इंड. मुंबा, महाराष्ट्र, ठाणे पिन कोड: 400612 पैन नं
(७) दस्तऐका करून दिल्पाचा दिनांक	27/02/2023	
(10)दस्त नौंदगी केत्याचा दिनांक	27/02/2023	
(11)अनुक्रमांक,संड व पृष्ठ	2744/2023	
राट्याजारभावाप्रमाणे मुद्रोक शुरक	272500	

Sales Instance

457871	सूची क्र.2	दुव्यम निबंधक : सह दु.नि. कल्याण 2
9-09-2023		दस्त क्रमांक : 14578/2023
lote:-Generated Through eSearch fodule.For original report please		नोदणी :
ontact concern SRO office.		Regn:63m
	गावाचे नाव: उसरघर	ī
(। विलेखाचा प्रकार	विलेखाचा प्रकार करारनामा	
(2)मोबदला	6014381	
(3) बाजारभाव(भाडेपटटपान्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4160200	
(4) भू-मापन, पोटहिस्सा व घरक्रमांक(असत्यास)	1) पालिकचे नाव: कत्याण-डॉबिवलीइतर वर्णन ; इतर माहिती: , इतर माहिती: सदिनका नं, 1301.13 वा मजला टॉविव 7, माय सिटी फेज 2-क्वस्टर-65-टी7,8,9,दिवा भानपाडा रोड,उसरघर.कल्याण,जि. ठाणे.मीजे-उसरघर.ता. कल्याण व जि. ठाणे.सदिनकेचे क्षेत्रफळ 52.96 ची. मी. कारपेट म्हणजेच 570.06 ची. फुट 1 कार पार्किम सिटत झीन नं, 47/148.21/088/2017 च्या अधिसूचनेनुसार विशेष वसाहत प्रकल्या-अंतर्गत प्रथम विक्रीकरार-गम्यास मुद्रांक शुल्कामध्ये 50% सवलत(टीपीएस -1217/331/सीआर -72/17/युडी -12)((Survey Number: 17/1, 17/2, 17/3/ए, 17/3/बी. 17/4, 17/5, 37/1, 37/2, 38/1, 38/2, 38/3, 38/4, 709, 70/10, 70/11, 71/1, 71/2, 71/3, 71/4, 71/8, 91/1, 39/2, 91/3, 91/4, 91/5, 92/1, 92/2, 103/6/ए, 103/6/बी, 103/7, 103/8, 103/9, 103/10, 103/14, 103/12, 103/13, 103/14/बी, 103/15, 103/16, 103/17, 103/18, 107/20, 107/11, 107/12, 107/13, 107/14, 107/15, 107/16, 107/17, 107/19, 107/20, 108/1, 108/3, 134/1, 134/2;))	
(5) क्षेत्रफळ	570.06 चै. फूट	
(६)आकारणी किंवा जुडी देण्यात असेत तेका		
(१) दस्तऐवज करून देणा-मा लिहून ठेवणा-मा पक्षकाराचे नाव किया दिवाणी न्यापालमाचा हुकुमनामा किया आदेण असल्यास,प्रतिवादिचे नाव व पत्ता.	11: नावः-मे. हॉरीझोन प्रोजेक्टस प्रा. ति. तके डायरेक्टर / अधिकृत स्वाक्ष्मीकार सीरभ तातृ तके अधिकृत कुडमुखत्यार म्हणून किश्वोर कुमार जैन तके कुलमुखत्यार म्हणून वैभव वाच वयः-४। पताः-म्हाँट ने -, माळा ने -, इमारतीचे नावः पाचवा मजताः रुणवात्त एण्ड ओमकम् इत्योः अर. साध्न वृताभद्री सिम्नल समोर. साधन पूर्वः मुंबईः व्यक्ति ने -, येठ ने -, प्रहाराष्ट्रः मुम्बईः पिन कोठः-४००१२२ पेन ने-AAFCR1404F	
(६)दसऐंदन करून पेणा.मा पक्षकाराने व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा जादेश असल्यास प्रतिवादिचे नाव व पत्ता	बिल्डीम ने. 24. काकस्ताहेब धोरात सोसाम महाराष्ट्र, ठाणे. पिन कोड: 400708 पेन 2): नाव: नेकराम भानजी बीधरी. वय:-	57, पत्ता-प्लॉट नं माळा नं इमारतीचे नाव रूप नं. सापटी, सेक्टर 19, ऐरोली, नवी मुंबई, ब्लॉक नं रोड नं.
(१) दस्तऐवज करून दिल्पाचा दिनांक	23/06/2023	
(10)दस्त नींदणी केल्पाचा दिनांक	23/06/2023	
(11)अनुक्रमांक खंड व पृष्ठ	14578/2023	
(12)बाजारभावाप्रमाणे मुद्रीक शुल्क	२)बाजारभावाप्रमाणे मुद्रीक शुल्क - 271000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	



Valuation Report Prepared For: SBI/ RACPC Sion Branch / Mr. Nitin Kumar Shukla (3620/2302511)

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As a result of my appraisal and analysis, it is my considered opinion that of the above property in the prevailing condition with aforesaid specifications ₹ 71,49,000.00 (Rupees Seventy One Lakh Forty Nine Thousand Only).

Place: Mumbai Date: 12.09.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD.

CHALIKWAR

MANOJ BABURAO Digunily signing by MANOJ BARITRAO CHALAXWAR DN. CHALAXWAR CHAST LORAL ACCREGALITANTS SIJ PHRVATE LIBRITED

Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

SBI Empanelment No.: SME/TCC/2021-22/86/3

The undersigned has inspe	ected the property detailed in the Valuation Report dated
on	We are satisfied that the fair and reasonable market value of the property is (Rupees
	only).
Date	Signature
	(Name & Designation of the Inspecting Official/s)
Countersigned (BRANCH MANAGER)	

Enclosures		
	Declaration-cum-undertaking from the valuer (Annexure – I)	Attached
	Model code of conduct for valuer (Annexure – II)	Attached







(Annexure – I)

DECLARATION-CUM-UNDERTAKING

- I, Manoj Chalikwar son of Shri. Baburao Chalikwar do hereby solemnly affirm and state that:
- a. I am a citizen of India.
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
- c. The information furnished in my valuation report dated 12.09.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. I/ my authorized representative have personally inspected the property on 08.09.2023. The work is not sub contracted to any other valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the bank.
- f. I have not been depanelled / delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- g. I have not been removed / dismissed from service / employment earlier.
- h. I have not been convicted of any offence and sentenced to a term of imprisonment
- i. I have not been found guilty of misconduct in my professional capacity.
- I have not been declared to be unsound mind.
- k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- I. I am not an undischarged insolvent.
- m. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty





- n. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- o. My PAN Card number as applicable is AERPC9086P
- p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- r. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part B of the above handbook to the best of my ability.
- s. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable. The valuation report is submitted in the prescribed format of the bank.
- t. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V A signed copy of same to be taken and kept along with this declaration)
- u. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- v. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- w. I am Director of the company, who is competent to sign this valuation report.
- x. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS / LOS) only.
- y. Further, I hereby provide the following information.

Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property was purchased by Mr. Nitin Kumar Shukla & Mrs. Neha Nitin Kumar Shukla from Horizon Projects Private Limited vide Agreement for sale dated 29.08.2023.
2.	purpose of valuation and appointing authority	As per the request from State Bank of India, RACPC Sion Branch, Mumbai to assess value of the property for Bank Loan purpose
3.	identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Nikhil Sonawane – Valuation Engineer Shobha Kuperkar – Technical Manager Shamal Bodke – Technical Officer
4.	disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	date of appointment, valuation date and date of report;	
6.	inspections and/or investigations undertaken;	Physical Inspection done on 08.09.2023
7.	nature and sources of the information used or relied upon;	 Market Survey at the time of site visit Ready Reckoner rates / Circle rates Online search for Registered Transactions Online Price Indicators on real estate portals Enquiries with Real estate consultants Existing data of Valuation assignments carried out by us
8.	procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparison Method
9.	restrictions on use of the report, if any; Think Inno	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10.	major factors that were taken into account during the valuation;	
11.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached



Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on 12th September 2023 and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

We are not engaged to carry out all possible investigations in relation to the subject property. Where in our report we identify certain limitations to our investigations, this is to enable the reliant party to instruct further investigations where considered appropriate or where we recommend as necessary prior to reliance. Vastukala Consultants India Pvt. Ltd. (VCIPL) is not liable for any loss occasioned by a decision not to conduct further investigations

Assumptions

Assumptions are a necessary part of undertaking valuations. VCIPL adopts assumptions for the purpose of providing valuation advise because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

Information Supplied by Others

The appraisal is based on the information provided by the client. The same has been assumed to be correct and has been used for appraisal exercise. Where it is stated in the report that another party has supplied information to VCIPL, this information is believed to be reliable but VCIPL can accept no responsibility if this should prove not to be so.

Future Matters

To the extent that the valuation includes any statement as to a future matter, that statement is provided as an estimate and/or opinion based on the information known to VCIPL at the date of this document. VCIPL does not warrant that such statements are accurate or correct.

Map and Plans

Any sketch, plan or map in this report is included to assist the reader while visualising the property and assume no responsibility in connection with such matters.

Site Details

Based on inputs received from Client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **576.00 Sq. Ft. Carpet Area** in the name **Mr. Nitin Kumar Shukla & Mrs. Neha Nitin Kumar Shukla.** Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.







Property Title

Mr. Nitin Kumar Shukla & Mrs. Neha Nitin Kumar Shukla. For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

We have assumed that the subject property is not contaminated and is not adversely affected by any existing or proposed environmental law and any processes which are carried out on the property are regulated by environmental legislation and are properly licensed by the appropriate authorities.

Area

Based on the information provided by the Client, we understand that the Residential Flat, admeasuring 576.00 Sq. Ft. Carpet Area

Condition & Repair

In the absence of any information to the contrary, we have assumed that there are no abnormal ground conditions, nor archaeological remains present which might adversely affect the current or future occupation, development or value of the property. The property is free from rat, infestation, structural or latent defect. No currently known deleterious or hazardous materials or suspect techniques will be used in the construction of or subsequent alteration or additions to the property and comments made in the property details do not purport to express an opinion about, or advise upon, the condition of uninspected parts and should not be taken as making an implied representation or statement about such parts

Valuation Methodology

For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Current use / Existing use premise is considered for this assignment.

The Direct Comparison Approach involves a comparison of the property being valued to similar properties that have actually been sold in arms - length transactions or are offered for sale. This approach demonstrates what buyers have historically been willing to pay (and sellers willing to accept) for similar properties in an open and competitive market and is particularly useful in estimating the value of the flat and properties that are typically traded on a unit basis.

In case of inadequate recent transaction activity in the subject micro-market, the appraiser would collate details of older transactions. Subsequently, the appraiser would analyse rental / capital value trends in the subject micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.





Valuation Report Prepared For: SBI/ RACPC Sion Branch / Mr. Nitin Kumar Shukla (3620/2302511)

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Where reliance has been placed upon external sources of information in applying the valuation methodologies, unless otherwise specifically instructed by Client and/or stated in the valuation, VCIPL has not independently verified that information and VCIPL does not advise nor accept it as reliable. The person or entity to whom the report is addressed acknowledges and accepts the risk that if any of the unverified information in the valuation is incorrect, then this may have an effect on the valuation.

Not a Structural Survey

We state that this is a valuation report and not a structural survey

Other

All measurements, areas and ages quoted in our report are approximate

Legal

We have not made any allowances with respect to any existing or proposed local legislation relating to taxation on realization of the sale value of the subject property. VCIPL is not required to give testimony or to appear in court by reason of this appraisal report, with reference to the property in question, unless arrangement has been made thereof. Further, no legal advice on any aspects has been obtained for the purpose of this appraisal exercise

Property specific assumptions

Based on inputs received from the client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **576.00 Sq. Ft. Carpet Area**

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

- 1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- 2. The property is valued as though under responsible ownership.
- 3. It is assumed that the property is free of liens and encumbrances.
- 4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
- 5. There is no direct/ indirect interest in the property valued.
- 6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





(Annexure - II)

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

- 1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
- 2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
- 3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
- 4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
- 5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

- 6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
- 7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
- 8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations / guidelines and techniques.
- 9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
- 10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
- 11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

- 12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
- 13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
- 14. A valuer shall maintain complete independence in his/its professional relationships and shall





conduct the valuation independent of external influences.

- 15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
- 16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading)Regulations,2015 or till the time the valuation report becomes public, whichever is earlier.
- 17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
- 18. As an independent valuer, the valuer shall not charge success fee.
- 19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his / its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

- 21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his /its decisions and actions.
- 22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
- 23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
- 24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

- 25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.
 - Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).
- 26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant





or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an advantage in the conduct of profession for himself / itself.

Remuneration and Costs.

- 27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
- 28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

- 29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
- A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

Miscellaneous

- 31. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
- 32. A valuer shall follow this code as amended or revised from time to time.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

Deputilly signed by MANICU BABULING CHALLEDVANI
DAY CHIV, GOVAN TURKA A CONSULTANTS II PREVATE LIMITED,
Governor Challedvani C

Director

Auth. Sign.

Think, Innovate. Create

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

SBI Empanelment No.: SME/TCC/2021-22/86/3

