PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd PG-2624/23-24 B1-001, U/B FLOOR, 25-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) Cosmos Bank - Ghatkopar Delivery Note Date Dispatch Doc No. Ghatkopar West Branch 003913 / 2302706 Shop No-73, P.T.-4, Meera Sagar Building, Plot No-958, Navroji Ln, Destination Dispatched through Opposite Param Keshav Baug Hall, Vidyavihar, Ghatkopar West, Mumbai, Maharashtra 400086 : 27AAAAT0742K1ZH GSTIN/UIN Terms of Delivery : Maharashtra, Code: 27 State Name SI **Particulars** HSN/SAC GST Amount Rate No. 997224 18 % 1 4,000.00 **VALUATION FEE** (Technical Inspection and Certification Services) 360.00 CGST SGST 360.00 Total 4,720.00 E. & O.E Amount Chargeable (in words) Indian Rupee Four Thousand Seven Hundred Twenty Only HSN/SAC Taxable Central Tax State Tax Total Rate Amount Amount Rate Tax Amount Value 997224 4,000.00 9% 360.00 360.00 720.00 360.00 720.00 4,000.00 360.00 Total Tax Amount (in words): Indian Rupee Seven Hundred Twenty Only Company's Bank Details Bank Name : The Cosmos Co-Operative Bank Ltd A/c No. 0171001022668 Branch & IFS Code: Vileparte & COSB0000017 Remarks: Mr. Jitendra Suresh Patil & Mrs. Ashwini Jitendra Patil - Residential Flat No. 706, 7th Floor, Building No. 15A

/C1, "Chintamani 15A/C1 SRA Co-op. Hsg. Soc. Ltd.", Sangharsh Nagar, Chandivali, Andheri (East), Mumbai - 400 072, State - Maharashtra, Country - India

Company's PAN

: AADCV4303R

Declaration

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

UPI Virtual ID : Vastukala@icici

for Vastukala Consultants (I) Pvt Ltd Asmita Rathod Authorised Signatory

This is a Computer Generated Invoice









Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Jitendra Suresh Patil & Mrs. Ashwini Jitendra Patil

Residential Flat No. 706, 7th Floor, Building No. 15A/C1, "Chintamani 15A/C1 SRA Co-op. Hsg. Soc. Ltd.", Sangharsh Nagar, Chandivali, Andheri (East), Mumbai – 400 072, State – Maharashtra, Country – India.

Latitude Longitude - 19°06'22.0"N 72°54'08.0"E

Valuation Prepared for: Cosmos Bank

Ghatkopar (West) Branch

S. No. 73, Plot No. 958, P. T. 4, Mira Sagar Building, Nauroji Lane, Ghatkopar (West), Mumbai – 400 086, State – Maharashtra, Country – India.



mumbai@vastukala.org

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





Valuation Report Prepared For: Cosmos Bank / Ghatkopar (West) Branch / Mr. Jitendra Suresh Patil (3913 / 2302706) Page 2 of 17

Vastu/Mumbai/09/2023/3913/2302706 25/11-350-SBSH

Date: 25.09.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 706, 7th Floor, Building No. 15A/C1, "Chintamani 15A/C1 SRA Co-op. Hsg. Soc. Ltd.", Sangharsh Nagar, Chandivali, Andheri (East), Mumbai – 400 072, State – Maharashtra, Country India belongs to Mr. Jitendra Suresh Patil & Mrs. Ashwini Jitendra Patil.

Boundaries of the property.

North

Internal Road

South

Triveni Sangam CHSL

East

Triveni Sangam CHSL

West

Dadasaheb Phalke Road

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 and valued for banking purpose for ₹ 34,57,845.00 (Rupees Thirty Four Lakh Fifty Seven Thousand Eight Hundred Forty Five 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**

Director

Auth, Sian,

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763 Cosmos Emp. No. H.O./Credit/67/2019-20

Encl. Valuation Report



Our Pan India Presence at : Mumbai Pune Rajkot Nanded Thane Indore Raipur P Delhi NCR P Nashik 🕈 Ahmedabad 💡 Jaipur

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

Valuation Report of Residential Flat No. 706, 7th Floor, Building No. 15A/C1, "Chintamani 15A/C1 SRA Co-op.

Hsg. Soc. Ltd.", Sangharsh Nagar, Chandivali, Andheri (East), Mumbai – 400 072.

State - Maharashtra, Country - India.

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 25.09.2023 for Bank Loan Purpose
2	Date of inspection	20.09.2023
3	Name of the owner/ owners	Mr. Jitendra Suresh Patil & Mrs. Ashwini Jitendra Patil
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Öwnership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 706, 7th Floor, Building No. 15A/C1, "Chintamani 15A/C1 SRA Co-op. Hsg. Soc. Ltd.", Sangharsh Nagar, Chandivali, Andheri (East), Mumbai – 400 072, State – Maharashtra, Country – India. Contact Person: Mr. Pawan Tiwari (Consultant) Contact No. 9619006962
6	Location, street, ward no	Sangharsh Nagar, Chandivali, Andheri (East), Mumbai
	Survey/ Plot no. of land	Survey No. 11A(P) 11A-191-402, 11D(P) 16, 16/1 to 92, 19, 19/1 to 28, 20(P), 25(P) 25/1 to 32 & 50(P) of Village Chandivali
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 239.00 (Area as per Actual Site Measurement)
		Carpet Area in Sq. Ft. = 225.00 (Area as per Agreement for sale)



		Built Up Area in Sq. Ft. = 270.00 (Area as per Index II)	
13	Roads, Streets or lanes on which the land is abutting	Sangharsh Nagar, Chandivali, Andheri (East), Mumbai – 400 072.	
14	If freehold or leasehold land	Free hold	
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.		
	(i) Initial Premium	N. A.	
	(ii) Ground Rent payable per annum	(a	
	(iii) Unearned increased payable to the	100	
	Lessor in the event of sale or transfer		
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents	
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available	
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available	
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available	
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No	
21	Attach a dimensioned site plan	N.A.	
	IMPROVEMENTS	/	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available	
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached	
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied	
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.	
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per MCG norms Percentage actually utilized – Details not available	
26	RENTS		
-	(i) Names of tenants/ lessees/ licensees, elc.	N.A.	





	(ii)	Portions in their occupation	N.A.
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹7,500.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		any of the occupants related to, or close to ess associates of the owner?	Information not available
28	of fix	parate amount being recovered for the use ktures, like fans, geysers, refrigerators, ng ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N. A.
29		details of the water and electricity charges, , to be borne by the owner	N. A.
30	1	the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.
31		ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
32		nump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?		N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof		Information not available
35	no.,	e building insured? If so, give the policy amount for which it is insured and the al premium	Information not available
36		ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.
37		any standard rent been fixed for the ises under any law relating to the control nt?	d _{N.A.} Create
	SALI	ES	
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the and address of the property, registration sale price and area of land sold.	As per sub registrar of assurance records
39	Land	rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40		e instances are not available or not relied , the basis of arriving at the land rate	N. A.
	cos	T OF CONSTRUCTION	





Valuation Report Prepared For: Cosmos Bank / Ghatkopar (West) Branch / Mr. Jitendra Suresh Patil (3913 / 2302706) Page 6 of 17

41	Year of commencement of construction and year of completion	Year of Completion – 2010 (As per Occupancy Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Ghatkopar (West) Branch to assess fair market value as on 25.09.2023 for Residential Flat No. 706, 7th Floor, Building No. 15A/C1, "Chintamani 15A/C1 SRA Co-op. Hsg. Soc. Ltd.", Sangharsh Nagar, Chandivali, Andheri (East), Mumbai – 400 072, State – Maharashtra, Country – India belongs to Mr. Jitendra Suresh Patil & Mrs. Ashwini Jitendra Patil.

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 20.09.2023 Between Mrs. Anita Ashok Kuchekar (The Transferor) and
	Mr. Jitendra Suresh Patil & Mrs. Ashwini Jitendra Patil (The Purchaser).
2	Copy of Occupancy Certificate No. SRA / DDTP / 178 / PL / AP / OCC dated 06.08.2010 issued by
	Municipal Corporation of Greater Mumbai.

LOCATION:

The said building is located at Survey No. 11A(P) 11A-191-402, 11D(P) 16, 16/1 to 92, 19, 19/1 to 28, 20(P), 25(P) 25/1 to 32 & 50(P) of Village Chandivali, Mumbai. The property falls in Residential Zone. It is at a travelling distance 2.3 Km. from Aslfa Metro Station.

BUILDING: Think.Innovate.Create

The building under reference is having Ground + 7 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The building is used for residential purpose. 7th Floor is having 6 Residential Flat. The building is having 2 Lifts.

Residential Flat:

The residential flat under reference is situated on the 7th Floor. It consists of Living Room + Kitchen + Toilet (i.e., 1RK + Toilet). The residential flat is finished with Ceramic tiles flooring, Teak wood door frame with flush shutters, Aluminum sliding windows, Concealed electrification & Concealed plumbing etc.





Valuation as on 25th September 2023

The Carpet Area of the Residential Flat	: 225.00 Sq. Ft.	

Deduct Depreciation:

Year of Construction of the building	:	2010 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	13 Years
Cost of Construction	:	270.00 X 2,700.00 = ₹ 7,29,000.00
Depreciation {(100-10) X 11 / 60}	:	16.50%
Amount of depreciation	:	₹ 1,20,285.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	7	₹ 1,83,288.00 per Sq. M. i.e. ₹ 17,028.00 per Sq. Ft.
Guideline rate (after depreciate)		₹ 1,72,347.00 per Sq. M. i.e. ₹ 16,011.00 per Sq. Ft.
Prevailing market rate	:	₹ 16,000.00 per Sq. Ft.
Value of property as on 25.09.2023	:	225.00 Sq. Ft. X ₹ 16,000.00 = ₹ 36,00,000.00

(Area of property x market rate of developed land & Residential premises as on 2022 - 23 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. — Depreciation)

		1
Depreciated fair value of the property as on 25.09.2023	1	₹ 36,00,000.00 - ₹ 1,42,155.00 = ₹ 34,57,845.00
Total Value of the property	:	₹ 34,57,845.00
The realizable value of the property	:	₹ 31,12,061.00
Distress value of the property	1	₹ 27,66,276.00
Insurable value of the property (270.00 X 2,700.00)	94	₹ 7,29,000.00
Guideline value of the property (270.00 X 16,011.00)	ate	₹ 43,22,970.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 706, 7th Floor, Building No. 15A/C1, "Chintamani 15A/C1 SRA Co-op. Hsg. Soc. Ltd.", Sangharsh Nagar, Chandivali, Andheri (East), Mumbai – 400 072, State – Maharashtra, Country – India for this particular purpose at ₹ 34,57,845.00 (Rupees Thirty Four Lakh Fifty Seven Thousand Eight Hundred Forty Five Only) as on 25th September 2023.





Valuation Report Prepared For: Cosmos Bank / Ghatkopar (West) Branch / Mr. Jitendra Suresh Patil (3913 / 2302706) Page 8 of 17

NOTES

- 1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 25th September 2023 is ₹ 34,57,845.00 (Rupees Thirty Four Lakh Fifty Seven Thousand Eight Hundred Forty Five Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- DECLARATION

I hereby declare that

- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:

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ANNEXURE TO FORM 0-1

Technical details

Main Building

1.	No. of fl	oors and height of each floor	Ground + 7 Upper Floors		
2.	2. Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat		
			situated on 7th Floor		
3	Year of construction		2010 (As per Occupancy Certificate)		
4	Estimate	ed future life	47 Years Subject to proper, preventive periodic		
			maintenance & structural repairs		
5	Type of	construction-load bearing	R.C.C. Framed Structure		
		CC frame/ steel frame	6		
6	Type of	foundations	R.C.C. Foundation		
7	Walls	(======================================	All external walls are 9" thick and partition walls		
			are 6" thick.		
8	Partition	ns .	6" thick brick wall		
9		nd Windows	Teak wood door frame with flush shutters,		
		\	Aluminum sliding windows		
10	Flooring	1	Ceramic tiles flooring		
11	Finishin		Cement plastering		
12		and terracing	R.C.C. Slab		
13		architectural or decorative features,	No		
	if any	3, 250, 3, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,	The state of the s		
14	(i)	Internal wiring – surface or	Concealed electrification		
	3	conduit			
	l (ii)	Class of fittings: Superior/	Concealed plumbing		
15	Caritan	Ordinary/ Poor.	10.301		
15	Sanitary installations (i) No. of water closets		As per Requirement		
	(i) (ii)	No. of lavatory basins	As per Nequilement		
	(iii)	No. of urinals	1		
	(iv)	No. of sink	2		
16	Class of	fittings: Superior colored / superior	Ordinary		
	white/or	dinary. Think Inno	vate Create		
17	Compound wall		R.C.C. Framed Structure		
	Height and length				
10		construction	01:6-		
18		fts and capacity	2 Lifts		
19	construc	round sump – capacity and type of	R.C.C tank		
20			R.C.C tank on terrace		
20	Over-head tank Location, capacity		N.O.O talik on terrade		
	Type of construction				
21		no. and their horse power	May be provided as per requirement		
22	Roads a	and paving within the compound	Cement concrete in open spaces, etc.		
		mate area and type of paving			
23		disposal – whereas connected to	Connected to Municipal Sewerage System		
	public sewers, if septic tanks provided, no.				
	and cap	acity			

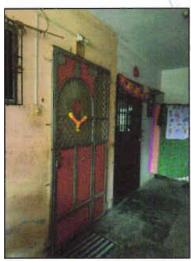


Actual site photographs













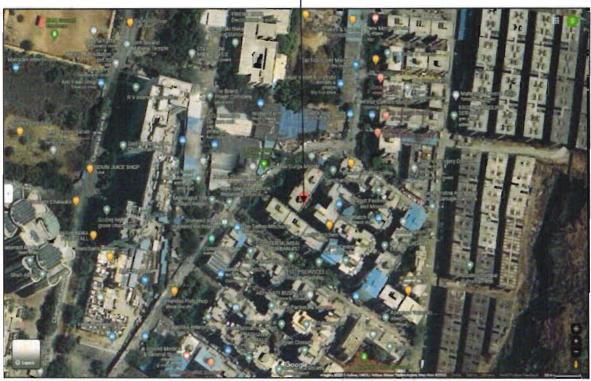






Route Map of the property

Site u/r





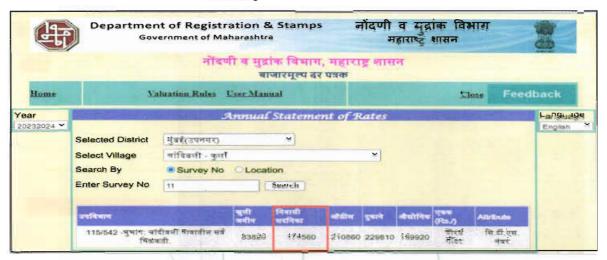
Latitude Longitude - 19°06'22.0"N 72°54'08.0"E

Note: The Blue line shows the route to site from nearest metro station (Asalpha – 2.3 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	1,74,560.00			
Increase by 5% on Flat Located on 7th Floor	8,728.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,83,288.00	Sq. Mtr.	17,028.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	83,820.00			
The difference between land rate and building rate (A – B = C)	99,468.00			
Depreciation Percentage as per table (D) [100% - 11%]	89%			
(Age of the Building – 11 Years)	1			
Rate to be adopted after considering depreciation [B + (C x D)]	1,72,347.00	Sq. Mtr.	16,011.00	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

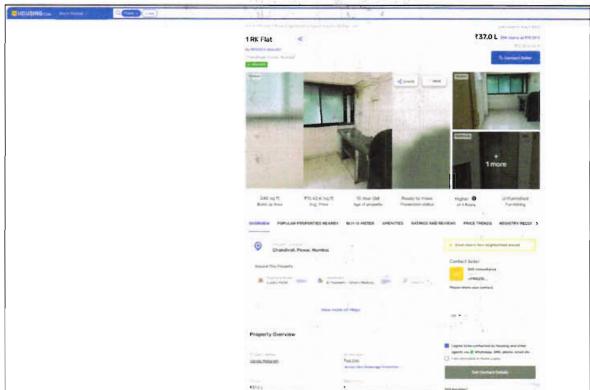
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation 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		





Price Indicators

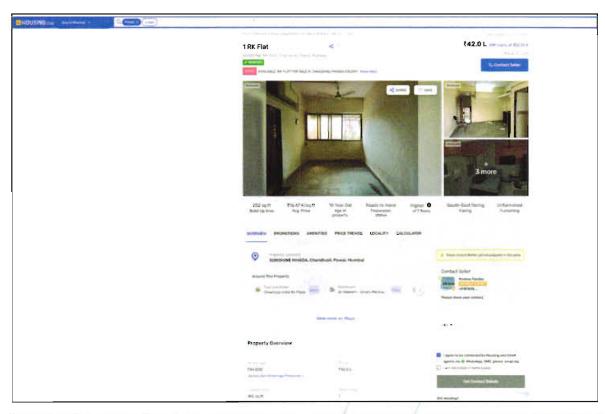


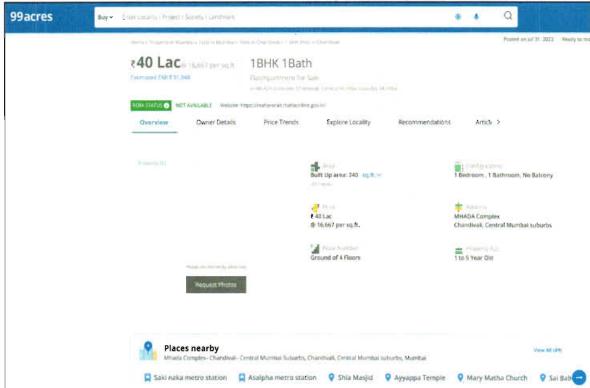






Price Indicators

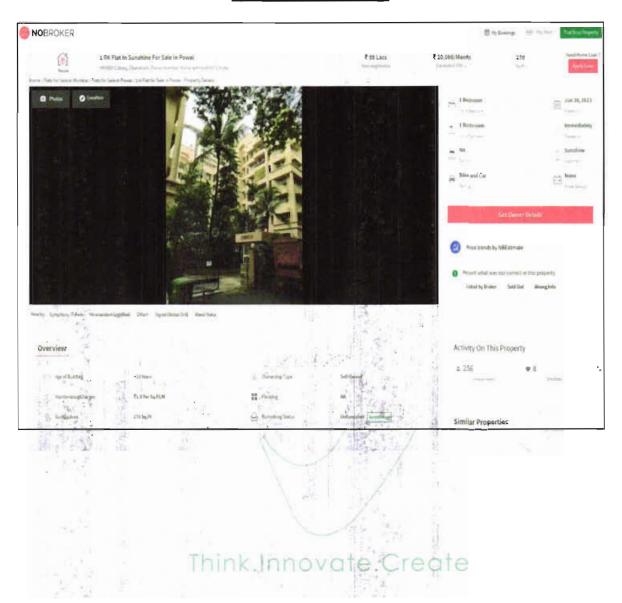








Price Indicators





Valuation Report Prepared For: Cosmos Bank / Ghatkopar (West) Branch / Mr. Jitendra Suresh Patil (3913 / 2302706) Page 16 of 17

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the properly under reference as on 25th September 2023.

The term Value is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

- 1. Buyer and seller are motivated by self-interest.
- 2. Buyer and seller are well informed and are acting prudently.
- 3. The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

- 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.



Valuation Report Prepared For: Cosmos Bank / Ghatkopar (West) Branch / Mr. Jitendra Suresh Patil (3913 / 2302706) Page 17 of 17

DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, 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 and valued for banking purpose as on day for ₹ 34,57,845.00 (Rupees Thirty Four Lakh Fifty Seven Thousand Eight Hundred Forty Five Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

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Director

Auth. Sign.

Manoj B. Chalikwar

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

Cosmos Emp. No. H.O./Credit/67/2019-20

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