

# COST VETTING REPORT



## Details of the property under consideration:

### **Name of Project: "Jeevan Shobha CHSL & Bhansali CHSL"**

"Jeevan Shobha CHSL and Bhansali CHSL" Proposed Redevelopment of residential building known as Jeevan Shobha CHSL & Bhansali CHSL, on Plot Bearing CTS No. 2762A, 2762B, 2762 B/1 to 2762 B/8, Village – Eksar, Borivali (East), Mumbai – 400 066, State – Maharashtra, Country – India.

Latitude Longitude: 19°14'01.0"N 72°51'33.2"E

### Intended User:

### **State Bank of India**

### **Vasai Tal. Ind. Est. Branch**

Gavrai Pada, Vasai (East), Taluka – Vasai, District – Palghar, Pin Code – 401 201,  
State - Maharashtra, Country - India.



### **Our Pan India Presence at :**

- |   |  |   |  |
|---|--|---|--|
|  Mumbai    |  Aurangabad |  Pune      |  Rajkot |
|  Thane     |  Nanded     |  Indore    |  Raipur |
|  Delhi NCR |  Nashik     |  Ahmedabad |  Jaipur |

Valuation Report Prepared For: SBI / Vasai Ind. Est. Vasai Branch / Jeevan Sobha CHSL (8034/2305811) Page 2 of 18

Vastu/SBI/Mumbai/03/2024/8034/2305811  
29/21-559-PY  
Date: 17.02.2024

To,  
**The Branch Manager,  
State Bank of India  
Vasai Tal. Ind. Est. Branch**  
Gavrai Pada, Vasai (East),  
Taluka – Vasai, District – Palghar,  
Pin Code – 401 201,  
State - Maharashtra, Country - India.

**Sub:** Cost Vetting Report for "Jeevan Shobha CHSL & Bhansali CHSL" at Borivali (East), Pin Code – 400066.

Dear Sir,

In accordance with your letter of engagement as stated above, we enclose our Report on Cost Vetting for "Jeevan Shobha CHSL and Bhansali CHSL" Proposed Redevelopment of residential building known as 'Jeevan Shobha CHSL & Bhansali CHSL', on Plot Bearing CTS No. 2762A, 2762B, 2762 B/1 to 2762 B/8, Village – Eksar, Borivali (East), Mumbai – 400 066, State – Maharashtra, Country – India.

M/s. Hirani Realtors LLP, is redevelopment of residential building known as 'Jeevan Shobha CHSL & Bhansali CHSL', on Plot Bearing CTS No. 2762A, 2762B, 2762 B/1 to 2762 B/8, Village – Eksar, Borivali (East), Mumbai – 400 066, State – Maharashtra, Country – India.

Residential Rehab cum Sale Building (Wing A & B) is proposed of Ground Floor + 1<sup>st</sup> Podium Floor + 2<sup>nd</sup> to 22<sup>nd</sup> Upper Floors with total RERA carpet area of 1,11,261.00 Sq. Ft. which consists 1 RK, 2 BHK, 3 BHK and 4 BHK units with 80 nos. of Sell flats & 83 nos. of Tenants flats providing with Fitness Centre, Society Office, & Other Amenities.

In this regard, SBI, Vasai Tal. Ind. Est. Branch, Gavrai Pada, Vasai (East), Taluka – Vasai, District – Palghar, Pin Code – 401 201, has approached Vastukala Consultants (I) Pvt. Ltd. (VCIPL) to conduct a Cost Vetting of the said project.



**Our Pan India Presence at :**

Mumbai Aurangabad Pune Rajkot  
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Delhi NCR Nashik Ahmedabad Jaipur

**Regd. Office :** IBI-001, U/B Floor, Boomerang,  
Chandivali Farm Road, Andheri (East),  
Mumbai - 400 072, (M.S.), INDIA  
TeleFax : +91 22 28371325/24  
mumbai@vastukala.org

Our analysis of the cost vetting is enclosed in this report. This Report forms an integral whole and cannot be split in parts. The outcome of the report / study can only lead to proper conclusions if the Report as a whole is taken into account.

The information used by Vastukala Consultants (I) Pvt. Ltd. (VCIPL) in preparing this report has been obtained from a variety of sources and other relevant documents provided by the client & bank. As agreed, we have performed our cost vetting exercise with the data available related to the business, considering the market prospects and projections. Our results are dependent on documents provided by client & bank, the underlying assumptions, which has been analyzed at a broader level by VCIPL while assessing their reasonableness.

Total Project Cost for the completion of Project will be ₹ 98.83 Cr.

For Vastukala Consultants (I) Pvt. Ltd.

**Manoj  
Chalikwar**

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.02.17 17:58:31 +05'30'

**Manoj B. Chalikwar**

Registered Valuer  
Chartered Engineer (India)  
Reg. No. IBBI / RV / 07/2018/10366  
Reg. No. CAT-I-F-1763  
SBI Empanelment No.: SME/TCC/2021-22/86/3

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**Vastukala Consultants (I) Pvt. Ltd.**

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**Project Cost**

Sr. No.	Particulars	Total Estimated Amount in ₹	Total Estimated Amount in ₹ Cr.
<b>1</b>	<b>Land Cost</b>		
i.	Acquisition Cost of Land or Development Rights, and Legal Cost.	1,38,93,190.00	1.39
ii.	Rent to Tenants, Lease premium, Lease Rent, interest cost incurred or payable on Land Cost	11,66,48,056.00	11.66
iii.	Amount of Premium payable to obtain development rights, FSI, additional FSI, fungible area, and any other incentive under DCR from Local Authority or State Government or any Statutory Authority.	17,81,00,000.00	17.81
iv.	Acquisition cost of TDR (if any)	3,12,90,162.00	3.13
<b>2</b>	<b>Cost of Construction</b>		
i.	Estimated construction cost of rehab cum sale building including site development and infrastructure for the same.	45,26,46,000.00	45.26
ii.	On site expenditure for development of entire project excluding cost of construction as per(i) above,		
a.	Architect Fees & Consultant fees	1,81,05,840.00	1.81
b.	Admin Cost includes salaries, site overheads, development works, cost of services (including water, electricity, sewerage, drainage, layout roads etc.), cost of machineries and equipment including its hire and maintenance cost, consumables etc. All costs directly incurred to complete the construction of the entire phase of the project registered.	2,71,58,760.00	2.72
c.	Marketing Cost	2,93,18,504.00	2.93
<b>3</b>	<b>Interest during the Project</b>	<b>4,85,00,000.00</b>	<b>4.85</b>
<b>4.</b>	<b>Contingency Charges</b>	<b>2,26,32,300.00</b>	<b>2.26</b>
	<b>GRAND TOTAL:</b>	<b>93,82,92,812.00</b>	<b>93.83</b>

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj  
Chalikwar  
Director

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.02.17 17:58:40 +05'30'

Auth. Sign.

**Manoj B. Chalikwar**

Registered Valuer  
Chartered Engineer (India)  
Reg. No. IBBI / RV / 07/2018/10366  
Reg. No. CAT-I-F-1763  
SBI Empanelment No.: SME/TCC/2021-22/86/3



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**Comments on each element of Cost of Project: -****1. Land Cost:**

As per Present Ready Reckoner rate the Project Land Value is ₹ 19.85 Cr. considering Land Rate @ ₹ 49,710.00 per Sq. M. & Plot Area of 3,992.40Sq. M.

As per document cost of land & stamp duty cost is ₹ 1,38,93,190.00 i.e., ₹ 1.39 Cr. which is 1.48% of Total Project Cost.

Agreement details as below table:

Sr. No.	Agreement Name	Date	Particulars	Total Amount in ₹	Incurred Amount in ₹
1	Developer Agreement	02-02-2021	Stamp Duty	49,27,250.00	49,27,250.00
2			Reg. Fees	30,000.00	30,000.00
3				2,620.00	2,620.00
4	2nd Supplementary Agreement	19-07-2021	Reg. Fees	4,500.00	4,500.00
5				1,000.00	1,000.00
6	Supplementary Agreement	02-02-2021	Stamp Duty	33,46,000.00	33,46,000.00
7			Reg. Fees	30,000.00	30,000.00
8				2,320.00	2,320.00
9	Supplementary Agreement	19-07-2021	Reg. Fees	3,000.00	3,000.00
10				1,000.00	1,000.00
11	Developer Agreement	07-06-2012	Stamp Duty	55,09,500.00	55,09,500.00
12			Reg. Fees	30,000.00	30,000.00
13				3,260.00	3,260.00
14	Power of Attorney	07-06-2012	Stamp Duty	500.00	500.00
15			Reg. Fees	560.00	560.00
16				100.00	100.00
17	Power of Attorney	02-02-2021	Stamp Duty	500.00	500.00
18			Reg. Fees	980.00	980.00
19				100.00	100.00
<b>TOTAL</b>				<b>1,38,93,190.00</b>	<b>1,38,93,190.00</b>

**2. Payment Payable to Rehab Tenants:**

Since it is a Redevelopment project under Sec (33)7 from the date of shifting of 83 Tenants till handing over their respective new flats as per the Tenant Agreement. Further the rent keeps on increasing 10% each year. The existing Tenants has to be given total rental of ₹ 11,66,48,056.00 i.e., ₹ 11.66 Cr. Builder has paid ₹ 9.31 Cr. which is 12.43 % of Total Project Cost.

Existing Tenants Carpet Area & Rent per month for Flat are as follows:

Sr. No.	Particulars	Unit
1	No. Of Tenants	80.00 Nos.
2	Total Existing Carpet Area	36,383.44 Sq. Ft.
3	Rate per Sq. Ft. on Existing Carpet Area per Month for June 2022 to April 2023	45.00 Rupees
4	Rent Month for June 2022 to April 2023	16,37,255.00 Rupees
5	Yearly Rent for June 2022 to April 2023	1,80,09,805.00 Rupees
6	Rate per Sq. Ft. on Existing Carpet Area per Month for May 2023 to February 2024	50.00 Rupees
7	Rent Month for May 2023 to February 2024	18,19,172.00 Rupees
8	Yearly Rent for May 2023 to February 2024	2,00,10,892.00 Rupees
9	Rate per Sq. Ft. on Existing Carpet Area per Month for March 2024 to January 2025	55.00 Rupees
10	Rent Month for March 2024 to January 2025	20,01,089.00 Rupees

Sr. No.	Particulars		Unit
11	Yearly Rent for June March 2024 to January 2025	2,20,11,979.00	Rupees
12	Rate per Sq. Ft. on Existing Carpet Area per Month for February 2025 to December 2025	61.00	Rupees
13	Rent Month for February 2025 to December 2025	22,19,390.00	Rupees
14	Yearly Rent for February 2025 to December 2025	2,44,13,290.00	Rupees
15	Shifting Charges per Tenant	20,500.00	Rupees
16	Total Shifting Charges	16,40,000.00	Rupees
17	Corpus Fund per Sq. Ft. on Existing Carpet Area	750.00	Rupees
18	Total Corpus Fund	2,72,87,580.00	Rupees
19	Brokerage Cost (Twice of Monthly Rent)	32,74,510.00	Rupees
<b>TOTAL RENT COST (5 + 8 + 11 + 14 + 16 + 18 + 19)</b>		<b>11,66,48,056.00</b>	<b>Rupees</b>

### 3. Building Cost of Construction for Rehab cum Sale Building:

Construction Area of Sale Building = 14,898.00 Sq. M. i.e., 1,60,362.07 Sq. Ft.

No. of Stack Parking = 168 Nos.

Total estimated cost for construction of Building (includes cost of RCC work, manpower, lift, material, painting, finishing work, site development, etc.) is ₹ 40,22,46,000.00 i.e., ₹ 40.22 Cr. which comes ₹ 27,000.00 per Sq. M. on construction area for building and cost for construction of stack car parking is ₹ 5,04,00,000.00 i.e., ₹ 5.04 Cr. which comes ₹ 3,00,000.00 per stack car parking.

Hence, total cost of construction (Cost of Construction of Building + Cost of Stack Parking) (₹ 40,22,46,000.00 + ₹ 5,04,00,000.00) is ₹ 45,26,46,000.00 i.e., ₹ 45.26 Cr.

The total construction area is 14,898.00 Sq. M., projected cost of ₹ 45.26 Cr is 48.24% of total project cost VCIPL opinion the construction cost of 30,000/- Per Sq. M. which is in line with Market-Trend.

Particulars	Rate per Sq. M.
Excavation Work	1,500.00
Total RCC Work	14,000.00
Final Finishing Work	6,000.00
Other Work	5,500.00
<b>Cost of Construction</b>	<b>27,000.00</b>
<b>Stack Car Parking</b>	<b>3,00,000.00 per car parking</b>

### 4. Approval Charges:

The Approval Cost will be ₹ 17,81,00,000.00 i.e., ₹ 17.81 Cr. which is 18.98% of Total Project Cost.

Sr. No.	Particulars	Projected Cost in ₹
1	Scrutiny Fees	27,06,000.00
2	Development Cess	58,86,300.00
3	Debris Removal Deposit	45,000.00
4	IOD Deposit	1,11,700.00
5	Open Deficiency	5,29,700.00
6	Development Charges	2,29,77,400.00
7	Labour Welfare Cess	31,33,800.00
8	Premium of Common Area	2,31,46,500.00
9	Premium of Fungible	5,10,50,500.00
10	Premium of MSRDC	78,20,200.00
11	Premium for Additional FSI	3,72,11,700.00
12	Premium for TDR utilization	6,05,000.00
13	Other Department Fees	1,42,76,200.00
14	Approx. Balance to incurred toward OC	86,00,000.00
<b>TOTAL</b>		<b>17,81,00,000.00</b>



#### 5. TDR Charges:

The TDR charges is ₹ 1,25,33,260 i.e., ₹ 1.25 Cr. which is 3.33% of Total Project Cost.

Sr. No.	Agreement Name	Date	Area in Sq. M.	DRC No.	Particulars	Total Cost in ₹	Incurred Cost in ₹
1	Undertaking cum Indemnity Bond Agreement	31.10.2023	264.99	Certificate No. 000933	Stamp Duty	6,46,000.00	6,46,000.00
2					Purchase Cost	2,15,32,408.00	2,15,32,408.00
3					General Stamp Duty	300.00	300.00
4	Deed of Sale & Transfer of TDR	05.01.2023	92.05	SRA/1475/LAND	Purchase Cost	28,73,396.00	28,73,396.00
5					Stamp Duty	86,300.00	86,300.00
6					General Stamp Duty	100.00	100.00
7	Agreement for Sale of TDR (FSI)	05.01.2023	193.5	SRA/1432/Rehab	Purchase Cost	59,72,358.00	59,72,358.00
8					General Stamp Duty	100.00	100.00
9					Stamp Duty	1,79,200.00	1,79,200.00
<b>TOTAL</b>						<b>3,12,90,162.00</b>	<b>3,12,90,162.00</b>

#### 6. Architect Cost, RCC & Other Professional Charges:

The total Architect charges of ₹ 1,81,05,840.00 i.e., ₹ 1.81 Cr. is 4% of total construction cost building & it is line up with Market trend.

The professional charge consists of Architect & Legal which in market trend is in the range of 3% - 5% of Total Construction cost of the project.

#### 7. Administrative Expenses:

Salaries, site overheads, development works, cost of services (including water, electricity, sewerage, drainage, layout roads etc.), cost of machineries and equipment including its hire and maintenance cost, consumables etc. All costs directly incurred to complete the construction of the entire phase of the project registered is estimated 6% of total construction cost Building which comes to ₹ 2,71,58,760.00 i.e., ₹ 2.72 Cr.

The admin charges which in market is in the range of 3% - 6% of Total Construction cost of the project.

#### 8. Marketing Expenses:

Marketing costs directly incurred to complete the construction of the entire phase of the project registered is estimated at 2% of total Sale income from the project which comes to ₹ 2,93,18,504.00 i.e., ₹ 2.93 Cr.

The marketing charge consists of brokerage & commission which in market is in the range of 1% - 3% of Total Sale income of the property.



#### **9. Interest Costs:**

The Interest cost for the term loan is ₹ 4,85,00,000.00 i.e., ₹ 4.85 Cr., which is 5.17% of total project cost. As per information provided by the client.

#### **10. Contingency Costs:**

The contingency charges estimated at 5% of total cost of construction which comes to ₹ 2,26,32,300.00 i.e., ₹ 2.26 Cr.

#### **Observation and Construction: -**

**Total estimated cost of project i.e., ₹ 93,82,92,812.00 (Rupees Ninety Three Crore Eighty Two Lakh Ninety Two Thousand Eight Hundred Twelve Only) i.e., ₹ 93.83 Cr. is fair & reasonable.**

The project cost is including land premium payable to concern authorities, Fungible FSI Premium, Cost of Construction of Sale Building, on site expenses including admin & marketing expenses, premiums / charges to be paid to competent authority and Bank interest, etc. we have not independently verified interest cost hence not consider in cost vetting.

As per present sanctioned building plan & developer agreement, permissible built-up area on the said plot is 11,447.76 Sq. M. The sale building is presently approved for Wing A & B is Ground Floor + 1st Podium Floor + 2nd to 22nd Upper Residential Floors only.

Total estimated cost of construction of Sales building is ₹ 40,22,46,000.00 i.e., ₹ 40.22 Cr. which comes ₹ 27,000.00 per Sq. M. on construction area for building and cost for construction of stack car parking is ₹ 5,04,00,000.00 i.e., ₹ 5.04 Cr. which comes ₹ 3,00,000.00 per stack car parking. Hence, total cost of construction (Cost of Construction of Building + Cost of Stack Parking) (₹ 40,22,46,000.00 + ₹ 5,04,00,000.00) is ₹ 45,26,46,000.00 i.e., ₹ 45.26 Cr., which is fair & reasonable considering the present status of project, type & quality of construction & specification of the building materials to be used, height of the structure, amenities to be provided in proposed building.

#### **Assumptions & Remarks-**

- The adequacy of Engineering / Structural design is beyond the scope of our assignment.
- Estimated project completion date is 31/03/2026. The cost is certified based on the assumptions that the project will be completed within time frame. Few assumptions are made regarding inflation & cost rise etc. during construction period.

**Photo copy of following document is provided to us & this report should be read along with it:**

- ✓ Copy of Development Agreement dated 02.02.2021 between Bhansali Co-operative Housing Society Limited (The Society) and M/s. Hirani Realtors LLP (The Developer) through Registered Agreement Doc. No. Borivali-8/1427/2021 dated 02.02.2021.
- ✓ Copy of Development Agreement dated 07.06.2012 between Jeevan Shobha Co-operative Housing Society Limited (The Society) and M/s. Hirani Realtors Pvt. Ltd. (The Developer) through Registered Agreement Doc. No. Borivali-16/5236/2012 dated 02.07.2012.
- ✓ Copy of Supplementary Agreement for Development dated 02.02.2021 between Jeevan Shobha Co-operative Housing Society Limited (The Society) and M/s. Hirani Realtors LLP (The Developer) through Registered Agreement Doc. No. Borivali-8/1432/2021 dated 02.02.2021.
- ✓ Copy of Supplementary Development Agreement dated 19.07.2021 between Bhansali Co-operative Housing Society Limited (The Society) and M/s. Hirani Realtors LLP (The Developer) through Registered Agreement Doc. No. Borivali-9/8683/2021 dated 20.07.2021.
- ✓ Copy of 2<sup>nd</sup> Supplementary Development Agreement dated 19.07.2021 between Jeevan Shobha Co-operative Housing Society Limited (The Society) and M/s. Hirani Realtors LLP (The Developer) through Registered Agreement Doc. No. Borivali-9/8680/2021 dated 20.07.2021.
- ✓ Copy of Irrevocable General Power of Attorney dated 02.07.2012 Jeevan Shobha Co-operative Housing Society (The Society) and M/s. Hirani Realtors Pvt. Ltd (The Developer) through registered agreement Doc. No. Borivali-16/5237/2012 dated 02.07.2012.
- ✓ Copy of Irrevocable General Power of Attorney dated 02.02.2021, Bhansali Co-operative Housing Society Limited (The Society) and M/s. Hirani Realtors Pvt. Ltd (The Developer) through registered agreement Doc. No. Borivali-8/1429/2021. dated 02.02.2021.
- ✓ Copy of Transfer / Utilisation of FSI (TDR) Agreement dated 05.01.2023 for Area of 92.05 Sq. M. DRC No. SRA/1475/Land between M/s. Swas Construction Company (Transferor) and M/s. Hirani Realtors LLP (Transferee).
- ✓ Copy of Transfer / Utilisation of FSI (TDR) Agreement dated 05.01.2023 for Area of 193.50 Sq. M. DRC No. SRA/1432/Rehab between M/s. Shree Samarth Spark Developers (Transferor) and M/s. Hirani Realtors LLP (Transferee).
- ✓ Copy of Transfer / Utilisation of FSI (TDR) Agreement dated 31.10.2023 for Area of 193.50 Sq. M. DRC No. 000933 between M/s. National Textile Corporation Ltd. (Transferor) and M/s. Hirani Realtors LLP (Transferee).
- ✓ Copy of Undertaking cum Indemnity Bond Agreement dated 31.10.2023 for Area of 246.99 Sq. M. DRC No. 000933 by M/s. Hirani Realtors LLP.
- ✓ Copy of Approved Plan No. CHE/A-5127/BP(WS)/AR dated 24.04.2023 issued by Municipal Corporation of Greater Mumbai (MCGM).

**Approved Upto: Wing A: Ground Floor + 1<sup>st</sup> Podium Floor + 2<sup>nd</sup> to 18<sup>th</sup> Upper Residential Floors**

**Wing B: Ground Floor + 1<sup>st</sup> Podium Floor + 2<sup>nd</sup> to 22<sup>nd</sup> Upper Residential Floors**

- ✓ Copy of Concession Drawing Plan No. CHE/A-5127/BP(WS)/AR dated 24.01.2024 issued by Municipal Corporation of Greater Mumbai (MCGM).

**Approved Upto: Wing A: Ground Floor + 1<sup>st</sup> Podium Floor + 2<sup>nd</sup> to 22<sup>nd</sup> Upper Residential Floors**

**Wing B: Ground Floor + 1<sup>st</sup> Podium Floor + 2<sup>nd</sup> to 22<sup>nd</sup> Upper Residential Floors**

- ✓ Copy of Commencement Certificate No. CHE/A-5127/BP(WS)/AR/FCC/3/Amend dated 12.05.2023 valid upto 03.10.2023 issued by Municipal Corporation of Greater Mumbai (MCGM).

**(This C.C. is re-endorsed for the work Wing A of Part Ground + Part Stilt + 1<sup>st</sup> to 17<sup>th</sup> upper floors + 18<sup>th</sup> (part) upper floor and Wing B Part Ground + Part Stilt + 1<sup>st</sup> to 22<sup>nd</sup> upper floor + LMR / OHT as per approved amended plans dated 24.04.2023)**

- ✓ Copy of Fire NOC Certificate No. FB/HR/R-IV/548 dated 31.01.2015 issued by Municipal Corporation of Greater Mumbai Fire Brigade.
- ✓ Copy of No Objection Certificate for Height Clearance NOC ID JUHU/WEST/B/102921/632613 dated 02.12.2021 valid upto 01.12.2029 issued by Airports Authority of India.
- ✓ Copy of Architect Certificate dated 15.01.2024 issued by M/s. Sarc Architects.
- ✓ Copy of CA Certificate (Form 3) dated 09.02.2024 issued by M/s. Ankush Gupta & Associates.
- ✓ Copy of RERA Certificate dated 02/12/2022 issued by Maharashtra Real Estate Regulatory Authority (MAHRERA). Doc. No. – P51800047979.
- ✓ Copy of Architect letter for Approval Cost Bifurcation dated 15.02.2024 issued by M/s. H & D Architects and Interiors.

## Actual Site Photographs

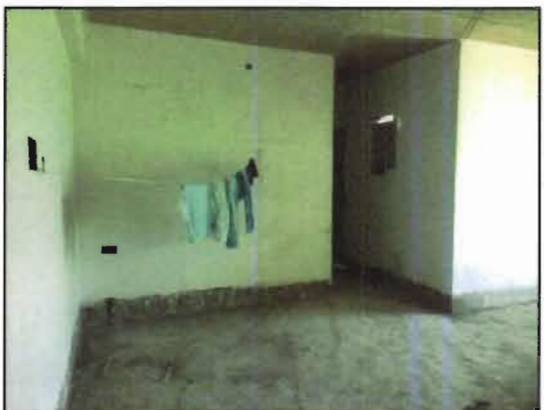
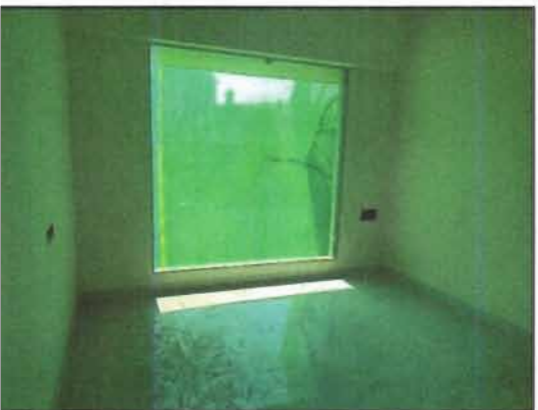




## Actual Site Photographs

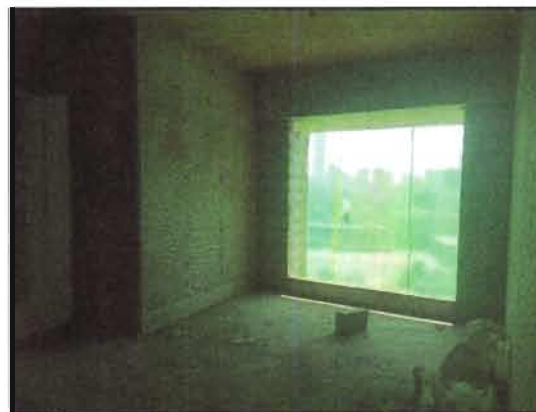


## Actual Site Photographs



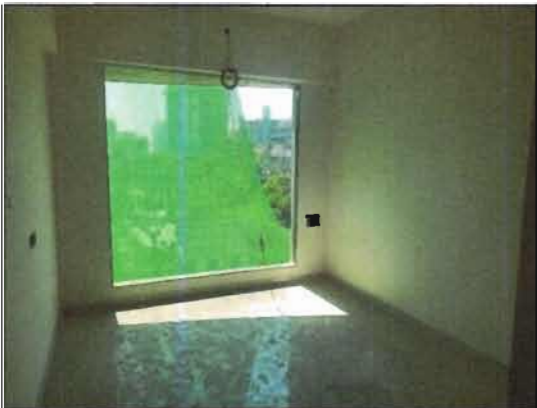


## Actual Site Photographs





## Actual Site Photographs



## Actual Site Photographs





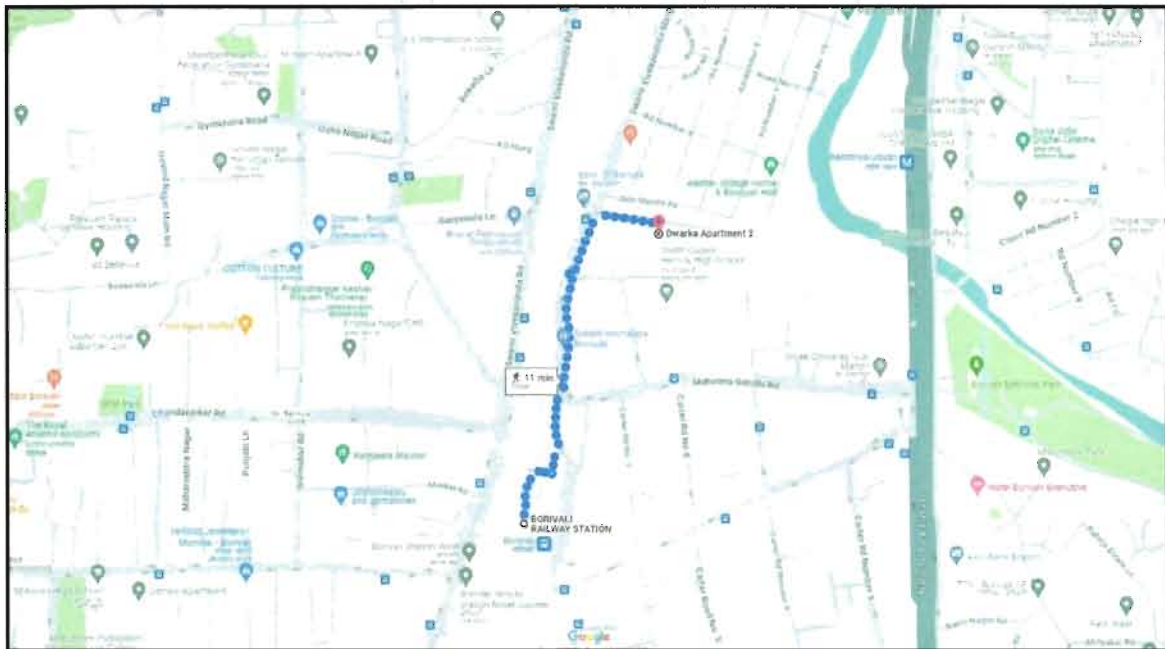
## Actual Site Photographs





## Route Map of the property

Site u/r



**Latitude Longitude: 19°14'01.0"N 72°51'33.2"E**

**Note:** The Blue line shows the route to site from nearest railway station (Borivali – 700 M.)