

Vastukala Consultants (I) Pvt. Ltd.

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Narmada Umesh Patel & Mr. Umesh Shivji Patel

Bungalow Plot No. 64-256, Road RSC No. 64, Sector No. 07, Charkop, Kandivali West, Mumbai - 400 067, State - Maharashtra, Country - India.

Latitude Longitude - 19°13'17.4"N 72°49'48.9"E

Intended Users:

Cosmos Bank

Chembur (East) Branch

Plot No. 239, Ground Floor, Central Avenue Road, Near Ambedkar Ggarden, Chembur (East), Mumbai - 400 071, State - Maharashtra, Country - India.



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Regd. Office

BI-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai**: 400072, (M.S), India







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

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Vastu/Mumbai/05/2024/008420/2306181 04/21-41-RJBS Date: 04.05.2024

VALUATION OPINION REPORT

The property bearing Bungalow Plot No. 64-256, Road RSC No. 64, Sector No. 07, Charkop, Kandivali West, Mumbai - 400 067, State - Maharashtra, Country - India. belongs to Mrs. Narmada Umesh Patel & Mr. Umesh Shivji Patel

Boundaries of the property.

North Road

South MHADA Society Plot No. 65/256 East Plot No. 63/256 West

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 ₹ 1,91,55,522.00 (Rupees One Crore Ninety-One Lakh Fifty-Five Thousand Five Hundred Twenty-Two 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 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: 2024.05.04 17:29:42 +05'30'





Manoj B. Chalikwar

Director

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

Encl: Valuation report in Form - 01



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<u>Valuation Report of Bungalow Plot No. 64-256, Road RSC No. 64, Sector No. 07, Charkop, Kandivali West, Mumbai - 400 067, State - Maharashtra, Country - India.</u>

Form 0-1

(See Rule 8 D)

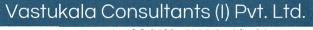
REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 04.05.2024 for Banking Purpose		
2	Date of inspection	27.04.2024		
3	Name of the owner/ owners	Mrs. Narmada Umesh Patel & Mr. Umesh Shivji Patel		
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available		
5	Brief description of the property	Address: Bungalow Plot No. 64-256, Road RSC No. 64, Sector No. 07, Charkop, Kandivali West, Mumbai - 400 067, State - Maharashtra, Country - India. Contact Person: Mr. Umesh Patel (Owner) Contact No.: 9699621250		
9833 5145	Location, street, ward no	CTS No. 1/C1/750, Plot No. 64-256, Road RSC No. 64, Sector No. 07, Charkop, Kandivali West, Mumbai		
	Survey/ Plot no. of land	Survey No. 149 of Village Kandivali		
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 Bungalow supported by documentary proof. Shape, dimension and physical features	Area as per Actual Site Measurement: Particulars Carpet Area (Sq. Ft.) Ground Floor 520.00 First Floor 513.00 Terrace Area 536.00 Balcony 89.00 Built -up Area in Sq. Ft. = 1077.00 (100.02 Sq.M) Area as per Approved plan.		



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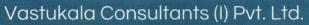




13	Roads, Streets or lanes on which the land is abutting	Boraspada Marg
14	If freehold or leasehold land	Freehold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.	
	(i) Initial Premium	N.A.
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	
	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?	Tenant Occupied
		Occupied since last - 3 years
	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 MCGM norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	NA
	(ii) Portions in their occupation	N.A.



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	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 40,000.00 expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27	Are any of the occupants related to, or close to business associates of the owner?		N. A.
28	of fix	parate amount being recovered for the use stures, like fans, geysers, refrigerators, and ranges, built-in wardrobes, etc. or for ees 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	1	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	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium		Information not available
36		ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.
37	1	any standard rent been fixed for the ises under any law relating to the control nt?	N. A.
	SALI	ES	
38	in the	instances of sales of immovable property locality on a separate sheet, indicating the e 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 Bungalow 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	
41	Year	of commencement of construction and	Year of Completion - 2007 (As per Occupancy





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Page	a	Λf	17

	year of completion	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, Chembur (East) Branch to assess fair market value as on 04.05.2024 for Bungalow Plot No. 64-256, Road RSC No. 64, Sector No. 07, Charkop, Kandivali West, Mumbai - 400 067, State - Maharashtra, Country - India. belongs to Mrs. Narmada Umesh Patel & Mr. Umesh Shivji Patel.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 31.08.2019 between Mr. Vighney Anil Rane and Mrs. Prachi Vighney
	Rane (The Vendors) AND Mrs. Narmada Umesh Patel & Mr. Umesh Shivji Patel (Purchasers)
2	Copy of Approved plan No. CHE / A-3731 / BP(WS) / AR dated 02.01.2007 issued by MCGM.
3	Copy of Occupancy Certificate No. CHE / A-3731 / BP(WS) / AR dated 02.01.2007 issued by MCGM.

LOCATION:

The said bungalow is located at CTS No. 1/C1/750, Plot No. 64-256, Road RSC No. 64, Sector No. 07 of Village - Kandivali, Taluka - Kandivali, in the Registration District and Sub - District of Mumbai and Mumbai Suburban The property falls in Residential Zone. It is at a travelling distance of 2.1 km. from Kandivali West metro station.

Bungalow:

The bungalow under reference is having Ground + 1st Upper Floor. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls have sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building's external condition is good. The bungalow is used for residential purposes.

Residential Bungalow:

The residential bungalow under reference is situated on the Ground + 1st Upper Floors.

The composition of bungalow is as under:

Floor	Composition
Ground Floor	Living Room + Kitchen + Toilet +
	Common Area + Staircase
First Floor	2 Bedroom + Passage + Staircase
	+ Balcony





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The residential Bungalow is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters door, Powder coated Aluminum windows & concealed electrification & concealed plumbing.

Valuation as on 04th May 2024

The Built-up Area of the Bungalow	:	1077.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	Year of Completion – 2007 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	17 Years
Cost of Construction	:	1077.00 X 2,800.00 = ₹ 30,15,600.00
Depreciation {(100-10) X 14 / 60}	:	25.50%
Amount of depreciation	:	₹ 7,68,978.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,34,700.00 per Sq. M. i.e. ₹ 12,514.00 per Sq. Ft.
Guideline rate (after depreciation)		₹ 1,21,705.00 per Sq. M. i.e. ₹ 11,307.00 per Sq. Ft.
Prevailing market rate	:	₹ 18,500.00 per Sq. Ft.
Value of property as on 23.04.2024		1077.00 Sq. Ft. X ₹ 18,500.00 = ₹ 1,99,24,500.00

(Area of property x market rate of developed land & Residential premises as on 2024 – 25 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 04.05.2024	•	₹ 1,99,24,500.00 (-) ₹ 7,68,978.00 ₹ 1,91,55,522.00
Total Value of the property	:	₹ 1,91,55,522.00
The realizable value of the property	:	₹ 1,72,39,969.80
Distress value of the property	:	₹ 1,53,24,417.60
Insurable value of the property	:	₹ 30,15,600.00
Guideline value of the property	:	₹ 1,21,77,639.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Bungalow Plot No. 64-256, Road RSC No. 64, Sector No. 07, Charkop, Kandivali West, Mumbai - 400 067, State - Maharashtra, Country – India for this particular purpose at ₹ 1,91,55,522.00 (Rupees One Crore Ninety One Lakh Fifty Five Thousand Five Hundred Twenty Two Only) as on 04th May 2024.





NOTES

- I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the
 fair market value of the property as on 04th May 2024 is ₹ 1,91,55,522.00 (Rupees One Crore Ninety
 One Lakh Fifty Five Thousand Five Hundred Twenty Two 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:

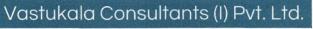
ANNEXURE TO FORM 0-1

Technical details Main Building

1.	No. of floors and height of each floor	Ground + 1st Upper Floor
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a bungalow situated on Ground + 1st Upper Floor
3	Year of construction	2007 (As per Occupancy Certificate)
4	Estimated future life	43 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- load bearing walls/RCC frame/ steel frame	R.C.C. Framed Structure
6	Type of foundations	R.C.C. Foundation
7	Walls	All external walls are 9" thick and partition walls are 6" thick.
8	Partitions	6" thick brick wall



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9	Doors and Windows		Teak wood door frame with flush shutters, Powder coated Aluminum windows
10	Flooring		Vitrified tiles flooring
11	Finishin	g	Cement plastering with POP false ceiling
12	Roofing	and terracing	R.C.C. slab
13	Special features	architectural or decorative	No
14	(i)	Internal wiring – surface or conduit	Concealed electrification
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15	Sanitary	installations	
	(i)	No. of water closets	As per Requirement
	(ii)	No. of lavatory basins	
	(iii)	No. of urinals	
	(iv)	No. of sink	
16		f fittings: Superior colored / white/ordinary.	Ordinary
17	Compound wall		6'.0" High, R.C.C. column with B. B. masonry
	Height and length		wall
	Type of construction		A
18	No. of li	fts and capacity	No Lift
19	Underground sump – capacity and type of construction		R.C.C tank
20	Over-head tank		R.C.C tank on terrace
	Location, capacity		
	Type of construction		
21	Pumps- no. and their horse power		May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving		Cement concrete in open spaces, etc.
23	public s	e disposal – whereas connected to ewers, if septic tanks provided, capacity	Connected to Municipal Sewerage System





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Actual site photographs



















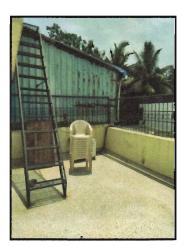




Actual site photographs

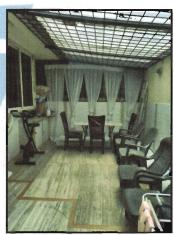














Route Map of the property Site, u/r





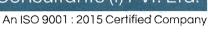
Latitude Longitude - 19°13'17.4"N 72°49'48.9"E

Note: The Blue line shows the route to site travelling distance from nearest Metro station (Kandivali West – 2.1 Km.)



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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	1,34,700.00			
5% decrease on Flat located on 8th floors with lift	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase)	1,34,700.00	Sq. Mtr.	12,514.00	Sq.
(A)				Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	58,260.00			
The difference between land rate and building rate (A – B = C)	76,440.00			
Depreciation Percentage as per table (D) [100% - 17%]	83%			
(Age of the Building – 17 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	1,21,705.00	Sq. Mtr.	11,307.00	Sq.
	7			Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

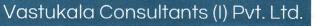
	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

Table - D: Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Ceased 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	After initial 5 year for every year 1.5% depreciation is to be considered. However	
	maximum deduction available as per this	maximum deduction available as per this	
	shall be 70% of Market Value rate	shall be 85% of Market Value rate	

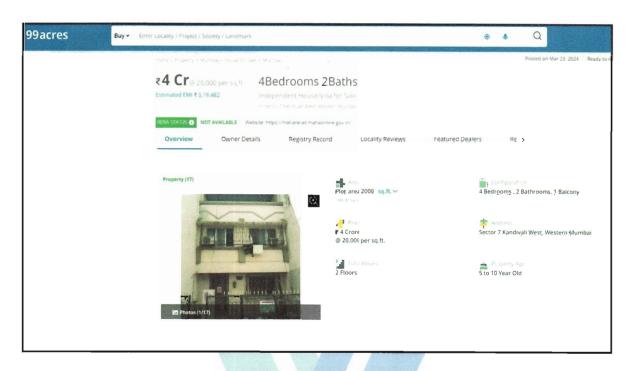


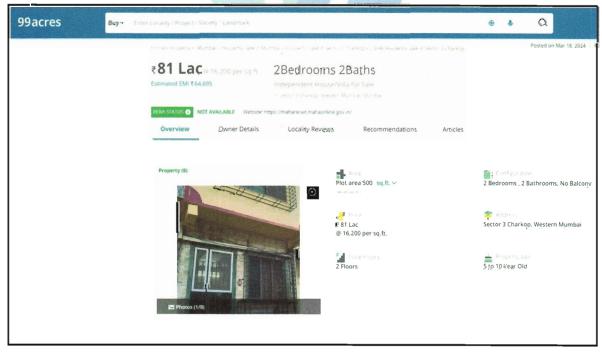
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Price Indicators









Sale Instance

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सूची क्र.2

दुय्यम निबंधक : सह दु.नि. बोरीवली ७ दस्त क्रमांक : 7672/2024

नीर्वणी : Regn:63m

गावाचे नाव: चारकोण

1)विलेखाचा प्रकार	करारनामा
2)मोबदला	5500000
 बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे) 	3465500
4) भू-मापन,पोटहिस्सा व घरक्रमांक(असत्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदिनका नं: रूम न.बी-18, इमारतीचे नाव: चारकोप श्री गणेश स्मृर्गि सी एच एस लिमीटेड, ब्लॉक नं: प्लॉट न.838 रोड न.आरएससी-12 सेक्टर-8, रोड : चारकोप कॉदिवली प मुंबई 400067((Survey Number : 41 ;))
(5) क्षेत्रफळ	25.00 चौ.मीटर
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-यायक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनाम्	1): नाव:-नंदिकिशोर यशवंत ठाकुर वय:-57 पत्ता:-प्लॉट नं: रूम न.बी-18 , माळा नं: -, इमारतीचे नाव: चारकोप श्री गणेश रास्मृति सी एच एस लिमीटेड , ब्लॉक नं: प्लॉट न.838 रोड न.आरएससी-12 सेक्टर-8, रोड नं: चारकोप कांदिवली प मुंबई,
केंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	महाराष्ट्र, मुम्बई, पिन कोड:-400067 पॅन नं:-AHTPT6556E 2): माव:-निम्ता नंदकिशोर ठाकुर वय:-51 पत्ता:-प्लॉट नं: रूम न.बी-18 , माळा नं: -, इमारतीचे नाव: चारकोप श्री गणेश स्मृति सी एच एस लिमीटेड , ब्लॉक नं: प्लॉट न.838 रोड न.आरएससी-12 सेक्टर-8, रोड नं: चारकोप कांदिवली प मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400067 पॅन नं:-ATKPT4622J
(८) दस्तऐवज करुन घेणा-या पक्षकाराचे व किंठा	1): नाव:-राजेश गणपत धींडवड वघ:-30; पत्ता:-प्लॉट नं: रूम न.सी-19, माळा नं: -, इमारतीचे नाव: चारकोप ओम शिव
देवाणी न्यायालयाचा हुकुमनामा किंवा आदेश	शक्ति सी च एस लिमीटेड, ब्लॉक नं: प्लॉट न.905 सेक्टर-9 , रोड नं: चारकोप कांदिवली प मुंबई, महाराष्ट्र, MUMBAI. पि
असत्यास,प्रतिवादिचे नाव व पत्ता	कोड:-400067 पॅन नं:-BOKPD7272J
(९) दस्तऐवज करुन दिल्याचा दिनांक	08/04/2024
(10) दस्त नोंदणी केल्याचा दिनांक	08/04/2024
(11)अनुक्रमांक,खंड व पृष्ठ	7672/2024
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	330000
(13)बाजारभावाप्रमाणे नोंदणी घुत्क	30000
(14)शेरा	
मुत्यांकनासाठी विचारात घेतलेला तपशील:-:	
मुद्रांक शुक्क आकारताना निवडलेला अनुन्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 4rd May 2024.

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:

- 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.
- 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.
- The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





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 neighbourhood 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 ₹ 1,91,55,522.00 (Rupees One Crore Ninety One Lakh Fifty Five Thousand Five Hundred Twenty Two Only).





