

V. S. JADON & CO. VALUERS LL

1302-ELLORA FIESTA, PLOT NO. 8, SECTOR 11, OPP. JUINAGAR RAILWAY STATION,

SANPADA, NAVI MUMBAI 400 706.

TEL: 022-27758396/5 Email: vsjvaluer@gmail.com.

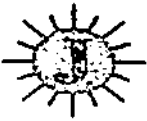
Web site: www.vsjadon.com

STATE BANK OF INDIA BRANCH: SBI RACPC Ghatkopar

VALUATION REPORT (IN RESPECT OF FLATS)

(To be filled in by the Approved Valuer)

I. GENERAL			
1	Purpose for which the valuation is made	Assessment of Fair Market Value for loan purpose.	
2	Date of inspection	25/08/2022.	
	Date on which the valuation is made	26/08/2022.	
3	List of documents produced for perusal	Copy of Sale Agreement, Index II, CC & OC.	
	Descriptions	Name of Approving Authority	Approval No. & Date
i)	Copy of Sale Agreement/Index II	Seal of the Joint Sub Registrar Kalyan 2	21292/2021 Dated : 17/11/2021.
ii)	Copy of Commencement Certificate (Approved No. of Floor : Gr./Stilt + 9th Floors)	KDMP	J.K.KDMP/NRV/BP/KV/2013-14/48/218 Dated : 24/11/2015.
iii)	Copy of Occupancy Certificate (Approved No. of Floor : Gr. + 9th Upper Floors)	KDMC	J.K.KDMP/NRV/CC/KV/OCC/9311 Date : 28/07/2017.
4	Name of the owner(s)	Mr. Ashwinikumar D. Shukla & Mrs. Arti Devi Ashwinikumar Shukla.	
	Property landmark	Near Pulse Hospital	
5	Brief description of the property	Subject property is a 3 BHK Residential Flat Situated in Middle Class area & it is Free Hold.	
6	Location of property	Village Chikanghar	
a)	Plot No. / Survey No.	Survey No. 9, Hissa No. 4 to 9	
b)	Door No.	Flat No. D-101	
c)	T. S. No. / Village	Village Chikanghar	
d)	Ward / Taluka	Kalyan	
e)	Mandal / District	Thane	
f)	Date of issue and validity of layout of approved map /	Details not provided to us	
g)	Approved map / plan issuing authority	Details not provided to us	
h)	Whether genuineness or authenticity of approved map	Details not provided to us	
i)	Any other comments by our empanelled valuers on	-	
7	Postal address of the property	Flat No. 101, 1st Floor, D Wing, Kasturi Fulora (Lawns)CHSL, Survey No. 9, Hissa No. 4 to 9, Village. Chikanghar, Tal. Kalyan, Dist. Thane -421301	
	City / Town	Thane	
8	Area	Residential & Commercial	



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Dear Sir,

VALUATION OF RESIDENTIAL FLAT

1. You are requested to make valuation of the property and plant & machinery more fully described in the Schedule A-1 below, to enable us to obtain a valid and correct valuation of property (ies) and plant & machinery.
2. Please note that you have to make an actual and personal inspection of relevant books and indexes maintained with relevant offices wherever applicable. The valuation should cover all aspects and in banks format.
3. Please do not hesitate to demand any document/record/material required by you for the purpose of making proper valuation.
4. Please sign the duplicate of this letter acknowledging the receipt of the documents detailed in the Schedule A-1 and acceptance of the aforesaid stipulations under which you will be providing the required valuation report and certificate.
5. The valuation along with all the documents are to be submitted directly to the Branch/BU concerned and in no circumstances the same to be handed over to the borrower/guarantor or his/their agent/representative.

Schedule A 1

All those pieces or parcels of Flat No. 101, 1st Floor, D Wing, Kasturi Fulora (Lawns)CHSL, Survey No. 9, Hissa No. 4 to 9, Village. Chikanghar, Tal. Kalyan, Dist. Thane -421301

Admeasuring

989 Sq.ft.

In the name of Mr. Ashwinikumar D. Shukla & Mrs. Arti Devi Ashwinikumar Shukla.

6. Please acknowledge receipt

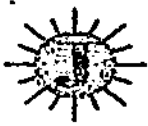
Yours faithfully,

Branch Manager

CC:

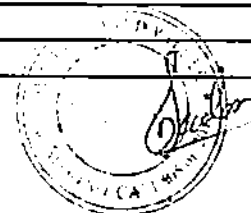
Branch Manager:

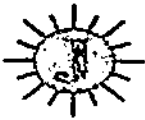




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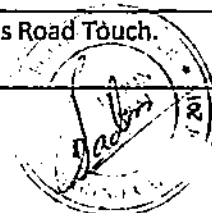
9	Classification of the area:		
i	High / Middle / Poor	Middle	
ii	Urban / Semi Urban / Rural	Urban	
10	Coming under Corporation limit / Village Panchayat / Municipality	KDMC	
11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	-	
12	Boundaries of the property	As per the Deed	Actuals
	North	NA	Road
	South	NA	Open Plot
	East	NA	Building
	West	NA	Building
13	Latitude, Longitude & Co-ordinates of flat	19.2512516	73.1421576
14	Extent of the site	-	
15	Extent of the site considered for valuation (least of 13 A & 13 B)	-	
16	Whether occupied by the owner / tenant?	Owner	
16.1	If occupied by tenant, since how long? Rent received per month.	Name	-
		Rent per month	-
		since how long	-
16.2	Expected Monthly Rent (Approx.)	19000/-	
II:	APARTMENT BUILDING		
1	Nature of the Apartment	Residential	
2	Location	Village Chikanghar	
	CTS./ Survey/ Plot No.	Survey No. 9, Hissa No. 4 to 9	
	Block/ Sector No./Ward No.	-	
	Village/ Municipality / Corporation	KDMC	
	Door No., Street or Road (Pin Code)	Door No. D-101, Agra Road (421301)	
3	Description of the locality Residential / Commercial / Mixed	Mixed	
4	Year of Construction (As Per OC)	2017	
5	Number of Floors	Gr/Stilt + 9th Upper Floors with 02 Lifts	
6	Type of Structure	RCC	
7	Number of Dwelling units in the building	NA	
8	Quality of Construction	Good	
9	Appearance of the Building	Good	
10	Maintenance of the Building	Good	
11	Facilities Available		
	Lift	Yes	
	Protected Water Supply	Yes	
	Underground Sewerage	Yes	
	Car Parking - Open/ Covered	Yes	

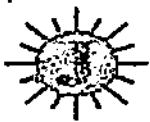




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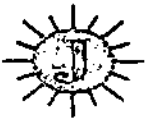
	Is Compound wall existing?	Yes	
	Is pavement laid around the Building	Yes	
III	FLAT		
1	The floor on which the flat is situated	1st Floor	
2	Door No. of the flat	Flat No. 101	
3	Specifications of the flat	It is a 3 BHK Flat	
	Roof	RCC	
	Flooring	Vitrified	
	Doors	Flush	
	Windows	Sliding	
	Fittings	Good	
	Finishing	Good	
3.1	Stage of Construction	Completed	
	% work completed	100%	% Disbursement Recommended 100%
4	House Tax	Details not provided to us	
	Assessment No.	Details not provided to us	
	Tax paid in the name of	Details not provided to us	
	Tax amount	Details not provided to us	
5	Electricity Service Connection no.	Details not provided to us	
	Meter Card is in the name of	Details not provided to us	
6	How is the maintenance of the flat?	Good	
7	Sale Deed executed in the name of	Mr. Ashwinikumar D. Shukla & Mrs. Arti Devi Ashwinikumar Shukla.	
8	What is the undivided area of land as per Sale Deed?	-	
9	What is the Built up area (in Sq.ft.) of the flat?	Gross Built Up Area:	990.98
	At site area (in Sq.ft.)	Gross Carpet Area:	796.69
		Terrace :	157.46
	As per Plan (in Sq.ft.)	Not provided to us	
	As per documents (in Sq.ft.)	Carpet Area :	825.82
		Terrace :	163.61
		Adopted Carpet = CA + Terrace	989.43
10	What is the floor space index(FSI) (app.)	NA	
11	Is it Posh/ I class / Medium / Ordinary?	Medium	
12	Is it being used for Residential or Commercial purpose?	Residential	
13	Is it Owner-occupied or let out?	Owner	
14	If rented, what is the monthly rent?	-	
IV	MARKETABILITY		
1	How is the marketability?	Good	
2	What are the factors favouring for an extra Potential Value?	Property is Road Touch.	





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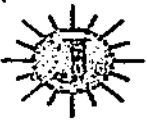
3.	Any negative factors are observed which affect the market value in general?	No
V	Rate	
1	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? - (Along with details /reference of at-least two latest deals/transactions with respect to adjacent properties in the areas)	We have done enquiry also searched composite rate online through Real Estate Authorised Site. And attached sale instances from Real Estate Sites and IGR from Govt. Stamp Duty And Registration Dept.
	Price Trends Depending Upon Location & amenities	Rs. 8,500/-to Rs.9,500/- Per Sq.ft Carpet Area
2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (give details).	Rate adopted is Rs.9,410/- per Sq.Ft on Carpet Area.
3	Break - up for the rate	
i)	Building + Services per Sq. ft.	2500
ii)	Land + Others per Sq. ft.	6910
4. i)	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	5862.133036 on Built Up Area per sq.ft.
ii)	Guideline value	5809280.045
JUSTIFICATION IN CASE OF		
	<p>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.</p> <p>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.</p>	
VI. COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a.	Depreciated building rate per Sq. ft.	2292
	Replacement cost of flat with Services {V (3)i} per Sq. ft.	2500
	Age of the building (As Per OC)	5
	Life of the building estimated (Total Life)	60
	Residual Life of the building	55



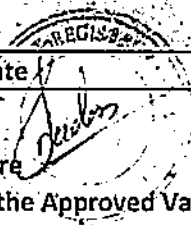
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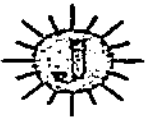
	Depreciation percentage assuming the salvage value as 10%	8.333333333		
	Depreciated Ratio of the building	91.66666667		
b.	Total composite rate arrived for valuation			
	Depreciated building rate VI (a)	2292		
	Rate for Land & other V (3)ii	6910		
	Total Composite Rate	9202		
VII	Details of Valuation:			
Sr.No	Description	Qty. (CA+Terrace)	Rate per unit Rs.	Estimated Value Rs.
1	Present value of the flat	989	9202	91,04,405.05
2	Stilt Parking			-
3	Wardrobes			-
4	Showcases			-
5	Kitchen Arrangements			-
6	Superfine Finish			-
7	Interior Decorations			-
8	Electricity deposits / electrical fittings, etc.,			-
9	Extra collapsible gates / grill works etc.,			-
10	Potential value, if any			-
11	Others			-
	Total			91,04,405.05
12	Realizable Value in Rs.			91,04,405.05
13	Insurable Value In Rs	Built Up Area	Cost of Construction	
		991	2500	24,77,460.00
<p>(Valuation: Here, the approved valuer should discuss in details his approach (Market Approach, Income Approach and Cost Approach) to valuation of property and indicate how the value has been arrived at, supported by necessary calculation. Also, such aspects as impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-coast / tidal level must be incorporated) and their effect on i) Saleability ii) Likely rental value in future and iii) any likely income it may generate may be discussed).</p> <p>Photograph of owner/representative with property in background to be enclosed.</p> <p>Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites</p>				
As a result of my appraisal and analysis, it is my considered opinion that the realizable value of the above property in the prevailing condition with aforesaid specifications is Rs.				₹ 91,04,405.05

Report Submitted to
Asst. Dy. Commr. Jodhpur



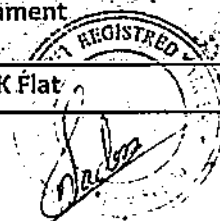
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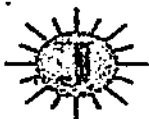
Remarks: 1. We have released report on the basis of the provided documents i.e. Copy of Sale Agreement, Index II, CC & OC. 2. Property identified by Mr. Ashwin Kumar. 3. Property was inspected by Mr. Mangesh (Engineer). 4. Property is occupied by owner. 5. We have consider age of property as per OC. 6. In provided OC Wing D is mentioned, we confirm wing as per site inspection. 7. We have considered documented Carpet area for valuation.			
Place:	Navi Mumbai	Date	26/08/2022.
 Signature (Name and Official Seal of the Approved Valuer)			
For Bank Use			
The undersigned has inspected the property detailed in the Valuation Report dated: _____ on _____.			
We are satisfied that the fair and reasonable market value of the property is ₹ 91,04,405.05			
Rupees Ninety One Lakh(s) Four Thousand Four Hundred Five And Paise Five Only			
Dated	26/08/2022.		
Signature (Name of the Branch Manager with office Seal)			
Encloser:			
TO BE OBTAINED FROM VALUERS ALONGWITH THE VALUATION REPORT			
1. Declaration-cum-undertaking from the valuer (Annexure-I)			
2. Model code of conduct for valuer (Annexure II)			
(Annexure-I)			
Format of undertaking to be submitted by Individuals/ proprietor/ partners/ directors DECLARATION-CUM-UNDERTAKING			
I, Mr. Vishwajeet Singh Jadon son of Mr. Ram Singh Jadon do hereby solemnly affirm and state that:			
1	I am a citizen of India		
2	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		
3	The information furnished in my valuation report dated is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.		26/08/2022.



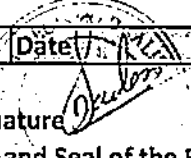
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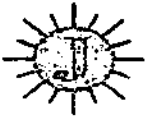
4	I have personally inspected the property on The work is not subcontracted to any other valuer and carried out by myself.	25/08/2022.
5	Valuation report is submitted in the format as prescribed by the Bank	
6	I have not been depanelled/ delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment	
7	I have not been removed/dismissed from service/employment earlier	
8	I have not been convicted of any offence and sentenced to a term of imprisonment	
9	I have not been found guilty of misconduct in professional capacity	
10	I have not been declared to be unsound mind	
11	I am not an undischarged bankrupt or has not applied to be adjudicated as a bankrupt.	
12	I am not an undischarged insolvent	
13	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	
14	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	
15	My PAN Card number/Service Tax number as applicable is AAHPJ7711Q	
16	I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer	
17	I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure	
18	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	
19	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	
20	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)	
21	I am registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if not applicable)	
22	I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI) (Strike off, if not applicable)	
23	My CIBIL Score and credit worthiness is as per Bank's guidelines.	
24	I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.	
25	I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.	
26	Further, I hereby provide the following information.	
Sr.No	Particulars	Valuer comment
1	Background information of the asset being valued;	It is a 3 BHK Flat





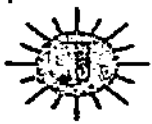
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2	Purpose of valuation and appointing authority	Loan Purpose for State Bank of India	
3	Identity of the valuer and any other experts involved in the valuation;	Self	
4	Disclosure of valuer interest or conflict, if any;	No	
5	Date of appointment, valuation date and date of report;	Date of Appointment	25/08/2022.
		Valuation date	26/08/2022.
		Date of Report	26/08/2022.
6	Inspections and/or investigations undertaken;	Physically site Verified.	
7	Nature and sources of the information used or relied upon;	Surrounding locality, Present Market condition & our judgement	
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Market Approach Method adopted where Value is estimated based on instances of sales/quotes of similar assets in the market.	
9	Restrictions on use of the report, if any;	No	
10	Major factors that were taken into account during the valuation;	Present Market enquiries & Area of flat	
11	Major factors that were not taken into account during the valuation;	-	
12	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.		
	Place:	Navi Mumbai	Date: 26/08/2022.
	Signature  (Name of the Approved Valuer and Seal of the Firm / Company)		
	(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
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






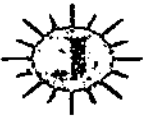
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21	A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently 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.
30	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



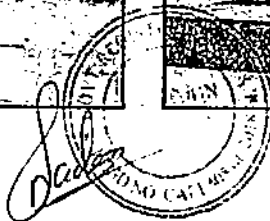
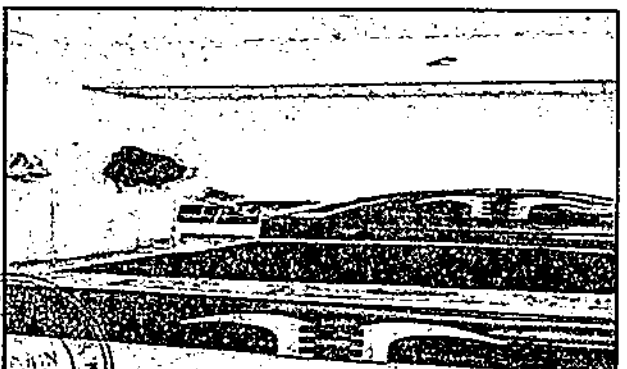
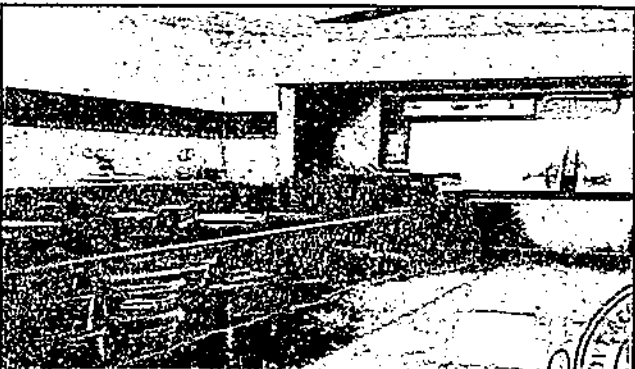
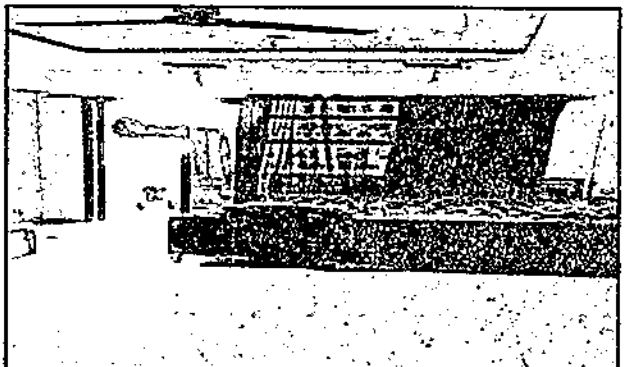
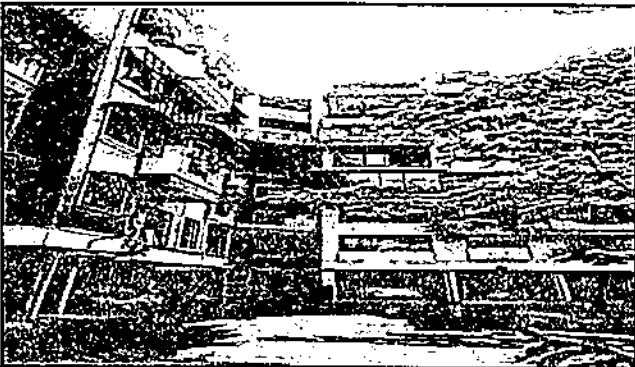
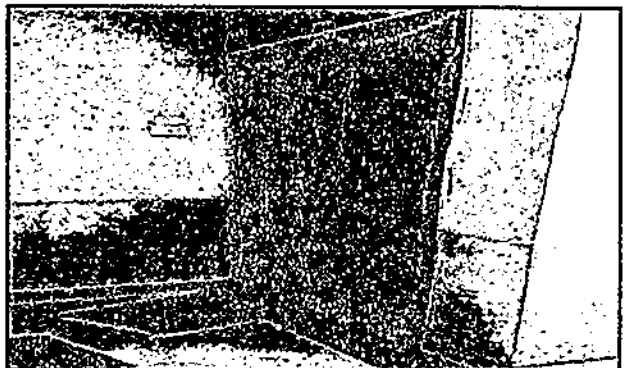
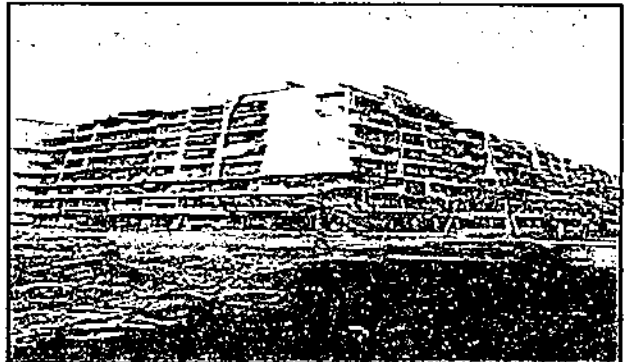
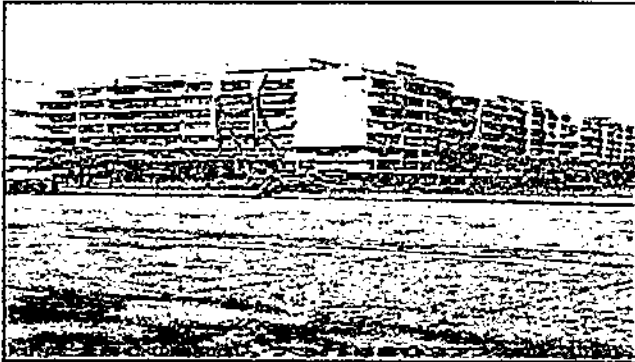
V. S. JADON & CO. VALUERS LL

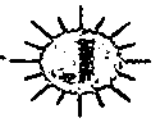
Signature of the valuer			
Name of the Valuer		V.S Jadon & Co. Valuers LLP	
Address of the valuer		1302-ELLORA FIESTA, PLOT NO. 8, SECTOR 11, OPP. JUNAGAR RAILWAY STATION, SANPADA, NAVI MUMBAI 400 706.	
Place:	Navi Mumbai	Date	26/08/2022.



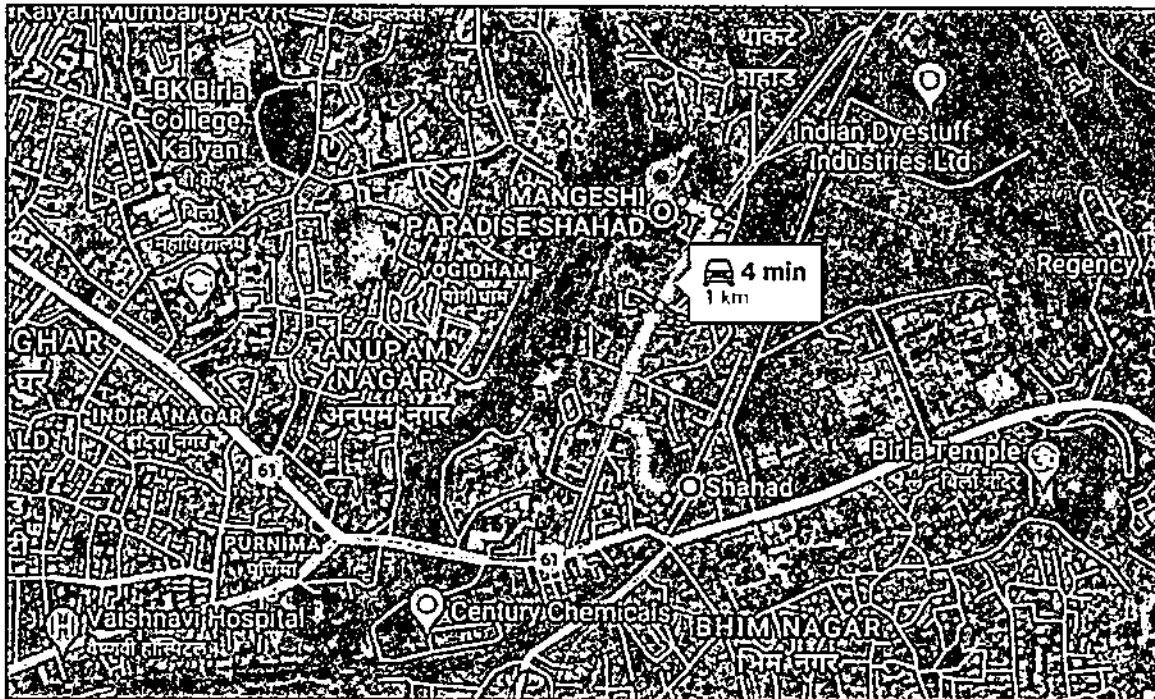
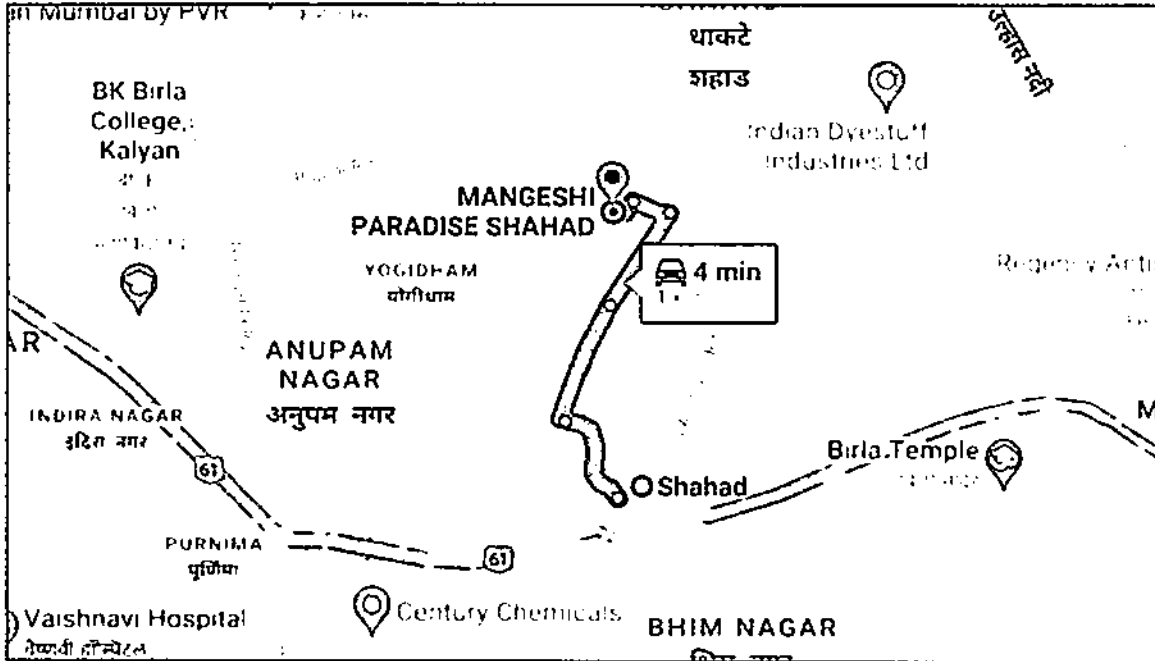
V. S. JADON & CO. VALUERS LL

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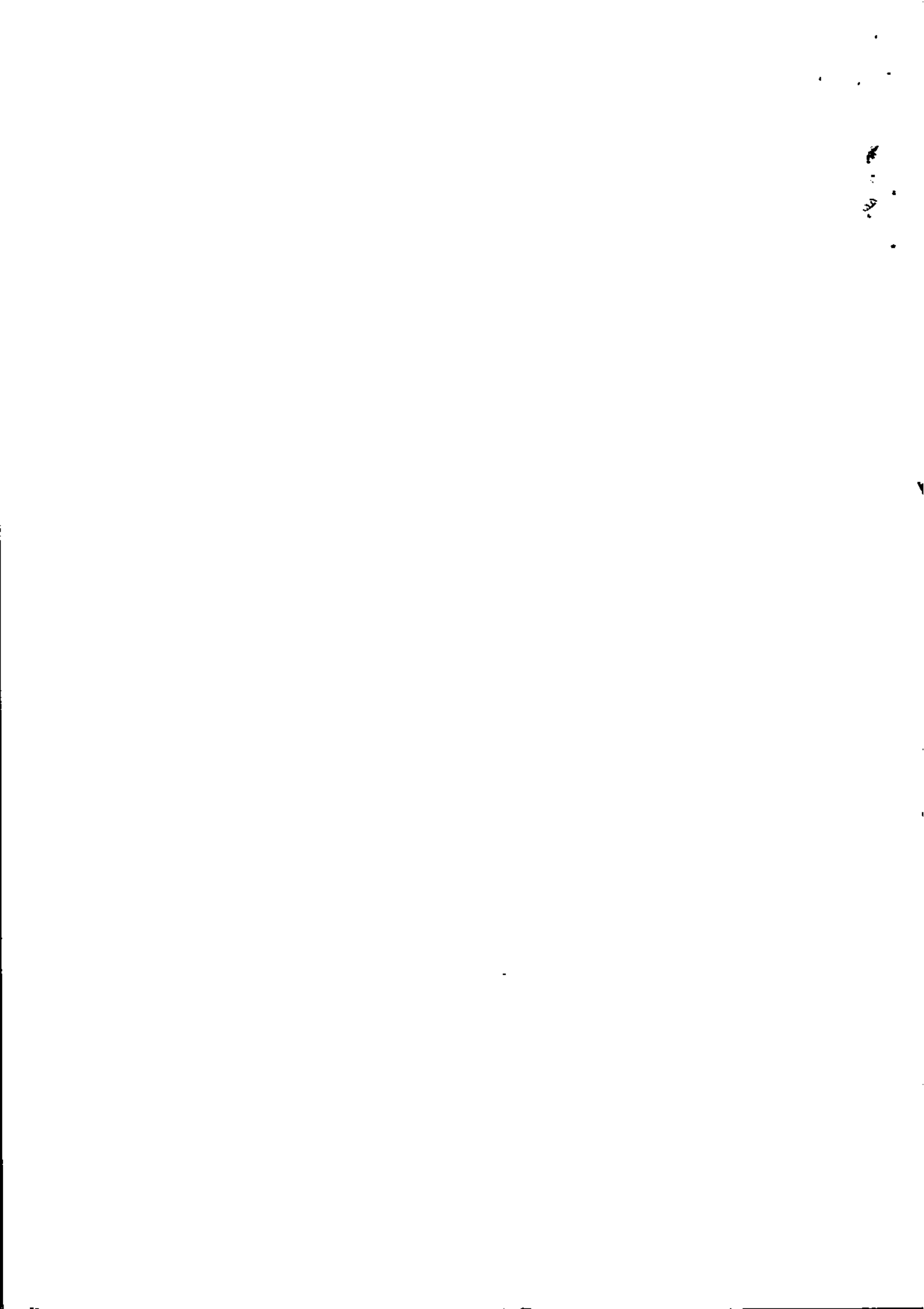




Google Maps:



Jadon
V. S. JADON & CO. VALUERS LLP





Government Rate

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References

