

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Proposed Purchaser: Mrs. Pinki Pawan Tiwari Name of Owner: Mr. Laloo Gulab Yaday

Residential Flat No. 506, 5th Floor, Building No 19, Wing - G, "Sanjivni 19/G SRA Co-Op. Hsg. Soc. Ltd. ", Sangharsh Nagar, Off Chandivali Farm Road, Village - Chandivali, Municipality Ward No. L -Ward, Andheri (East), Mumbai, Taluka - Andheri, District - Mumbai Suburban District, PIN Code -400 072, State - Maharashtra, India.

Latitude Longitude: 19°6'15.3"N 72°54'9.4"E

Intended User:

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.

Our Pan India Presence at:

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Read. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India

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Vastu/Mumbai/07/2024/009730/2307150 10/6-154-NKP

Date: 10.07.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 506, 5th Floor, Building No 19, Wing - G, "Sanjiyni 19/G SRA Co-Op. Hsg. Soc. Ltd. ", Sangharsh Nagar, Off Chandivali Farm Road, Village - Chandivali, Municipality Ward No. L - Ward, Andheri (East), Mumbai, Taluka - Andheri, District - Mumbai Suburban District, PIN Code - 400 072, State - Maharashtra, India belongs to Mr. Laloo Gulab Yadav. Name of Proposed Purchaser is Mrs. Pinki Pawan Tiwari.

Boundaries of the property

: Internal Road & Ganga CHSL North

Sanjivni CHSL Building No. 19/F South

East : Road

West Sai Darshan CHSL

Considering various parameters recorded, 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 for this particular purpose at ₹ 33,17,400.00 (Rupees Thirty Three Lakhs Seventeen Thousands Four Hundred 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 report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366 Cosmos Bank Empanelment No.:

Encl.: Valuation report





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Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India

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Residential Flat No. 506, 5th Floor, Building No 19, Wing - G, "Sanjivni 19/G SRA Co-Op. Hsg. Soc. Ltd. ", Sangharsh Nagar, Off Chandivali Farm Road, Village - Chandivali, Municipality Ward No. L - Ward, Andheri (East), Mumbai, Taluka - Andheri, District - Mumbai Suburban District, PIN Code - 400 072, State - Maharashtra, 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 Fair Market Value as on 10.07.2024 for Housing Loan Purpose.				
1	Date of inspection	06.07.2024				
3	Name of the owner / owners	Mr. Laloo Gulab Yadav				
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Name of Proposed Purchaser: Mrs. Pinki Pawan Tiwari Proposed Sole ownership				
5	Brief description of the property	Address: Residential Flat No. 506, 5 th Floor, Building No 19, Wing - G, "Sanjivni 19/G SRA Co-Op. Hsg. Soc. Ltd. ", Sangharsh Nagar, Off Chandivali Farm Road, Village - Chandivali, Municipality Ward No. L - Ward, Andheri (East), Mumbai, Taluka - Andheri, District - Mumbai Suburban District, PIN Code - 400 072, State - Maharashtra, India. Contact Person: Babasaheb Arjun Tupe (Tenant) Contact No. 9619006962				
6	Location, Street, ward no	Municipality Ward No. L, Sangharsh Nagar, Off Chandivali Farm Road, Village - Chandivali, Andheri (East), Mumbai District - Mumbai Suburban District				
7	Survey / Plot No. of land	CTS No - 11A (part) 11A-191-402, 11D (part), 16, 16/1 to 92, 19, 19/1 to 28, 20(pt), 25/1 to 32 & 50(pt) 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	o seri				
	<u> </u>					





12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 242.80 (Area as per Site measurement) Carpet Area in Sq. Ft. = 225.00 (Area As Per Draft Agreement) Built Up Area in Sq. Ft. = 270.00
40		(Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - Chandivali, Andheri (East), Mumbai Taluka - Andheri, District - Mumbai Suburban District, Pin - PIN Code - 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 (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N.A.
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
	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	The state of the s
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 - Mr. Babasaheb Arjun Tupe
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied





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Ender's Engineer
Lender's Engineer
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25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per MCGM / SRA norms Percentage actually utilized – Details not available				
26	REN	TS CONTROL OF THE CON	A POPULATION AND POPU				
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Babasaheb Arjun Tupe				
	(ii)	Portions in their occupation	Fully Tenant Occupied				
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	7,300.00 (Expected rental income per month)				
	(iv)	Gross amount received for the whole property	Details not available				
27		ny of the occupants related to, or close to ess associates of the owner?	Information not available				
28	fixture range	parate amount being recovered for the use of es, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services es? If so, give details	N. A.				
29		details of the water and electricity charges, If any, borne by the owner	N. A.				
30		ne tenant to bear the whole or part of the cost s and maintenance? Give particulars	N. A.				
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.				
32	If a pump is installed, who is to bear the cost of maintenance 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		building insured? If so, give the policy no., nt for which it is insured and the annual premium	Information not available				
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?		N. A.				
37		ny standard rent been fixed for the premises any law relating to the control of rent?	N. A.				
26	SALE	īS					
37	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.		As per sub registrar of assurance records				
38	Land	rate adopted in this valuation	N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.				



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39	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
40	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2009 (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:	(TM)

PART II- VALUATION

GENERAL

Under the instruction of Cosmos Bank, Ghatkopar (West) Branch Branch to assess Fair Market Value as on 10.07.2024 for Residential Flat Residential Flat No. 506, 5thFloor, Building No 19, Wing - G, "Sanjivni 19/G SRA Co-Op. Hsg. Soc. Ltd.", Sangharsh Nagar, Off Chandivali Farm Road, Village - Chandivali, Municipality Ward No. L - Ward, Andheri (East), Mumbai , Taluka - Andheri, District - Mumbai Suburban District, PIN Code - 400 072, State - Maharashtra, India belongs to Mr. Laloo Gulab Yadav. Name of Proposed Purchaser: Mrs. Pinki Pawan Tiwari.

We are in receipt of the following documents::

1)	Copy of Draft Agreement between Mr. Laloo Gulab Yadav(The Seller) And Mrs. Pinki Pawan Tiwari (The purchaser).
2)	Copy of Occupancy Certificate No.SRA / DDTP / 182 / L / PL / AP / OCC Dated 01.01.1970 issued by Slum Rehabiliation Authority (SRA).
3)	Copy of Seller's Sale Deed Dated 12.08.2022 between Mr. Lot Satta Siyaram(The Vendor) And Mr. Laloo Gulab Yadav(The purchaser) (4 Pages from documents).

Location

The said building is located at Municipality Ward No. L, CTS No - 11A (part) 11A-191-402, 11D (part), 16, 16/1 to 92, 19, 19/1 to 28, 20(pt), 25/1 to 32 & 50(pt) of Village - Chandivali , Andheri (East), Mumbai , Taluka - Andheri, District - Mumbai Suburban District, PIN Code - 400 072. The property falls in Flat Zone. It is at a traveling distance 2.00 Km from Jagruti Nagar Metro Station.

Building

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" Thk. Brick Masonery walls. The external condition of building is Normal. The building is used for Residential purpose. 5th Floor is having 6 Residential Flat. The building is having 1 lift.



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Residential Flat:

The Residential Flat under reference is situated on the 5th Floor.

The Composition of Residential Flat is Living Room + Kitchen + Toilet. (i.e. Studio Apartment). This Residential Flat is finished with Ceramic Tile Flooring, Teak Wood Door frame with Solid flush door, Alluminum sliding windows with M. S. Grills, Open Conduit Plumbing With Concealed Electrification etc.

Valuation as on 10th July 2024

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

Year of Construction of the building	:	2009 (As per occupancy certificate)
Expected total life of building		60 Years
Age of the building as on 2024	:	15 Years
Cost of Construction	• •	270.00 Sq. Ft. X ₹ 2,800.00 = ₹ 7,56,000.00
Depreciation {(100 - 10) X (15 / 60)}	:	22.50%
Amount of depreciation		₹ 1,70,100.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 1,83,288/- per Sq. M. i.e. ₹ 17,028/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 1,68,368/- per Sq. M. i.e. ₹ 15,642/- per Sq. Ft.
Value of property as on 10th July 2024	V	225.00 Sq. Ft. X ₹ 15,500 = ₹34,87,500.00

(Area of property x market rate of developed land & Residential premises as on 2024 - 2025 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 10th July 2024	:	₹ 34,87,500.00 - ₹ 1,70,100.00 = ₹ 33,17,400.00
Total Value of the property	V:	₹33,17,400.00
The realizable value of the property	:	₹29,85,660.00
Distress value of the property	:	₹26,53,920.00
Insurable value of the property (270.00 X 2,800.00	:	₹7,56,000.00
Guideline value of the property (270.00 X 15642.00)	:	₹42,23,340.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat Residential Flat No. 506, 5th Floor, Building No 19, Wing - G, "Sanjivni 19/G SRA Co-Op. Hsg. Soc. Ltd. ", Sangharsh Nagar, Off Chandivali Farm Road, Village - Chandivali, Municipality Ward No. L - Ward, Andheri (East), Mumbai, Taluka - Andheri, District - Mumbai Suburban District, PIN Code - 400 072, State - Maharashtra, India for this particular purpose at ₹ 33,17,400.00 (Rupees Thirty Three Lakhs Seventeen Thousands Four Hundred Only) as on 10th July 2024

NOTES



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- 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 10th July 2024 is ₹ 33,17,400.00 (Rupees Thirty Three Lakhs Seventeen Thousands Four Hundred 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.
- 3. 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- VALUATIOI

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

			3
1	No. of floors and height of each floor	ŀ	Ground + 7 Upper Floors
2	Plinth area floor wise as per IS 3361-1966	:	N.A. as the said property is a Residential Flat Situated on 5 th Floor
3	Year of construction	/:	2009 (As per occupancy certificate)
4	Estimated future life	:	45 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" Thk. Brick Masonery.
8	Partitions	:	6" Thk. Brick Masonery.
9	Doors and Windows	:	Teak Wood Door frame with Solid flush door, Alluminum sliding windows with M. S. Grills, .
10	Flooring	:	Ceramic Tile Flooring.
11	Finishing	:	Cement Plastering.



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Technical details

Main Building

	, (o \Q)						
12	Roofing and terracing	:	R. C. C. Slab.				
13	Special architectural or decorative features, if any	:	No O				
14	(i) Internal wiring – surface or conduit	:	Concealed electrification				
	(ii) Class of fittings: Superior/Ordinary/ Poor.		Open Conduit Plumbing				
15	Sanitary installations	:	As per Requirement				
	(i) No. of water closets		A STATE OF THE STA				
	(ii) No. of lavatory basins						
	(iii) No. of urinals	já.					
	(iv) No. of sink		TM				
16	Class of fittings: Superior colored / superior white/ordinary.		Ordinary				
17	Compound wall Height and length Type of construction		5'.6" High, R.C.C. columns with B. B. Masonry wall.				
18	No. of lifts and capacity		1Lift				
19	Underground sump – capacity and type of construction		R.C.C. Tank				
20	Over-head tank Location, capacity Type of construction		May be provided as per requirement				
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		Cemented road in open spaces, etc.				
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System				







Valuers & Appr Architects Interior Design TEV Consults Lender's Engi

Actual Site Photographs















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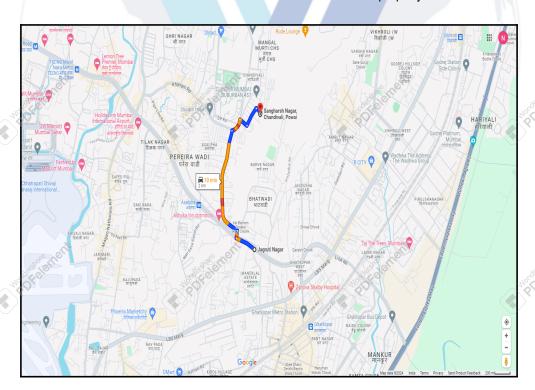
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Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°6'15.3"N 72°54'9.4"E

Note: The Blue line shows the route to site distance from nearest Metro Station (Jagruti Nagar - 2.00 Km).

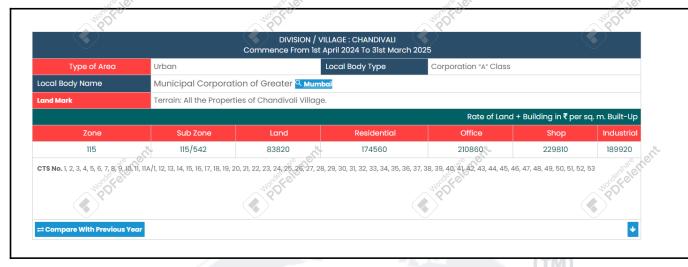


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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	174560			
5% Increase as Ffat Located on 5 Floor	8728.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,83,288.00	Sq. Mtr.	17,028.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	83820		140,00	
The difference between land rate and building rate(A-B=C)	99,468.00			
Percentage after Depreciation as per table(D)	15%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,68,368.00	Sq. Mtr.	15,642.00	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

Depreciation Percentage Table

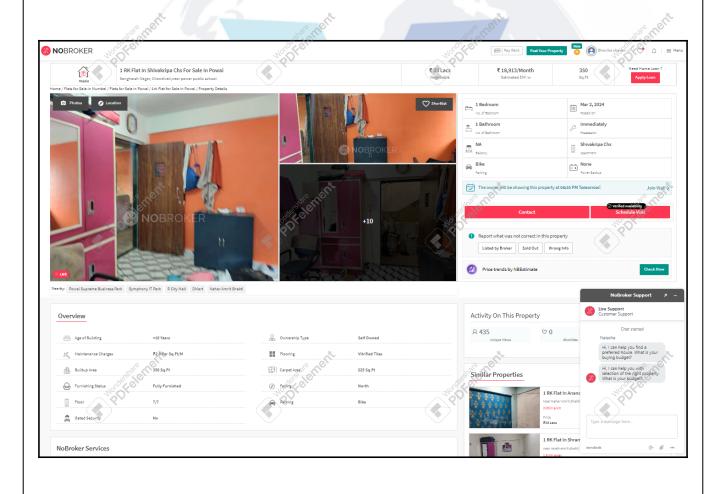
Completed Age of Building in Years	Value in percent after depreciation	
A POPULATION OF THE POPULATION	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for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

Property	1 RK Flat In Shivakripa	1 RK Flat In Shivakripa Chs For Sale In Powai		
Source	Nobroker.com	Nobroker.com		
Floor	-			
	Carpet	Built Up	Saleable	
Area	225.00	270.00	- *.	
Percentage	reending -	20%	of the main	
Rate Per Sq. Ft.	₹14,667.00	₹12,222.00	710 DF -	





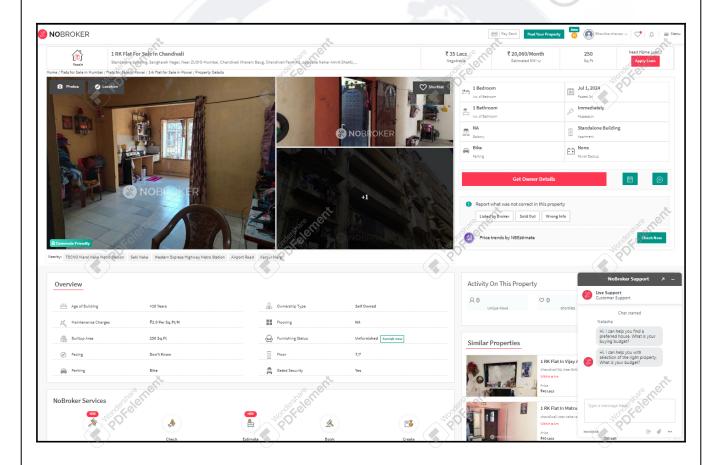
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Property	Sangharsh Nagar, Near 2	ZUDIO, Chandivali, Mumba	ni sistilarish
Source	Nobroker.com	The Driver	A POPULATION OF THE POPULATION
Floor	-		
	Carpet	Built Up	Saleable
Area	208.00	250.00	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹16,827.00	₹14,000.00	- 30%

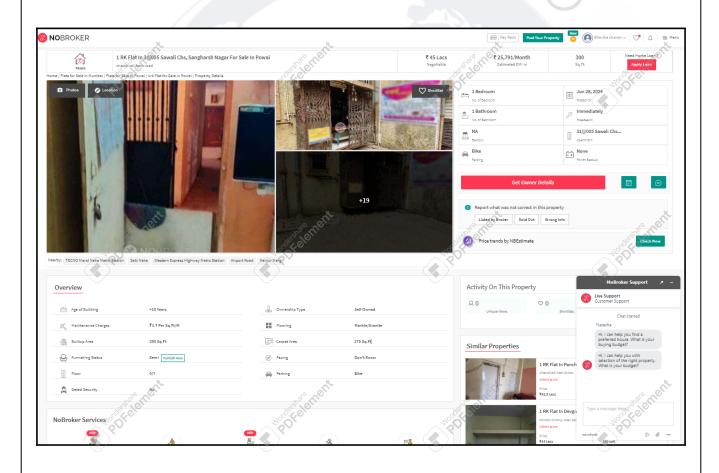








Property	1 RK Flat In Sawali Chs,	1 RK Flat In Sawali Chs, Sangharsh Nagar For Sale In Powai		
Source	Nobroker.com	The Office	The Die	
Floor	-			
	Carpet	Built Up	Saleable	
Area	275.00	330.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹16,364.00	₹13,636.00		

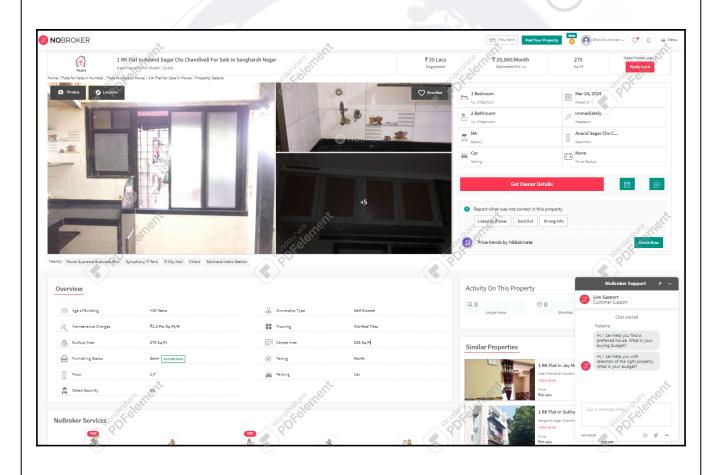








Property	1 RK Flat In Anand Saga	ar Chs Chandivali	Selection of the select
Source	Nobroker.com	A. P.	A POPE
Floor	-		
	Carpet	Built Up	Saleable
Area	225.00	270.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹15,556.00	₹12,963.00	- %









DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 10th July 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:

- 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 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.
- 4. There is no direct/ indirect interest in the property valued.
- 5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.



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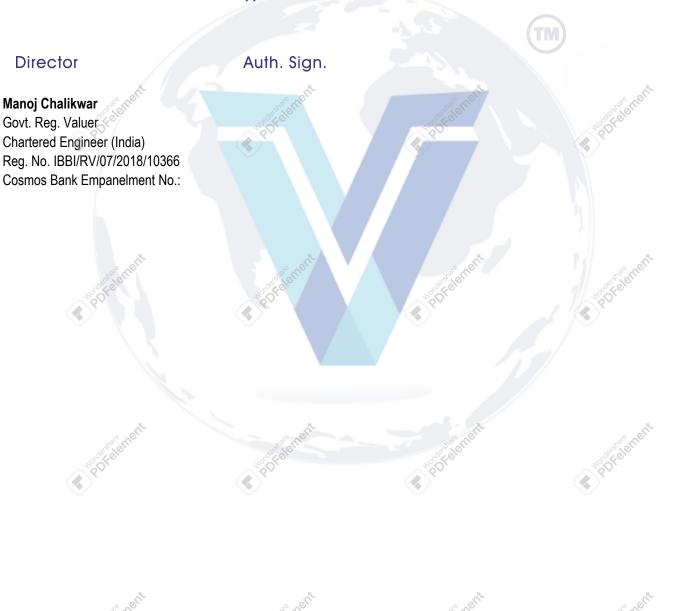
DECLARATION OF PROFESSIONAL FEES CHARGED

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 ₹ 33,17,400.00 (Rupees Thirty Three Lakhs Seventeen Thousands Four Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.





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Architects & Appraisers
Architects & Compare Charles Char