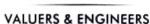
Thite Valuers & Engineers Pvt. Ltd Shekhar L. Thite

M.Tech (IIT Bombay), MRICS, FIV CEO & Tech. Director

MUMBAI

Office No. 605, Sixth Floor, Kulkarni Heights, K. W. Chitale Marg. Behind Portuguese Church, Next to Vartak Hall, Dadar (W) Mumbai 400 028, India 022 2438 2454 / 2437 7398



SINCE 1983

Corporate Valuer Chartered Surveyor

9820 630 014 mail@thitevaluers.com

Valuation ● Chartered Engineer ● Lender's Independent Engineer ● TEV Consultants

Over Three Decades of Trust

BANK COPY

Ref. No.:02/MJN21-105/VBS/LMS

Date: 15/07/2021

To. The Branch Manager, State Bank of India Branch: Commercial. Sir P M Road, Fort, Mumbai

Sub: Valuation Report for Fair Market Value of property for Mortgage Loan Proposal.

Client Name : M/s. Bhavya Stainless Private Limited

Dear Sir.

Please find enclosed herewith the subject Valuation Report.

Description of the property

: Flat No. 1101, 11th Floor, G - Wing (Tower-7), The Springs Co-Operative Housing Society Limited. No.NBOM/CIDCO/HSG(TC)/5667/ (Society Regn JTR/2014-15), Plot No.4, Sector 20, Near State Bank Of India, The Spring Road, Roadpali, Village Kalamboli, Panvel, District Raigad, Navi Mumbai. Maharashtra, 410218.

Fair Market Value of property as on date

: ₹ 1,20,40,000/- (Rupees One Crore Twenty Lakh(s)

Forty Thousand Only)

Realisable Sale Value as

on date

₹1.08.36.000/-

Forced / Distress Sale Value as on date

₹96,32,000/-

This report contains 35 sheets (Including Photographs + location map + Sale advertisement).

Kindly acknowledge.

Thanking you,

Yours faithfully. For Thite Valuers & Engineers Pvt. Ltd.

(L. M. SARVAIYA) (CHIEF ENGINEER)



8. L. THITE) PANEL VALUER STATE BANK OF INDIA

Format - C VALUATION REPORT (IN RESPECT OF FLAT)

(To be filled in by the Approved Valuer)

I GENERA	L
----------	---

Purpose for which the valuation is
 Mortgage Loan purpose

made

2. a) Date of inspection : 29/06/2021
b) Date on which the valuation is : 15/07/2021

b) Date on which the valuation is : 15/0 made

List of Documents produced for perusal (Photo copies)

Agreement to Sale between Vendor M/s Atharva Developers and Purchaser Mr. Arvind Kumar K. Shah and Index II bearing Sr. No. 9266 dated 20/12/2009 registered at Sub Registrar Office Panvel 3 for agreement price (consideration) ₹23,10,000.00 Govt. value (Ready reckoner rate for stamp duty) as per extract of Index II

☐ City & Industrial Development Corporation of Maharashtra Ltd. commencement certificate No. CIDCO/ATPO/770 dated 10/04/2007

☐ City & Industrial Development Corporation of Maharashtra Ltd. Occupancy certificate No CIDCO/BP-2949/ATPO(NM&K)/2012/908 dated 10/10/2012.

Electricity consumer no. 028650528753 bill for the June 2021 month amount 4260.00 in the name of Mr. Arvind Kumar K. Shah.

Society maintenance bill for three months July, August, September 2021 is amount ₹14,311/- on the name of Mr. Arvind Kumar k. Shah.

It is assumed that the information revealed through above documents is final and complete.

4. a) Party interested in valuation

M/s. Bhavya Stainless Private Limited

b) Name of the owner(s) and his / their address (es) with Phone No. (details of share of each owner in case of joint ownership) address (es) with Phone No.

Mr. Arvind Kumar K Shah

Single ownership

Brief description of the property

This property is in the form of 03 BHK flat on 11th floor, G-Wing (Tower 7) situated in Middle class locality in residential area.

Location of the property.

a) Plot No. / Survey No.

b) Door No.

c) T.S. No. / Village

d) Ward / Taluka

e) Mandal / District

Flat No. 1101, 11th Floor, G - Wing (Tower-7), The Springs Co-Operative Housing Society Limited, (Society Regn No.NBOM/CIDCO /HSG(TC)/5667/ JTR/2014-15), Plot No.4, Sector 20,Near State Bank Of India, The Spring Road, Roadpali, Village

Page 2 of 35

& ENGIN

Building Sanctioned plan from competent f) Date of issue and validity of layout : authority was not made available for our of approved map / plan perusal at the time of inspection. Hence, g) Approved map / plan issuing few assumptions are made. However authority City building has obtained h) Whether genuineness or Industrial Development Corporation of authenticity of approved map / plan Maharashtra Ltd. Occupancy certificate is verified CIDCO/BP-2949/ATPO(NM&K) /2012/908 dated 10/10/2012 . i) Any other comments by our : empaneled valuers on authentic of approved plan Same No. above 6 Postal address of the property 7. City / Town 8. Yes Residential Area No Commercial Area No Industrial Area 9. Classification of the Area Middle Class High/Middle/Poor i) Urban Urban/Semi Urban/Rural ii) Navi Mumbai Municipal Corporation Coming under Village Panchayat/ 10. Municipality. No Whether covered under any State / 11. Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area. 12. Actual Boundaries of the property By Roadpali Main Road East By Kalamboli Link Road West South By The Spring Road By Monarch Brookefields North Α В Dimensions of the site 13. As per the Deed Actuals East West South North Please refer below table -14. Extent of the site



Kalamboli, Taluka Panvel, District Raigad, Navi Mumbai, Maharashtra, 410218.

articul	ars		as per ent (sft)		red area sft)	Area Considered for valuation
		Carpet	Built up	Carpet"	Built up	(sft)***
lat No.	1101	909	1091	1050	1260	1091 / 1289 50
tt. Terr	ace	/	(198)			198 J
Adding	20% for Built Reckoner for st	Up Area (As pergui numose)	delines pro	ovided by G	ovt. Of Maharashtra in the
* Meas	ured Carpet Ar	ea As per	the provis	ions of Ma	harashtra r	nunicipalities act 1965
**All th	e above areas	are within	+/- 10%	of the Aar	eement are	a. The above calculations and rea is not exorbitantly inflated.
lence,	valuation is ba	sed on the	Agreeme	nt area.	9. I	
14.1	Longitude / La	atitude and	d coordina	tes of :	Longitude Latitude	: 73.089258 E : 19.037524 N
15.	Extent of the valuation	he site	considered	d for :	Same as a	bove Sr. No. 14
16.	tenant?		y the o		The flat is	given on leave and license
	If occupied by Rent received			long?		
II. 1.	Apartment B Nature of Apa				Residentia	565 Sec. 54
2.	Location T.S. No. Block No. Ward No. Village/Munic Door. No., St) : :	(Tower-7), Housing (Society HSG(TC)/5 No.4, India, The Kalamboli,	1101, 11th Floor, G - Wing The Springs Co-Operative Society Limited, Regn No.NBOM/CIDCO/ 5667/ JTR/2014-15), Plot Sector 20,Near State Bank Of Spring Road, Roadpali, Village Taluka Panvel, District Raigad, bai, Maharashtra, 410218.
3.	Description of Commercial/N		ity Reside	ntial / :	Residentia	1
4.	Year of Const	ruction		:	About 201	2
5.	Number of Flo	oors		:	Stilt + 18th	Upper floors
6.	Type of Struc	ture		:	RCC	
7.	Number of Dv	velling unit	s in the bu	ilding :		
8.	Quality of con			· · · · · · · · · · · · · · · · · · ·	Good	
9.	Appearance of		lina	12	Good	
10.	Maintenance		-		Good	
11.	Facilities avai		unig		3000	
	Lift	able		1	Yes	
	Protected Wa			:	Yes	THE S & ENGLINEERS
	Underground	Sawarage			Yes	12
	Car Parking -				Yes	3

Page 4 of 35

Is Pavement laid around the building

Flat Ш

The floor on which the flat is situated 1.

2. Door No. of the Flat

Specifications of the Flat 3.

Roof

Flooring

Doors

Windows

Fittings

Finishing

House Tax 4.

> Assessment No. Tax Paid in the name of

Tax Amount

Electricity Service Connection No. 5.

Meter Card in the name of

How is the maintenance of the flat? 6.

Sale Deed executed in the name of 7.

What is the undivided area of land as 8. per Sale Deed?

What is the Plinth area of flat? 9.

What is the floor space index (app)? 10.

What is the carpet area of the flat? 11.

Is it posh/I Class / Medium / Ordinary 12.

Is it being used for residential or 13. commercial purpose?

Is it owner - occupied or let out 14.

If rented, what is the monthly rent? 15.

I۷ MARKETABILITY

How is the marketability 1.

What are the factors favouring for an : 2. extra potential value?

Any negative factors are observed 3. which affect the market value in general

Yes

11th floor

Flat No.1101

It is a Stilt + 18 Upper Floors storey usual RCC framed structure with RCC Vitrified flooring, Dry having slab Concealed internally. Distemper Concealed plumbing, electrification, Ceramic flooring in bathroom with dado upto Full' height, TW Door Frame with Solid Core Flush Door, Aluminium Sliding windows. Kitchen platform is of Granite top with dado upto Full' height etc. Overall appearance of the Flat is Good. quality of the building is Architectural Good. Internal height is 9'. Special amenities such as Lift, Parking, Garden, Security, Internal Roads etc. have been provided.

Details not provided

028650528753

Mr. Arvind Kumar K. Shah

Good

Mr. Arvind Kumar K. Shah

Details not provided

Refer Point No. 1(14) above

Refer Point No. 1(14) above

Medium

Residential purpose

The flat is given on leave and license

Good

It is good residential area

RATE

After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? (Alongwith details / reference of atleast two latest deals / transactions with respect to adjacent properties in the areas)

Basis of Valuation

The valuation opinion given below is based on method of 'Sale Comparison Technique'. This method is based on the principle that a well informed purchaser will not pay more for a particular property, than the cost of a substitute (i.e. comparable) property having practically same utility and attraction.

The courts in the country have directed in various case laws that, valuation – opinions based on untested information, gossips, casual visits and without analysis are risky and unreliable.

In following case laws this method is emphasized

- i. Mehta R. A. & Others Vs. State of Guirat - 1989 - 4 SCC 250
- ii. LAO Vs. Pannalal Ghosh 2004 1 SCC - 467
- iii. Prabhu Dayal Vs. Union of India, A. I. R. 1984 Del. 406

Hence while arriving at the Value – opinion we have followed the following procedure

- Genuine and Comparable transactions were obtained from Govt. offices.
- Appropriately hedonic factors of time, distance, size, etc. were applied to the rate of comparable property, so as form the opinion about the value of the subject property.
- iii. The market enquiry was conducted.

COMPARABLE SALE INSTANCE

(Details of Sale transaction of a nearby property)

Name of the purchaser : Abhishek Maheshwari & Nikita Name of the vendor : Ashish A Ahuja & Deepa A Ahuja

Location of the property : Flat No. 101, First Floor, F - Wing, Tower -

6, In Building Known As The Spring Co-Operative Housing Society Limited, Plot No. 04, Sector 20, Roadpali, Kalamoli,

Navi Mumbai.

Area : Carpet Area 991 sft

i.e. 189 sft Built Up Area

240 sft Terrace Area/3= 80 sft

Sale consideration : ₹1,40,00,000/-

Rate per sft

₹11,032/- per sft

Documents referred

Extract of Index II dated 26/03/2021 Sr No. 5708/2021 at Sub Registrar Office

Panvel 2

COMPARABLE SALE INSTANCE II

(Details of Sale transaction of a nearby property)

Name of the purchaser

Reena Eiknath Dudhe

Name of the vendor

Saket Agrawal

Location of the property

Flat No. 1701, Seventeenth Floor, C - Wing, Tower -3, In Building Known As The Spring Co- Operative Housing Society Limited, Plot No.04, Sector 20, Roadpali,

Kalamoli, Navi Mumbai.

Area

Carpet Area 909 sft

i.e. 1091 sft Built Up Area

204 sft Terrace Area / 3 = 68 sft

Sale consideration

₹1,18,00,000/-

Rate per sft

₹10,181/- per sft

Documents referred

Extract of Index II dated 25/02/2021 Sr No. 2518/2021 at Sub Registrar Office

Panvel-4

The average rate between the above two sale instance property is ₹ 10,606.50/- per sft However we have to also consider the influence of various positive and negative factors associated with the said property. The local enquiry is also given due importance. In my opinion the reasonable rate for the subject property will be ₹ 10,500/- per sft

Market Rate Enquiry

Enquiry was made in the neighbourhood and also on the internet. Following sale advertisement is obtained from a well known website.

99acres

2 BHK Flat For Sale In Crown Imperial Tower, Sector 20, Roadpali, Kalamboli, Navi Mumbai

Built Up Area: 890 sft

Built Up Area Price : ₹90,00,000.00

Rate : ₹10,112.00 Posted on : 09/03/2021

99acres

2 BHK Flat For Sale In Sidhivinayak The Orient, Sector, 20, Roadpali, Kalamboli, Navi Mumbai

Built Up Area:

795 sft Carpet Area I.e. 954 Sft Built Up

Area

Price : ₹98,00,000.00 Rate : ₹10,272.00

Posted on: 23/06/2021



Page 7 of 35

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)

₹9,500/- to ₹11,500/- per sft

3 Break up for rate

Building + Services

Land + Others

Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)

₹10,500/- per sft

Maharashtra has fixed the rate for flat in this area is ₹75,200.00 sqm. This building is 9 years old. Considering 10 % depreciation, rate is ₹67,680.00 sqm i.e. ₹6,288.00 per sft. It may be noted that the Govt. guideline value are for Stamp duty purpose, they are generally constant along a particular road i.e. it doesn't take into account the advantage of particular property Vis-à-Vis its location. Rates of property vary from site to site and within a site from micro-site to micro-site. That is

why our valuation differs from Govt. Stamp

duty ready reckoner rate.

For stamp duty purpose the Govt of

= 0.81

COMPOSITE RATE ADOPTED AFTER DEPRECIATION VI

₹ 10.500/- per sft Depreciated building Rate

₹3,500/- per sft Replacement cost of flat with services

The building is 9 years old Age of the building

(This is based on City & Industrial Development Corporation of Maharashtra Ltd. Occupancy certificate no CIDCO/BP-(NM&K)/2012/908 dated 2949/ATPO

10/10/2012)

About 66 under normal years Life of the building estimated

circumstances with proper & regular maintenance & this opinion is based on macroscopic inspection of the subject

property.

Depreciation percentage assuming the

salvage value as 10%

Adopted Depreciated Market Rate for

valuation.

Depreciated Ratio of the building

b. Total Composite rate arrived for

valuation

Depreciated building rate VI(a) Rate for Land and other V (3)ii ₹ 10,500/- per sft



Total Composite Rate

Fair Market value of premises

₹10,500/- per sft

Built up Area of the flats = 1091 sft & Area of Att. Terrace = 198 sft

Factors Considered: The Location, Internal condition of the flat & amenities & facilities available, grade & age of building, current demand & supply etc, (Prevailing Market Rates for Flat aving similar amenities & loading factor are in the Range of ₹9,500/- to ₹11,500/- per

For the same premises rates on Carpet area basis are highest, on **Super** Built Up Area basis they are lowest & on Built Up Area basis they are in-between.

Note: About the Per Sft Rate Adopted Vis-à-vis the Saleable Area

Regarding area, there are different terminologies in vogue in the real estate market. e.g. Carpet Area, Built Up Area (BUA) Super Built Up Area (SBUA), Saleable Area etc. For the same property the per sft rate is different depending upon for what type of area the rate is specified. The only measurable area is Carpet Area where as the Built Up Area (BUA) or Super Built Up Area (SBUA) etc are "Calculated Area". Using a factor called "Loading Factor" (percentage increase), the Carpet Area is inflated to get the Built Up Area or Super Built Up Area or Saleable Area for a particular premises. There is no regulatory body to control such a loading factor, which differs from Builder to Builder and project to project. Generally the loading factor is related to amenities provided in a particular project. Under such circumstances, the Valuer's job becomes very challenging. The Market Rate obtained during local enquiry for neighbouring properties, may be on Carpet or Built Up Area or Super Built Up Area basis. The Loading factor differs from building to building. Thus the rates obtained in Local enquiry are generally NOT applicable directly to the 'subject JALUERS & property'

In view of this, when we are giving opinion to the bank regarding <u>Value of the Security</u>, for us the <u>intrinsic value of the property</u> is relevant. Our emphasis is on "Value" of the Security and not on "Built Up Area" or "Super Built Up Area" etc. Hence the Per Sft Rate is judiciously adopted keeping in mind the characteristics such as the amenities provided, the loading factor adopted etc.

Market Rate Adopted=₹ 10,500/- per sft for flat & ₹3,000/- per sft for Att. Terrace (Supporting documents in the form of sale advt. obtained from reputed websites are enclosed.)

Hence, Fair Market Value of premises as on date is as below

Sr. No.	Particulars	Built Up Area (sft)	Market Rate Adopted (₹)	Fair Market Value (₹)
1	Flat No. 1101	1091	10,500/-	1,14,55,500/-
2	Att. Terrace	198	3.000/-	5,94,000/-
2	All. Terrace	100	Total	1,20,49,500/-
			Say	1,20,40,000/-

Fair Market Value as on date

The market value obtained in this report is defined as follows: Market value is the estimated amount for which an asset should exchange on the date of valuation between a willing buyer and a willing seller in an Arm's length transaction after proper marketing wherein the parties had each knowledgeably without acted defined bν the (As compulsion. Valuation Standards International London.)Thus, the Committee. characteristics of the 'Market Value's are -

- a) It is a free will sale.
- b) It is an estimated amount and not a predetermined or an actual sale price.
- c) It is time-specific as on the given date.
- d) It depends on 'purpose of valuation.
- e) Buyer & Seller are actuated by business principles. They are unrelated and are acting independently.
- f) Asset would be exposed to the market in the most appropriate manner to effect its disposal at the best price possible.



Page 10 of 35

Realisable Sale Value as on date

= ₹1,20,40,000/-(Rupees One Crore Twenty Lakh(s) Forty Thousand Only)

The value realizable by the bank is generally less than the Market value because of various facts such as limitations of effective marketing, costs involved in the process of the sale etc. The percentage variation between Realisable Value and Market Value depends on various factors such as urban or rural property, user and location of the property etc. Considering characteristics of the 'subject property' we are adopting discounting factor of 10% in this case.

Realisable Value is the estimated gross amount expressed in terms of money, that could be typically realized from a liquidation sale, given a reasonable period of time to find a purchaser(s) with the seller being compelled to sell on an as is where is basis as of a specific date.

Hence Realisable value as on date

= Fair Market Value as on date x 0.90

= ₹ 1,20,40,000/- x 0.90

= ₹1,08,36,000/-

(Rupees One Crore Eight Lakh(s) Thirty Six Thousand Only)

It means the amount which may reasonably be expected to be obtained from the sale of a property in which one or more characteristics of the definition of market value are not satisfied. The seller may be an unwilling seller and the buyer may be motivated by the knowledge of the disadvantage the seller suffers from. Due to this we are discounting the above fair market value by 20 %.

Distressed Value Is the estimated gross amount expressed in terms of money that could be typically realized from a properly advertised and conducted public auction, with the seller being compelled to sell with a sense of immediacy on an as is where is basis as of a specific date.

Forced / Distress Sale Value



Hence, Forced / Distress Sale value as on

date

= Fair Market Value as on date x 0.80

= ₹1,20,40,000/- x 0.80

= ₹96,32,000/-

(Rupees Ninety Six Lakh(s) Thirty Two

Thousand Only)

Replacement cost of construction

Built up Area of the flat = 1091 sft

Considering the type & quality of construction & specification of the building materials used, height of the structure, amenities provided Replacement Rate of

₹3,000/- per sft is adopted.

Hence, Replacement Cost for insurance purpose.

= Built Up Area x Replacement Rate

= 1091 sft x ₹3,000/-= ₹32,73,000/-

DETAILS OF VALUATION

Sr. No.	Description	Qty.	Rate per unit [per sft] in ₹	Estimated Value in ₹
1.	Present value of Flat	Ref	er above No. 1 (Fair M	larket Value)
	Attached terrace			
	Top terrace			
	Garden / Open space			
	Parking		Sub Total	1,20,40,000/-
2.	Wardrobes			
3.	Showcases			
4.	Kitchen Arrangements			
5.	Superfine Finish		**	
6.	Interior Decorations			
7.	Electricity Deposits / Electrical fittings			**
8.	Extra collapsible gates/grill works, etc.			••
9.	Potential value, if any			
10.	Others	***		
			Total	1,20,40,000/-

Remarks:

- The valuation is based on the site visit. The documents & information given by the borrower were also considered.
- Building Sanctioned plan from competent authority was not made available for our perusal at the time of inspection. Hence, few assumptions are made.
- The valuation is subject to clear and marketable title & adequacy of engineering thruERS design.

- This valuation report will remain valid only for the purpose for which it is made. The market value obtained in this report is defined as follows: Market value is the estimated amount for which an asset should exchange on the date of valuation between a willing buyer and a willing seller in an Arm's length transaction after proper marketing wherein the parties had each acted knowledgeably and without compulsion. (As defined by the International Valuation Standards Committee, London).
- Past performance of Real Estate Market need not necessarily indicate the future trends.
- Emphasis of this report is on the value of the property and not on the title verification or legal aspects of the property.
- The encumbrance on the asset due to any other loan, lien, government dues, duties, other rights if any etc. is not considered in this valuation. In fact we have treated the assets as free of encumbrances.
- The opinion about valuation is true and correct to the best of our knowledge & belief. We have no direct or indirect interest in the assets valued.
- Documents such as Sanctioned Plan. Share Certificate are not provided for our perusal. Hence this valuation is based on few assumptions.
- The impact of the Covid-19 crisis on the attitude of market participants and therefore prices will not be exactly known in its immediate aftermath.
- · The Latitudes and Longitudes are obtained using satellite technology through google maps. The accuracy of these readings has some limitations.
- As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in the prevailing condition with aforesaid specifications is as below -

Fair Market Value of property as on date

: ₹ 1,20,40,000/- (Rupees One Crore Twenty

Lakh(s) Forty Thousand Only)

Realisable Sale Value as

₹1,08,36,000/-

on date

₹96,32,000/-

Forced / Distress Sale Value as on date

Visited by : Mr. Vishwas Shinde

(Sr. Engineer)

Verified by : Mr. Lalit Sarvaiya

(Chief Engineer)

Entered by : Mr. Dinesh Bhatia

FOR THITE VALUERS & ENGINEERS PVT. LTD.

(S. L. THITE)

PANEL VALUER

STATE BANK OF INDIA

Place : Mumbai Date: 15/07/2021

For: M/s. Bhavya Stainless Private Limited Encl:

Declaration-cum-undertaking from the valuer (Annexure-IV)

Model code of conduct for valuer (Annexure V)

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ANNEXURE - I

Photocopies of the documents provided by the borrower/bank are enclosed with this report. The valuation report is based on this information. Kindly verify with original and inform discrepancy if any

- 1. Copy of Index II
- 2. Copy of Few pages of Agreement
- 3. Copy of Commencement Certificate
- Copy of Electricity Bill
- 5. Copy of Market Rate Inquiry
- Copy of Govt. Guideline Rate
- 7. Copy of Index II of nearby Sale Transaction
- 8. Copy of Location Map
- 9. Copy of Occupancy Certificate



OCCUPANCY CHRIFICATE

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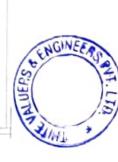


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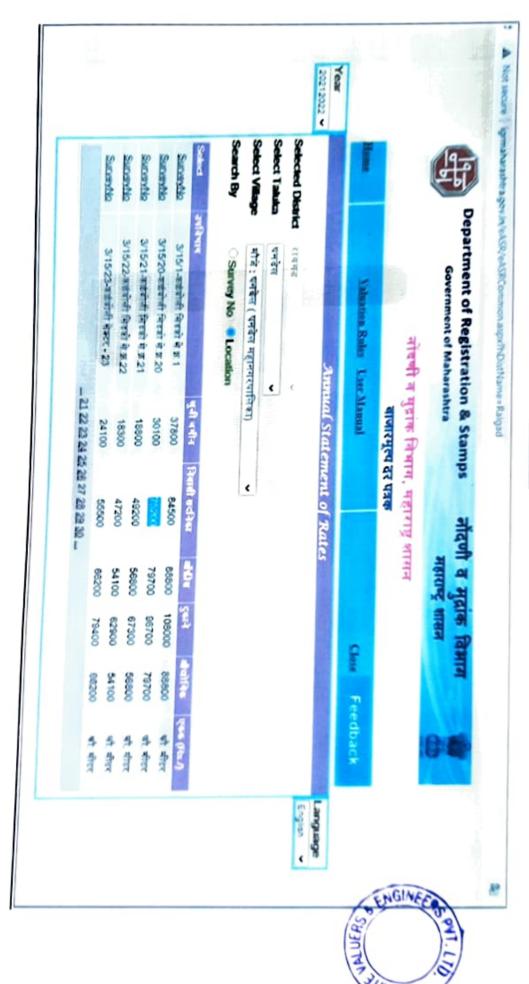
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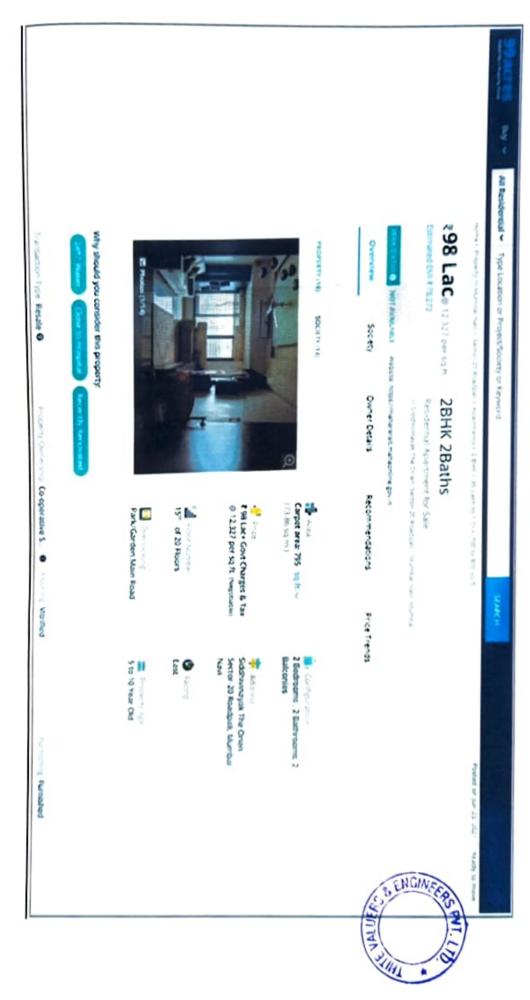
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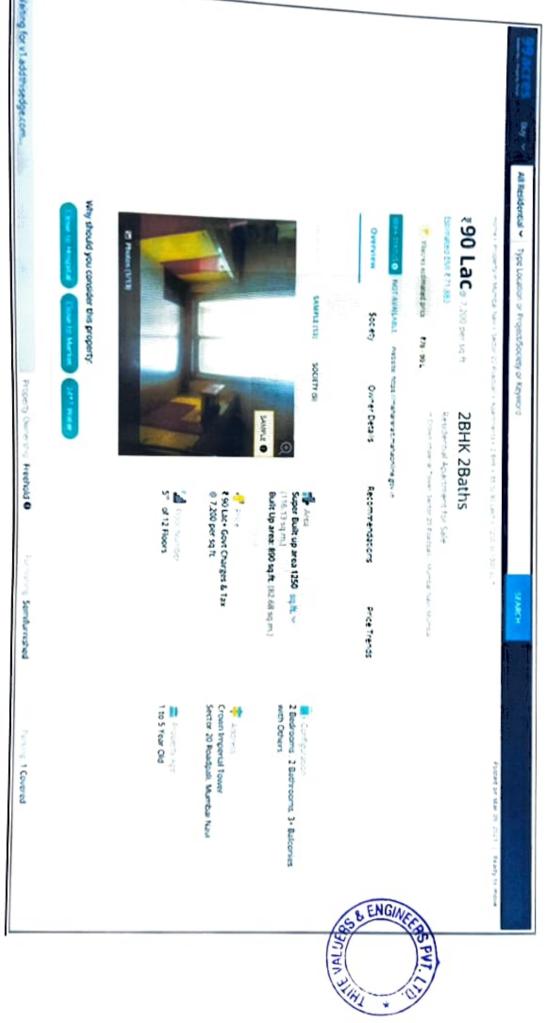
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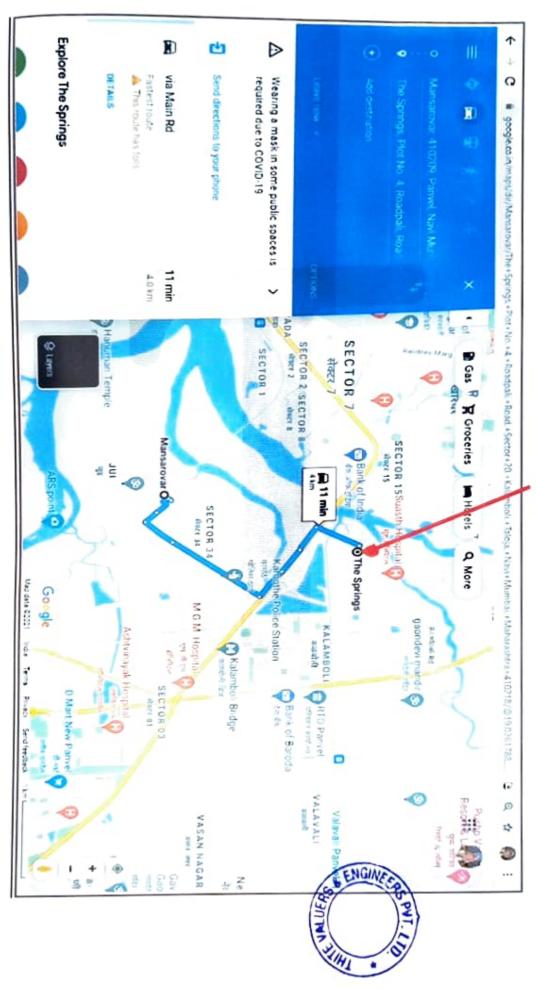
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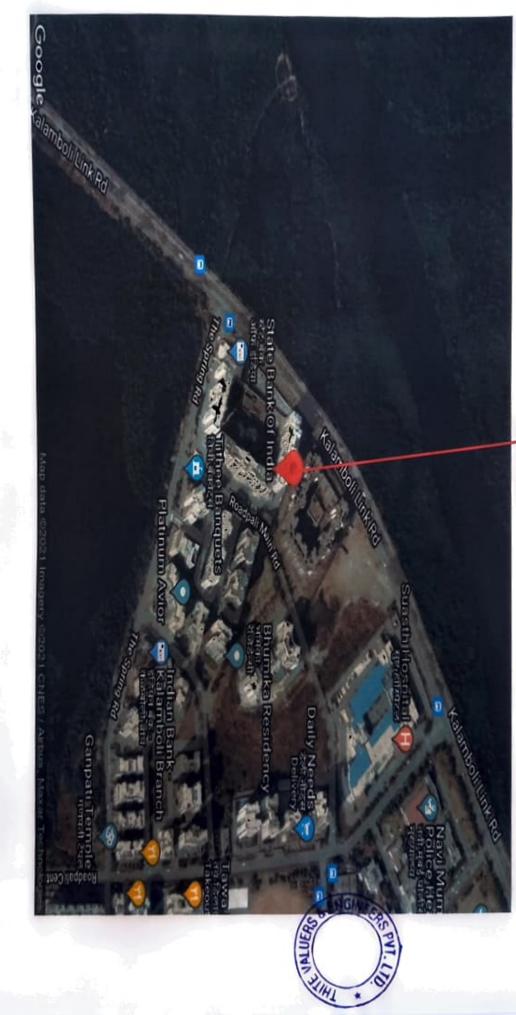
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Location Map of the Property





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