KACPL/SBI/KK/VT/MG/22-23/ME2599

November 12, 2022

To,
State Bank of India,
Stressed Assets Recovery Branch,
6th Floor, "The International",
16, Maharshi Karve Road,
Churchgate, Mumbai – 400 020

VALUATION REPORT (IN RESPECT OF UNDER CONSTRUCTION RESIDENTIAL BUNGALOW)

1.	GENERAL			
1.	Purpose for which the valuation is made	To ascertain the Market Value of Bungalow No. 63-B, Elegant Phase I, Plot No. 193, Village Jambrung, Taluka Karjat, District Raigad – 410 201		
2.	a) Date of inspection	November 02, 2022		
	b) Date on which the valuation is made	November 02, 2022		
3.	Document produced for perusal			
	Ownership Documents:-			
	 Agreement for sale dated October 15, 2016, executed between the Developers – M/s. Dgains Bhoomi Nirmaan Ltd. and the Confirming Parties – Pappilon Co-operative Housing Society Ltd. formerly known as Sai Nisarg Samajik Vanikaran Sahakari Santha Ltd. and the Purchaser – Mrs. Bansi Amit Kumar Makwana Registration Receipt No. 8407 & Registration No. KJR-4385-2016 dated October 15, 2016, indicating Purchase Price INR 42,50,000 and Market Value INR 24,15,000 Index II dated October 15, 2016, indicating 65.04 sq. mtr. i.e. 700.08 sq. ft. (Carpet area) 			
	Technical Documents:-iv. NA order No. MASHA/L.N.A.1(B)/S.R.88/2010 dated February 17, 2011, issued by Office Of District Collector, Raigad			
4.	Name of the owner(s) and his/their address (es) with Phone No. (details of share of each owner in case of joint ownership)	Mrs. Bansi Amit Kumar Makwana Residence address (As identified in the agreement): A302, Building A, Shri Twinkle Star Co-op. Hsg. Soc., 100 feet Road, Vasai (West), District Palghar – 401 202		
5.	Brief description of the property	The said bungalow comprises of Ground + 1 upper floor, of Elegant Phase I, which is approx. 27.1 km from Karjat railway station		
6.	Location of property			
	a) Plot No./ Survey No./CTS No.	New Survey No. 262, Plot No. 193		
	b) Door No.	Bungalow No. 63-B		
	c) _{T.S. No.} / Village	Jambrung		
		W MU BAI		

Private & Confidential



	d) Ward / Taluka	Karjat	
	e) Mandal / District	Raigad	
	f) Date of issue and validity of layout of approved map/plan	We have not received app	roved plan for our perusal
	g) Approved map/plan issuing authority	N. A.	
	h) Whether genuineness or authenticity of approved map/plan is verified?	N. A.	
	i) Any other comments by our empaneled valuers on authentic of approved plan	N. A.	
7.	Postal address of the property	Bungalow No. 63-B, Elega Village Jambrung, Taluka – 410 201	int Phase I, Plot No. 193, a Karjat, District Raigad
8.	City / Town	1	
	Residential Area	Yes	
	Commercial Area	No	
	Industrial Area	No	
9.	Classification of the area		
	i). High / Middle / Lower	Middle class	
	ii). Urban / Semi Urban / Rural	Semi Urban area	
10.	Coming under Corporation limit / Village Panchayat / Municipality	Grampanchayat Jambrung	
11.	Whether covered under any State /Central Govt. enactment's (e.g., Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area?		
12.	Boundaries of the property		
	North	Road	
	South	Open plot	
	East	Road	
	West	Bungalow No. 45	
13.	Dimensions of the site	A	В
	North	As per the Deed	Actuals
	South	N. A.	N. A.
	East		
14.	West Extent of the site (Bungalow)	65.04 sq. mtr. i.e. 700.08 sq	. ft. (Carpet area)
- "		(As identified in the sale ag	
14.1	Latitude, Longitude & Co-ordinates of property	19°00'33.2"N 73°30'38.3"E	
		1167	.11



15.	Extent of the site (Bungalow) considered for valuation	652 sq. ft. (Carpet area) i.e. 782 sq. ft. (Built-up area) (As per measurement)	
16.	Whether occupied by the owner / tenant?	The bungalow is under construction and is 80% complete	
	If occupied by tenant since how long?	N. A.	
	Rent received per month.	N. A.	
11.	APARTMENT		
1.	Nature of Apartment	Residential bungalow	
2.	Location		
	T.S. No.	_	
	Block No.	-	
	Ward No.	-	
	Village/ Municipality	Village Jambrung	
	Corporation	Grampanchayat Jambrung	
	Door No., Street or Road (Pin Code)	Bungalow No. 63-B, Plot No. 193, Village Jambrung, Taluka Karjat, District Raigad – 410 201	
3.	Description of the locality Residential / Commercial / Mixed	Residential	
4.	Year of construction	The bungalow is under construction and is 80% complete	
5.	Number of floors	Ground + 1 upper floor	
6.	Type of structure	RCC framed structure with brick wall masonry	
7.	Number of dwelling bungalows in the complex	Not counted (Valuation is only for said residential bungalow)	
8.	Quality of construction		
9.	Appearance of the bungalow	The bungalow is under construction and is 80% complete	
10	o. Maintenance of the bungalow	Complete	
11	L. Facilities available		
	Lift	lift is not provided for the said bungalow	
	Protected water supply	The bungalow is under construction and is 80%	
	Underground Sewerage	complete	
	Car Parking - Open/Covered	Open space is available for car parking	
	Is compound wall exiting	The bungalow is under construction and is 80% complete	
	Pavement around the bungalow	The bungalow is under construction and is 80% complete	





Ш	RESIDENTIAL BUNGALOW			
1.	The floor in which the bungalow is situated?	Ground + 1 upper floor		
2.	Door number of the Bungalow	Bungalow No. 63-B		
3.	Specification of the Bungalow			
	Roof	RCC		
	Flooring	Vitrified		
	Doors	Wooden doors		
	Windows	Yet to be taken up		
	Fittings	Yet to be taken up		
	Finishing	The bungalow is under con complete	struction and is 80%	
4.	Property Tax			
	Assessment No.	N. A. (The bungalow is unde 80% complete)	er construction and is	
	Tax paid in the name of	N. A.		
	Tax amount	N. A.		
5.	Electricity service connection number?	N. A. (The bungalow is under construction and is 80% complete)		
	Meter Card is in the name of?	N. A.		
6.	How is the maintenance of the bungalow?	The bungalow is under construction and is 80% complete		
7.	Sale agreement executed in the name of?	Mrs. Bansi Amit Kumar Mal	kwana	
8.	What is the undivided area of land as per sale?	N. A Valuation is only for	residential bungalow	
9.	What is the plinth area of the bungalow	652 sq. ft. (Carpet area) i.e. (As per measurement)	782 sq. ft. (Built-up area)	
10.	What is the floor space index (App.)?	As per local norms		
11.	What is the area of the bungalow?	Area - as per Sale agreement / Index II measurement (Corpet area in sq. ft.) Area - as per sq. ft.) Area in sq. ft.		
	Bungalow No. 63-B	700.08	652	
	Balcony	-	38	
	Area Calculation for Valuation	Carpet area in sq. ft.	Built-up area	
	Bungalow No. 63-B	652	in sq. ft. 782	
	Balcony	38 (ES CO ₄)		



	Area considered for valuation	Bungalow No. : 782 sq. ft. (Built-up area) 63-B Balcony : 38 sq. ft. (Carpet area)
	Note: Our valuation report is based on t physically measured by us at the time	the area as identified in the sale agreement or than ne of inspection, whichever is lower.
12.	Is it Posh / I Class / Medium / Ordinary	Medium
13.	Is it being used for residential or commercial purpose?	Residential
14.	Is it owner occupied or let out?	The bungalow is under construction and is 80% complete
15.	If tenanted, what is the monthly rent?	It may fetch a rent in the range of INR 9,000 to INR 12,000 per month (on completion)
16.	Stage of Construction/ Project	
	Work (The bungalow is Ground + 1st upper	er floor) Work till date
	Plinth RCC above ground Brickwork Internal Plastering External plastering Kitchen Platform, tiling work Flooring Plumbing Electrification work Paint Doors, windows Finishing & Possession The said bungalow is 80% complete. We have considered the value of the based on the progress of the work considered.	ne said bungalow at 80% of the Present Market Value
IV.	MARKETABILITY	
1.	How is the marketability?	Good
2.	What are the factors favouring for an extra potential value?	Nil
3.	Any negative factors observed which affect the Market Value in general	Nil
٧	RATE	
1.	After analysing the comparable sale instances, what is the composite rate for a similar bungalow with same specifications in the adjoining locality? (Along with details / reference of at least two latest	11607

deals/ transactions with respect to



	adjacent properties in the areas)			
2.	Assuming it is a new construction, what is the adopted basic composite rate of the bungalow under valuation after comparing with the specifications and other factors with the bungalow under comparison (Give details) In case of variation of 20% or more in the			
	valuation proposed by the valuer and the Guideline Value provided in the State Govt. Notification or Income Tax Gazette justification on variation has to be given	for Stamp duty purpose, they are generally constant along a particular road i.e. it doesn't take		
	Details of last two transaction in the locality / area to be provided, if available	Sale Transaction are attached		
3.	Break- up for the rate			
	Building + Services	INR 1,800 per sq. ft. on Built-up area		
	i) Land + others	INR 4,200 per sq. ft.		
4.	Guideline rate obtained from the Registrar's office - Stamp Duty Ready Reckoner Rate 2022-23 (an evidence thereof to be enclosed)	INR 36,900 per sq. mtr. i.e. INR 3,428 per sq. ft. on Built-up Area		
	Guideline Value (Agreement area)	Built-up Area in Unit Rate Total Value INR sq. ft. INR/sq. ft.		
		840 . 3,428 28,79,520		
VI.	COMPOSITE RATE ADOPTED AFTER DEPRE	CIATION		
a.	Depreciated Bungalow Rate Replacement cost of bungalow with Services(v(3)i) (Insurable Value)	N. A. (The said bungalow is under construction) INR 1,800 X 782 sq. ft. = INR 14,07,600 Say INR 14,00,000		
	Age of the bungalow	The said bungalow is under construction & is 80% complete		
	Life of the bungalow estimated	60 years after completion of the said bungalow		
	Depreciation percentage assuming the salvage value as 10%	N. A. (The said bungalow is under construction)		
	Depreciated Ratio of the bungalow	N. A. (The said bungalow is under construction)		
b.	Total Composite rate arrived for valuation	N. A. (The said bungalow is under construction)		
	Depreciated Bungalow rate VI(a)	N. A. (The said bungalow is under construction)		
		SES COM		

Private & Confidential



Rate for Land & other V(3) ii

N. A. (The said bungalow is under construction)

Total Composite Rate

N. A. (The said bungalow is under construction)

VII.	/II. DETAILS OF VALUATION					
Sr. No.	Description		Area in Sq. ft.	Unit Rate (INR/ sq. ft.)	On completio n with its amenities INR	As on date of Inspection 80% INR
1.	Present value of the Bungalow (incl. car parking, if provided)	(Built-up Area)	782	6,000	46,92,000	
2.	Balcony	(Carpet area)	38	2,000	76,000	
3.	Wardrobes					
4.	Show cases					
5.	Kitchen arrangements	₃ &				
6.	Superfine finish					
7.	Interior decorations					
8.	Electricity deposits/ electrical fitt	ings, etc.,				
9.	Extra collapsible gates / grill wo	rks etc.,				
10.	Potential value, if any					
11.	Others					
	Total INR				47,68,000	38,14,400



Valuation Methodology

The valuation of the residential premises is based on Sales Comparison Method in which the Present Market Value of the premises is dependent on the condition, location and other infrastructural facilities available at and around the said premises. However, as the bungalow is under construction stage (The said bungalow is 80% complete), we have valued the said bungalow considering the Market Value of the bungalow On Completion of the said project.

We have further discounted the **On-Completion Market Value** of the bungalow after considering the present status of completion of the said residential bungalow. We have also enquired in the vicinity of the project regarding the rate prevailing in the area for a similar type of construction.

We have considered the valuation on Built-up area for the premises, which is an increase of 20% over that of its measured carpet area. We have considered the balcony based on its carpet area only.

The Realizable Value of the said residential premises is considered at **90%** of the Present Market Value of the said premises, while the Forced Sale Value for the said premises is considered at **80%** of its Present Market Value.

Remarks:

- > The said property is residential bungalow.
- > We observe that the Guideline Value of the said bungalow is significantly less as compared to its Market Value.
- ➤ We have adopted the Sale Rate based on the above factors & below attached sale transactions, as per our local inquiries and prevailing Market Rate in the vicinity.
- > All the civic amenities are within the proximity of the bungalow.





As a result of our appraisal and analysis, it is our considered opinion that the value of the above referred Bungalow No. 63-B, Elegant Phase I, Plot No. 193, Village Jambrung, Taluka Karjat, District Raigad – 410 201, and valued for Mrs. Bansi Amit Kumar Makwana, in its present prevailing condition and on completion in all respects with aforesaid specifications is as under:

Summary	On completion with its amenities	As on date of Inspection 80%	
Market Value (MV)	INR 47,68,000 (Rupees forty seven lakh sixty eight thousand only)	, , , , , , , , , , , , , , , , , , , ,	
Realizable Value (90% of MV)	INR 42,91,000 (Rupees forty two lakh ninety one thousand only)	INR 34,33,000 (Rupees thirty four lakh thirty three thousand only)	
Distress Sale Value (80% of MV)	INR 38,14,000 (Rupees thirty eight lakh fourteen thousand only)	INR 30,52,000 (Rupees thirty lakh fifty two thousand only)	
Insurance Value	INR 14,00,000 (Rupees fourteen la	kh only) LT. PRAKASH KOTNIS MARG, MAHIM.	
Purchase Price (Year 2016)	INR 42,50,000 (Rupees forty two lakh fifty thousand only)		
Rental Value	It may fetch a rent in the range of I Completion)	NR 9,000 to INR 12,000 per month (On	

For KAKODE ASSOCIATES CONSULTING PRIVATE LIMITED

ANIL B. PAI KAKODE

Director & Govt. Approved Valuer

Wealth Tax Regn. No. CAT VII-20 of 1988

Place : Mumbai

ASHOK S. AKERKAR

SAMARTH ESTATE,

MUMBAI - 400 016

NGINEERS & APPRO

Director & Govt. Approved Valuer

CCIT/PNJ/4(3)-Tech/2005-06

Date: November 12, 2022



PHOTOGRAPHS





VIEW OF BUNGALOW







VIEW OF DOOR



INTERNAL PHOTOGRAPHS OF 1ST FLOOR

















Index II



hdex-II

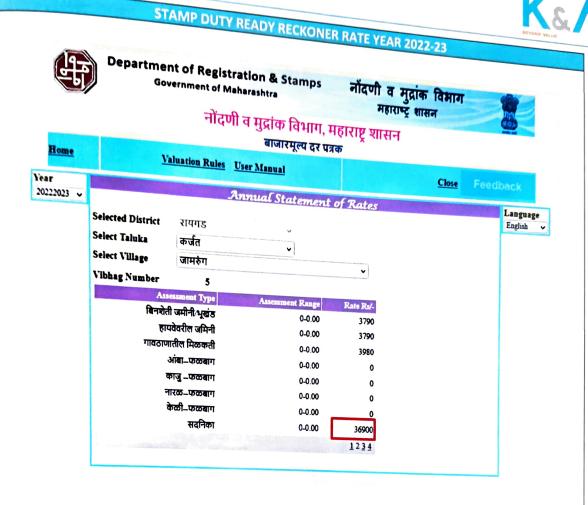
https://freesearchigrservice.maharashtra.gov.in/isaritaHTMLReportSuchiKramank2.aspx

438590	सूची क्र.2	दुष्पम निबंधक : दु.नि. कर्जत	
12-11-2022		दस्त क्रमांक : 4385/2016	
Note:-Generated Through eSearch Module,Fo priginal report please contact concern SRO off	r Sca	नोदंणी :	
onginal report please contact concern SNO on		Regn:63m	
	गावाचे नाव : 1) जामरुंग		
(1)विलेखाचा प्रकार	करारनामा		
(2)मोबदता	4250000		
(३) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे।	2415000		
(४) भू-मापन पोटहिस्सा व घरक्रमांक(असत्यास)	1) पालिकेचे नाव:रायगडइतर वर्णन :, इतर माहिती: मौजे जांमरुंग तालुका कर्जत येथील स.नं.262 प्लॉट नं.193 एकुण क्षेत्र 200 चौ.मी पैकी दिलेले क्षेत्र 66.66 चौ.मी.यावरील इलीगेंट फेज-1,बांधकाम बंगलो नंबर 6: बी क्षेत्र 65.04 चौ मीटर कारपेट म्हणजेच 700.08 चौ फुट कारपेट((Plot Number : 193 ;))		
ে) প্রস্নফক্ত	1) 0 NA		
(6) आकारणी किया जुडी देण्यात असेल तेव्हा.			
(?) दस्तऐबज करुन देजा-पा सिहून देवजा-पा पक्षकाराचे नाव किंवा दिवाजी न्यापालपाचा हुकुमनामा किंवा आदेश असत्थास,प्रतिवादिचे नाव व पत्ता	पत्ता. प्रतीट नं माळा नं इमारतीचे नाव ब्लॉक नं भाईदर पूर्व. महाराष्ट्र. ठाणे. पिन को ड. न01105 पॅन नं .A. 2) नाव. मा देणार-पॅपलॉन को ऑप हो सोसा ति तर्फे कुः कबुत्ती जबाबाकरिता रूपुन रवी मोहन बारिया - वय .35. रा 108.बी ट्रेड सेंटर मिरा भाईदर रोड, भाईदर फाटक जवर AAIX D2716	मु म्हणुन में डिगेन्स भूमि निर्माण लि.तर्फे डायरेक्टर देवाशिष दास यांचे तर्फे पता -प्लॉट नं -, माळा नं -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नः ळ, भाईदर पुर्व, महाराष्ट्र, ठाणे: पिन कोड:-401105 पॅन नं:-	
(८)दस्तऐवज करून घेणा-या पक्षकारावे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिवे नाव व पत्ता	 ाव -बन्सी अमित कुमार मकवाना वय३०, पत्तः - ए ए ,श्री द्वीनकले स्टार सी एव एस,100 फुट रोड,वसई वेस्ट पा 	र्लाट नं. , माळा नं. , इमारतीचे नाव. , ब्लॉक नं. , रोड नं. ए ३०२,बिल्डिय लघर , महाराष्ट्र, ठाणे. यिन कोड -401202 पॅन नं -CVDPM9543C	
9) दस्तऐवज करून दिल्याचा दिनांक	15/10/2016		
10)दब्त नीदणी केल्याचा दिनांक	15/10/2016		
11)अनुक्रमांक,श्रंड व पृष्ठ	4385/2016		
(12)बाजारनावाप्रमाणे मुद्राक शुल्कः । 175000			

1 of 2

12-11-2022, 14:39















SALE TRANSACTION

Benchmark 1

134190	सूची क्र.2	दुष्पम निबंधक : दु.नि. कर्जत दस्स क्रमांक : 1341/2022
Note:-Generated Through eSearch Module,For original report please contact concern SRO office		नोदंगी Regn 63m
	गावाचे नाव : जामरूंग	
(।)विलेखाचा प्रकार	विक्री करारनामा	
(2)मोबदला	10500000	
(३) बाजारभाव(भाडेपटटपाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3490000	
(४) भू. मापन.पोटहिस्सा व घरक्रमांक(असल्पास)	्र ०.० ० वर् गांक ६ ब्रांशकाम टर २२१४० । एती हो र्म	
(5) क्षेत्रफळ	98.68 चौ.मीटर	
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दसऐवज करुन देणा-या (तहन ठेवणा-या पश्चकाराचे नाव किंवा दिवाणी न्यायातपाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.	भाइंदर फाटक जवळ. भाइंदर पुव भुव है. नहाराट छन्। १२ २): नाद-मा देणार-पॅपिलॉन को औप हो सोसा हित तर्फे कु मु कबुली जबाबाकरिता म्हणुन रवी मोहन बारिया- वय-35 पत्त पत्ता- 105,श्री ट्रेड सेंटर मिरा भाईंदर रोड. भाईंदर फाटक जर AADCD2716	त कोड. 401105 पॅन ने -AADCD2716J म्हणुन में डिगेन्स भूमि निर्माण लि तर्फ डायरेक्टर देबाशिष दास यांचे तर्फे 1. प्लॉट ने - , माळा नं . , इमारतीचे नाव - , ब्लॉक नं , रोड ने , ऑफिस वळ, भाईदर पुर्व मुंबई, महाराष्ट्र, ठाणे. पिन कोड. 401105 पॅन ने .
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव -अनिल सिद्धेश्वर हजारे वय35, पत्ता-प्लॉट नं - मारुती पेटेकर चाल संत एकनाथ मार्ग सावरपाडा मुंबई , महा	, माळा नं -, इमारतीये नाव:-, ब्लॉक नं -, रोड नं रा-रूम नंबर 7 बाबू राष्ट्र, मुम्बई पिन कोड:-400066 पॅन नंAHPH8567J
(९) दस्तऐवज करुन दिल्याचा दिनांक	31/03/2022	
(10)दस्त नोंदणी केल्याचा दिनांक	01/04/2022	
(11)अनुक्रमांक,खंड व पृष्ठ	1341/2022	

Benchmark 2

237190	सूची क्र.2	दुष्पम निबंधक : दु.नि. कर्जत	
2-11-2022	*	दस क्रमांक : 2371/2022	
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riginal report please contact concern SRO offi	ce.	Regn:63m	
	गावाचे नाव: जामरुंग		
(1)वितेखाचा प्रकार	करारनामा		
(2)मोबदला	9000000		
(3) बाजारभाव(भाडेपटटपाच्या बाबिततपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4005495		
(४) भू.मापन्,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:रायगडइतर वर्णन :. इतर माहिती: विभाग क्रमांक 5 बांधकाम दर 36900/- प्रती चौ मीटर मौजे जामरुंग तालुका कर्जत येथील जुना स.नं.262 नविन स.नं.118 4 प्लॉट नं.219 यावरील प्रोजेक्ट ईलिग्नेट फेज-। सेक्टर दैसी,बंगलो नंबर 219-ए चे तळ मजला व पहिला मजला एकुण बांधकाम क्षेत्र 1063 चौ.फुट कारपेट(क्षेत्र 98.68 चौ.मी कारपेट)रेरा नंबर- पी 52000024571 दिनांक 31-12-2022 पर्यंत((MILKAT NUMBER : BUNGALOW NO- 219-A;))		
(५) क्षेत्रफळ	98.68 चौ.मीटर		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा			
 इस्तऐवज करून टेणा-पा सिहुन ठेवणा-पा पश्चकाराये नाव किंवा दिवाणी न्यापालपाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिये नाव व पत्ता. 	बारीया , तय , १६ पता , प्रति है । आस्त्रा सं	बाशिष दास पांचे कबुली जबाबाकरीता म्हणून श्री रवी मोहन चे नाव ् क्रॉक नं ् रोड नं ऑफिस पत्ता- 105,श्री ट्रेड सेटर मिरा भाईंदर रोख बे, पिन कोड :-101105 पॅन नं -5,A1X D2716J कु मु म्हणून में डिगेन्स भूमि निर्माण ति तर्फे डापरेक्टर देवाशिष दास पांचे तर्फे 15 पत्ता :क्तॉट नं ्, माळा नं ् इमारतीचे नाव ् क्तॉक नः् रोड नं ऑफिस क्क जवळ, भाईंदर पूर्व मुंबई, महाराष्ट्र, ठाणे. पिन कोड :-401105 पॅन नं -	
(४)इस्तपेवज करून घेणाऱ्या पश्चकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव व पत्ता	1) नाव -राज रवींद्रन आर्था वय -34, पत्ता -प्लॉट न एस लि कनकिया रोड कनकिया पोलीस स्टेशन जवळ INKPS7360N	i , माळा न -, इमारतीये नाव -, ब्लॉक न -, रोड न रा- ए २०३ अतरिक्ष सी ए॰ मीरा रोड ईस्ट मीरा भाषदर ठाणे , महाराष्ट्र, ठाणे - चिन कोड -401107 चेन न-	
७) दस्तऐवज करून दिल्याचा दिनाक	28-06-2022		
10)दस्त नोदणी केल्याचा दिनाक	04 07/2022 (ALES CONS		
11)अनुक्रमांक खंड व पृष्ठ	2371/2022 (S MUNSAI)		

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