**ROVERNMENT APPROVED VALUERS | CHARTERED ENGINEERS** B.M.C. LICENSED STRUCTURAL ENGINEERS & AUDITORS | TECHNO LEGAL CONSULTANT



#### R.G. DIWANJI

B.E. (CIVIL), M.L.E. (INDIA), F.I.V., M.A.C.I., M.I.S.S.E.

Mumbai Office: Office No. 302, Third Floor, "The Central Building", Shell Colony Road, Next to Jenny Photo Studio, Chembur (East), Mumbai 400071.

Tel.; 022-25246448, 9892003790, 8655108989, 8655552316 | Email: rgdiwanjiyaluers@gmail.com

Thane Office: Flat No. 6, First Floor, "Devkinanadan" Bldg., Noori Baba Road, Near Makhamali Talao, Panchpakhadi, Thane (W), District Thane - 400601 | Tel.: 022-25430997

Ref No: VS/D&A/RGD/2019-20/JAN-067

Date: 13th January, 2020

To.

The Chief Manager

Bank of Maharashtra

Branch: Stressed Assets Management Branch Maharashtra Bank Building, 2nd floor, B-Block, B- 29, Connaught Place, New Delhi -110001

Tel: 011-23321444/23715468

Subject : Valuation Report of Property located at Palghar (West), District Palghar for Old Loan Account (NPA

A/c.) with Bank.

Respected Sir.

Please find the Valuation Report in Bank's prescribed format.

Name of Client

: A/c of M/s. Maharashtra Meters Pvt. Ltd.

Description of the Property

Industrial Premises bearing Unit No. 4, Ground floor, "Dewan & Sons Udyog Nagar", Plot No. 1, Survey No. 820 (1) of Village Mahim, Near HDIL Paradise City Housing Complex Chintupada,

Palghar (West), District Palghar - 401 404

#### Summary of Valuation

A]	A] Fair Market Value of Property as on date		Rs. 16,00,000/- (Rupees Sixteen Lakh(s) Only)		
BJ	Realizable Value of Property as on date		Rs. 14,50,000/- (Rupees Fourteen Lakh(s) Fifty Thousand Only)		
C]	Forced / Distress Sale Value of Property as on date		Rs. 12,00,000/- (Rupees Twelve Lakh(s) Only)		

This report has 19 sheets including photographs, location plan, Extracts of agreement to sale & Copies of Sale Instances etc.

Thanking you,

Yours Faithfully,

FOR DIWANJI & ASSOCIATES

(CHIEF VALUER)



R. G. DIWANJI (PANEL VALUER) Ref No: VS/D&A/RGD/2019-20/JAN-067



Date: 13th January, 2020

#### ANNEXURE - IA

#### PART- I: VALUATION

We have inspected the property below on 11/01/2020, so as to assess the present Fair Market Value of the Property as on date.

Пор	erty as off date.		
1)	Purpose for which valuation is made?	:	To ascertain the Fair Market Value of Property as on date for for Old Loan Account (NPA A/c.) with Bank of Maharashtra, Branch: Stressed Assets Management Branch, New Delhi - 110001
2)	Party interested in Valuation	•	Valuation initiated by The Chief Manager, Bank of Maharashtra, Branch : Stressed Assets Management Branch, New Delhi -110001
3)	Date on which valuation is made?	;	13/01/2020
4)	Date of inspection of the property	:	11/01/2020
5)	Name of the owner / owners		The property is owned by: M/s. Maharashtra Meters Pvt. Ltd.
6)	If the property is under joint ownership	:	
a)	Co-ownership, share of each such owner	:	It is owned by Pvt. Łtd. Company
b)	Are the shares divided?	:	]
7)	Brief description of the property		The Property under Valuation is a single storeyed RCC Structure Industrial Unit having AC Sheet Roofing. It is having Brick masonry walls plastered on both sides by cement mortar plaster with cement paint externally. It is provided with White wash internally. The Unit is totally admeasuring 1050 sft of Built up Area as per the agreement. The Unit is provided with IPS flooring, MS frame glazed Windows & Industrial Wiring etc. The Internal Height of said Premises is 18 ft approximately. The said Building was constructed in the Year 1987 or thereabout.
8)	Nature & Locality  Regn. No. CCIT-TH/350/ D14/22/2/2009-10		The Property is located in Village Mahim, Palghar (West), District Palghar. It is situated approximately 3 to 3.5 km distance from Palghar Railway Station & it is near to Chitupada Road. The area is semi developed and having basic infrastructure facilities such as good approach roads, electricity, telecommunication facility, street lighting etc. The basic civic amenities such Market, Banks, Schools and Hospitals etc. are available within 2 to 3 Kms distance from the property. The area falls under the limits of Palghar Municipal Council. It is surrounded by Industrial Units / Factories,



			Residential Buildings / Complex and open Lands. The Land is surrounded by Industrial Units such as Sundaram Books, Turakhia Textiles, Yamuna Lubricants, Corru Cartons (I) Pvt Ltd, Allianz Transformers Pvt. Ltd, Durian Industries Ltd and and Residential Complexes such as HDIL Paradise City, Oswal Dream City etc. The area is well connected with all parts of Palghar, Mumbai & Thane District by good network of Roads and Railways. Transportation means such as State Transport Buses & Rickshaws are available.
9)	Location, Street, Ward No.	•	Industrial Premises bearing Unit No. 4, Ground floor, "Dewan & Sons Udyog Nagar", Plot No. 1, Survey No. 820 (1) of Village Mahim, Near HDIL Paradise City Housing Complex Chintupada, Palghar (West), District Palghar – 401 404
10)	Survey/Plot No. of Land	;	Plot No. 1, Survey No. 820 (1) of Village Mahim
	Nearby Landmark	:	Near HDIL Paradise City Housing Complex
	Latitude and Longitude	. :	Longitude: 72°45'45.7E
			<u>&amp; Latitude</u> : 19°40'29.0N
11)	Plot boundaries	:	
	On or Towards East	:	By C.F.C. of Complex
	On or Towards West	:	By Plot No. 2
	On or Towards South	;	By Open Land
1	On or Towards North	:	By Road
12)	Is the property is situated in Residential/Commercial/Mixed Area/ Industrial Area?	:	It is situated in predominantly Industrial Area.
13)	Classification of locality-High Class/Middle Class/Poor Class.	;	
14)	Proximity to civic amenities, like Schools, Hospitals, Offices, Markets, Cinemas etc.		Civic Amenities are situated within 2 to 3 kms distance from the property.
15)	Means and proximity to surface communication by which the locality is served.		The means of transportation such as Buses, Taxis & Rickshaws are available nearby. It is located 3 to 3.5 Kms away from Palghar Railway Station.
-	LAND		
16)	Area of land (Property) shape, dimensions & physical features	:	Documented Built Up Area of the Unit / Premises = 1050 sft  (Measured Carpet Area of the Unit as per the Provision of Maharashtra Municipalities Act 1965 = 900 sft).
17)	Roads, Streets or Lanes on which the land is abutting	:	Off Chintupada Road.  Govt. Regn. No. GCIT. TH/950/ COIT. 14/22/2/2009-10

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18)	Is it freehold or leasehold land?	:	It is an ownership type of Property.
19)	If leasehold, name of the lessor	-	
19)	/lessee, nature of lease, dated of commencement and termination of lease and terms of renewal of lease	•	
	i) Initial premium  ii) Ground rent payable per annum  iii) Uneamed increase payable to the lessor in the event of sale or transfer  iii) transfer		Not applicable.
20)	Is there any restrictive covenant in regards to use of Land? If so attach a copy of the covenant?	•	The Property under Valuation is Industrial Premises and it is restricted for Industrial use only.
21)	Are there any agreements of easements? If so attach copies.	:	Nothing Specific.
22)	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Govt. or any statutory body? If so give particulars.	•	The area falls within the limits of Palghar Municipal Council
23)	Has any contributions been made towards development or is any demand for such contribution still outstanding?		No
24)	Has the whole or part of the land been notified for acquisition by the notification?	:	No
25)	Attach a dimensioned site plan.		Not Available
	<u>IMPROVEMENT</u>		
26)	Attach plans and elevation of all structures standing on the land and a lay-out plan.		Photographs showing elevation of Building are attached with the report.
27)	Furnish technical details of the building on a separate sheet (The annexure to this form may be used)		Refer Technical Annexure attached.
28)	<ul> <li>i) Is the building owner occupied; specify portion and extent of area under owner occupation.</li> </ul>	- 1	the time of inspection.
	<ul> <li>ii) If partly owner occupied, specify portion and extent of area under owner occupation.</li> </ul>		Not Applicable,  Sept. Soc.  Regn. No. CCIT-TH/350/



29)	What is the floor space index permissible and percentage actually utilized?	:	Permissible FSI is as per the D.C. Rules and Regulations of Competent Authority.
	RENT		
30)	i) Names of tenants / lessees / licensees etc.  ii) Portions in their occupation  iii) Monthly or Annual Rent / Compensation / License Fee, period of Lease etc.  iv) Gross Amount received for the whole property		Not Applicable.
31)	Are any of the occupants related to or close business associates of the owner?	:	Not Applicable.
32)	What is the amount of property tax? Who is to bear it? Give details with documentary proof	:	Property Tax will be as per standard norms of competent authority.
33)	Is the building insured? If give policy no. amount for which it is insured and annual premium	:	Details not known
34)	Is any dispute between landlord and tenant regarding rent pending in a court of law?		Not Applicable    Sample   Sam
35)	Has any standard rent has been fixed for the premises under any law relating to the control of rent?	:	Details not known
36)	Land Rate Adopted in this valuation	:	Adopted Composito Markot 3 days for Taleadarin
37)	If sale instance are not available or not relied upon, the basis of arriving at the land rate.	1	Local enquiry with estate agents and comparing with other properties available for sale.
	SALES		
38)	Given instances of sale of immovable property in the locality on separated sheet, indicating the name and address of property, registration No. Sale price and area of land sold.		
39)	Land Rate adopted in this valuation	:	
40)	If sale instance are not available or not relied upon, the basis of arriving at the land rate.	l'	By Local enquiry with the builders, our judgement, experiences & referring the recent transactions.

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			CONSULTING ENGINEERS
	COST OF CONSTRUCTION		
41)	Year of commencement of construction & year of completion	:	The Building was constructed in the Year 1987 or thereabout.
42)	What was the method of construction  – by contract / by employing labour directly / both?	:	The Valuation is done as per composite Market Rate Method and not as per cost of construction.
43)	For items of work done by the engaging labour directly, give basic rates of materials & labour supported by documentary proof.	•	· · · · · · · · · · · · · · · · · · ·
		<u> </u>	PART- II : VALUATION
1)	Present condition of the building	. ,	The Building is in average condition.
2)	Depreciation of Construction	:	Adopted Depreciated Market Rate for Valuation.
3)	Fair Market Value of the property as on date		Documented Built up Area of the Unit = 1050 sft  Factors Considered: The Location, Internal condition of the premises & amenities/ facilities available, grade & age of building, current demand & supply of real estate properties etc.  (The Prevailing Market Rates in vicinity of subject property for similar type of properties having similar amenities and facilities, similar specification is in the range of Rs. 5,000/- to Rs. 5,500/- per sft on Built Up Area.)  The Rates are justified by few Sale Transactions for similar type of properties in the vicinity of the subject property which are occurred in Year 2019. Following are the Recent Sale Transactions in the Vicinity of subject Property & copy of the same are attached with the Report —

#### SALE INSTANCE - I

Details of Property	:	Gala No.A-01, Plot No. 3 to 10, Survey No. 942/1 of Village Mahim, Taluka Palghar, District Palghar,	
Area of Property	-	Documented Built Up Area of the Gala = 711 sft 8 A	SSON
Agreement Price	;	Rs. 35,50,000/-	
Govt. Market Value	1:	Rs. 37,81,000/-	
Name of the Seller / Vendor	:	Smt. Suchita Anand Kashikar	-05*/
Name of the Purchaser	1:	Mr. Kushal Ramakant Mestry	EX
Details of Agreement & Registration		Registered at The Sub-Registrar's Office Palghar having Sr. No. 2277/2019.	
Sale Transaction Rate		Rs. 4,992/- per sqm	



#### SALE INSTANCE - II

Details of Property	:	Gala No.2926, Plot No.6, Survey No. 820, Hissa No.1, Mouje Mahim, Taluka Palghar, District Palghar,
Area of Property		Documented Built Up Area of the Gala = 204.46 sqm
Agreement Price	:	Rs. 1,21,00,000/-
Govt. Market Value	:	Rs. 1,19,73,000/-
Name of the Seller / Vendor	:	M/s Kandoi Fabrics
Name of the Purchaser		M/s Pack Sils Industries
Details of Agreement & Registration	:	Registered at The Sub-Registrar's Office Palghar having Sr. No. 2009/2019.
Sale Transaction Rate	:	Rs. 5,497/- per sqm

From the above Sale Transactions it reveals that the Industrial Galas are sold in the Range of Rs. 5,000/- to Rs. 5,500/- per sft on Built Up Area.

However, the Property under consideration is having following disadvantages :

- The Structure is not properly maintained & in poor condition.
- There is no water supply through corporation.
- The Electricity Meter is not found at place and there is no electricity supply in the said Premises.
- There is no doors to the subject Premises.
- The Building is in unaesthetic condition.
- Most of the Galas /premises in the Building are found locked & closed.

Due to above factors, the Marketability of the said Premises is affected & we have discounted the above Prevailing Market Rate due to above mentioned disadvantages. Thus considering the present condition, current real estate market scenario, present demand and supply and other factors in our opinion a rate of **Rs. 1,500/- per sft on Built Up Area** is Fair & Reasonable to the subject Premises.



Hence Fair Market Value of premises as on date

- = Built up Area of Unit x Market Rate Adopted
- = 1050 sft. x Rs. 1,500/-
- = Rs. 15,75,000/-

Say ~ Rs. 16,00,000/-

(Rupees Sixteen Lakh(s) Only)



			CONSULTING ENGINEERS
4)	Fair Market Value of the property as on date		The definition of Market Value in the report is: It 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.) Thus, the 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.  = Rs. 16,00,000/-
			(Rupees Sixteen Lakh(s) Only)
5)	Realisable Value of the Property as on date	The value realizable by the bank is generally less to market value because of various factors such as in payment (strictly by cheque) limitations of effective markets involved in the process of the sale etc. The pervariation between RV and MV depends on various such as urban or rural property, user & location of the letc. Considering characteristics of the subject property valuation we consider reduction factor of 10 % appropriate. We are therefore, discounting 10 % in this Hence Realisable Value of Property as on date = Fair Market Value of property as on date x 0.90% = Rs. 16,00,000/- x 0.90 = Rs. 14,40,000/- (Rupees Fourteen Lakh(s) Fifty Thousand Only)	
6)	Distress / Forced Sale Value as on date    Sale Value as on date   Sale Value	•	The distress/forced sale value in this report is defined as: 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. Past Experience has shown that generally in forced / distress sale conditions the values fetched are about 10% to 40% (or sometimes even more) below the market value. In the report we have discounted the market value by 25%.



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14/22/2/2009-10

		Hence, Forced / Distress Sale Value of the property as on date  = Fair Market Value of the property x 0.75  = Rs. 16,00,000/- x 0.75  = Rs. 12,00,000/- (Rupees Twelve Lakh(s) Only)	
Suggested sum assured for Fire	:	Documented Built up area of Premises = 1050 sft	
Insurance cover (Replacement Cost)		Considering the type and quality of construction, specifications of building materials used, internal height etc a Replacement Rate of Rs. 1,000/- per sft is adopted.	
		Hence, Replacement Cost of Premises for Insurance Purpose  = Built up Area x Replacement Rate  = 1050 sft. x Rs. 1,000/-  = Rs. 10,50,000/-  (Rupees Ten Lakh(s) Fifty Thousand Only)	
ANNEXURE TO FORM 0-1			
Nos. of floors and height of each floor	:	It is a single storied structure having 18' internal height.	
Plinth area floor - wise (as per IS:3861-1966)	:	Documented Built up Area of the Unit = 1050 sft.	
Year of construction	:	The Building was constructed in the year 1987 or thereabout	
Age of the property	:	The Building is reportedly 33 years old.	
Estimated future life	:	@ 17 years under normal circumstances and with periodic maintenance.	
Type of construction	;	RCC Framed structure.	
Wall			
Basement & Plinth	:		
Ground Floor	:	Brick Masonry Walls.	
Super structure above ground floor	,	1 I	
	Nos. of floors and height of each floor Plinth area floor — wise (as per IS:3861-1966) Year of construction Age of the property Estimated future life Type of construction Wall Basement & Plinth Ground Floor	Insurance cover (Replacement Cost)  AN  Nos. of floors and height of each floor Plinth area floor – wise (as per : IS:3861-1966) Year of construction Age of the property Estimated future life  Type of construction : Wall Basement & Plinth : Ground Floor :	

#### Remarks:

- A) The valuation is based on the site visit & the information given by the Bank/Party.
- B) The valuation is subject to clear and marketable title.
- C) This valuation report will remain valid only for the purpose for which it is made. Market value obtained in this report is defined below 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).
- D) Bank authorities are requested to contact Valuer in case of any doubts or discrepancy.
- E) 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.

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- F) Encumbrances of Loan, Govt. or other dues, stamp duty, registration charges, transfer charges etc if any, are not considered in the valuation. We have assumed that the assets are free of encumbrances.
- G) Photo copy of following documents was referred by us & this valuation report should be read along with it:
  - Agreement for sale dated 28/06/1988 between M/s. Palghar & Development Corporation (The Vendor)
     & M/s. Maharashtra Meters Pvt. Ltd. (The Purchaser), registered at The Sub-Registrar's Office,
     Palghar having Sr. No. CHA- 698/1988

(Agreement Value Rs. 1,90,000/- in the year 1988)

Place

: Chembur (East), Mumbai

<u>Date</u>

: 13/01/2020

Visited by

: Mr. Johnson Thomas

Entered by

; Mr. Vijay S. Wargaonkar

Govt. Regn. No. CCIT-TH/350/ CM 14/22/2/2009-10

R.G.DIWANJI PANEL VALUER

For: A/c of M/s. Maharashtra Meters Pvt. Ltd. dated 13/01/2020.

Date: 1

Divanji and Associales Consulting Engineers

Date: 13th January, 2020

Ref No: VS/D&A/RGD/2019-20/JAN-067

# ANNEXURE – I SUMMARY OF VALUTION REPORT

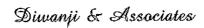
Summary of Valuation of Report of Property i.e. Industrial Premises bearing Unit No. 4, Ground floor, "Dewan & Sons Industrial Complex", Plot No. 1, Survey No. 820 (1) of Village Mahim, Chintupada, Palghar (West), Dist: Palghar – 401 404 which is owned by M/s. Maharashtra Meters Pvt. Ltd.

Sr. No.	Particulars		Details of Information
1)	Name of the Branch	:	SAM, New Delhi – 110001.
2)	Name of Borrower	;	M/s. Maharashtra Meters Pvt. Ltd.
3)	Name of the Valuer / Firm		DIWANJI AND ASSOCIATES (Mr. R. G. DIWANJI)
4)	Date of Visit by Valuer	:	11/01/2020
5)	Name of Bank Official accompanied / visited with Valuer	:	
6)	Description of Property	:	
a)	Name of the Owner / Mortgagor	:	M/s. Maharashtra Meters Pvt. Ltd.
b)	Extent of Area (in Acres / Hectors/ sq meter/sq ft)	1	Documented Built Up Area of the Unit / Premises = 1050 sft
c)	Survey No./ Gut No. / CTS No. / House No.	;	Plot No. 1, Survey No. 820 (1) of Village Mahim
d)	Type of Land	:	Freehold
e)	Nature of Property	:	Industrial Unit
f)	In possession of / Occupancy	:	The Unit was vacant and was in the possession of owner at the time of inspection.
g)	Location	:	Urban
h)	Boundaries	;	Identified
i)	Market Value of the Property	:	Rs. 16,00,000/-
j)	Realizable Value of the Property	:	Rs. 14,50,000/-
k)	Distress Value of the Property	:	Rs. 12,00,000/-
1)	Value of the Property as per Govt. Ready Reckoner		Govt. Market Rate for New Industrial Gala in this locality is Rs. 46,600/- per sqm for Stamp Duty Purpose as per Ready Reckoner for year 2020.

Certified that the Property is properly demarcated and the boundaries of the Property are identified.



K.S. Diwawy R.G.DIWANJI PANEL VALUER





Govt. Regn. No. CCIT-TH/350/ 14/22/2/2009-10

#### TECHNICAL ANNEXURE

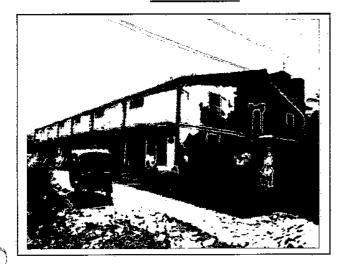
a.	Type of Construction	a .	RCC structure.
b.	Completion status	:	Completed.
c.	No. of stories	:	Single storeyed structure
d.	Type of Foundation	:	RCC Foundation.
е	Superstructure walls		Brick masonry walls.
f	Internal Finish		Cement mortar plaster.
g	External Finish	:	Cement Paint over cement mortar plaster.
h.	Type of Flooring		IPS flooring
i.	Type of Roof	:	A.C. sheet roofing
j.	Type of Paint	:	White wash internally.
k.	Electrification	:	Industrial Wiring with ordinary quality electrical fittings.
l.	Plumbing	:	Not Applicable
m.	Bathroom details	:	Not Applicable
n.	Door details	:	Not provided.
0.	Window details	:	MS Frame Windows
p.	Overall Appearance		Average
q.	Architecture Quality	× *	Average
r.	Other Details		The internal height of said Unit is 18' approximately
s.	Special amenities		Nothing Specific

Ref No: VS/D&A/RGD/2019-20/JAN-067

Date: 13th January, 2020

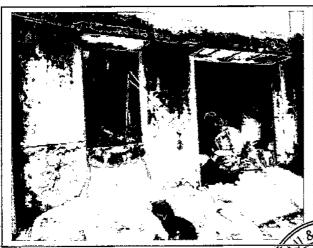
Name of Client

: A/c of M/s. Maharashtra Meters Pvt. Ltd.





External View of the Building

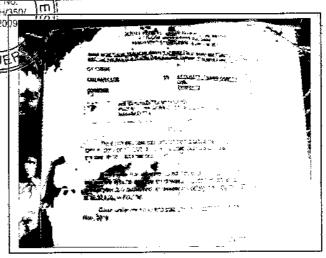




External View of the Premises



Internal View of the Premises



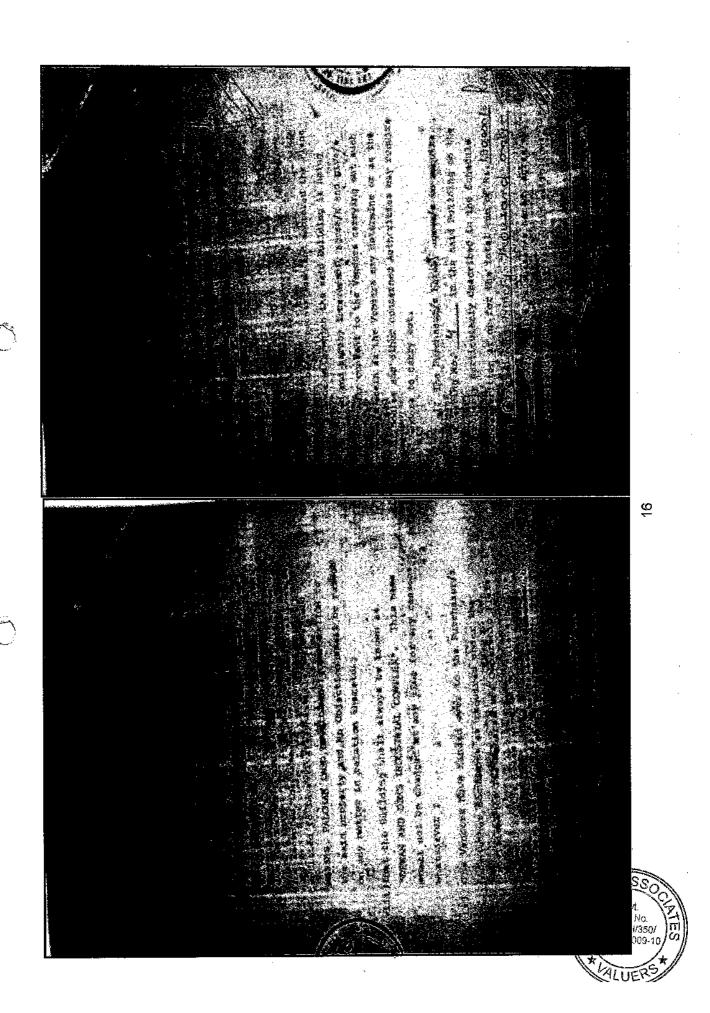
View of the Notice displayed by DRT-III, Delhi

0A 13/2018

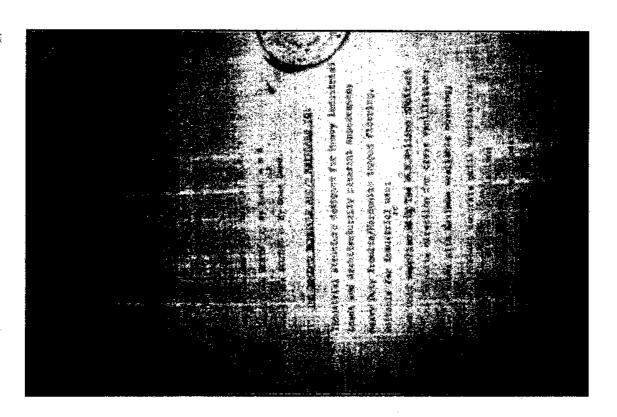
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# Sale Instance - i

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(1934 3.01-2020 Jose-Cenerated Through esearch Module, Fer original report please contact concern SRO office.	स्यीक.2	द्रुटक क्रिकेटन: दू.कि.शंतावर् दस्त कर्मक: संदर्भ: Ragnisan
	ग्रासारे मातः भादिम (प्रभाव क्षेत्र)	
1.11年から11年の日本で	खनेदीखत.	
行を対すて	12100003	
्रे क्षत्रसम्बन्धान्त्रम् स्वतंत्रम् क्षत्रस्थान्त्रस्य आस्त्रम् द्वार्यन्त्रम् द्वार्यन्त्रम्	11973000	
क्ष) कुमानम् तोद्वित्तम् । मामानीम् (अन्तम्यान्)	1) पालिकेचे मादः वाणे इता वर्षतः इतर माहिताः , इतर माहिताः मोजे माहीम हा पालघर हि क्षेत्रफळ 200 अर पी मीत् ( Survey Number : 820 ; ) )	1) पालेक्वे मदः वाणे इता वर्षतः. इतर महितोः मैंने महीम ता प्रकार विषक्षर विशेष कर्ते क्ष 20० वा हिस्सा कर्या क्षिण्लोर कर्ने महित्र महिता मोने महीम ता प्रकार विषक्ष कर्ते कराज कर्ता कर्ता कर्ता कर्ता कराज कराज कराज कराज कराज कराज कराज करा
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Sale Transaction Rate: Rs. 5,497/- per sft on Built Up Area

