

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shri. Navin Kesharimal Mehta, Shri. Rajiv Kesharimal Mehta,
Shri. Kesharimal Chunilalji Mehta & Smt. Manjula Kesharimal Mehta**

Residential Flat No. 212, 2nd Floor, Wing – D, "Venkatesh Plaza Co-op. Hsg. Soc. Ltd.",
Balaji Nagar, Station Road, Bhayandar (West), Thane – 401 101, State – Maharashtra, Country – India.

Latitude Longitude - 19°18'36.8"N 72°51'06.0"E

Think.Innovate.Create

Valuation Prepared for:

Cosmos Bank

Bhayander (West) Branch

Shop No. 3, 4, 5, Rishab Apartment, S. No. 5A, Hissa No. 1 (Pt), Patel Nagar No. 1, Station Road,
Bhayander (West), Thane – 401 101, State – Maharashtra, Country – India.



Our Pan India Presence at :

- | | | | |
|-----------|------------|-----------|--------|
| Mumbai | Aurangabad | Pune | Rajkot |
| Thane | Nanded | Indore | Raipur |
| Delhi NCR | Nashik | Ahmedabad | Jaipur |

- Regd. Office : 121, 1st Floor, Ackruti Star,
Central Road, MIDC, Andheri (E),
Mumbai - 400 093, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org



VALUATION OPINION REPORT

The property bearing Residential Flat No. 212, 2nd Floor, Wing – D, "Venkatesh Plaza Co-op. Hsg. Soc. Ltd.", Balaji Nagar, Station Road, Bhayandar (West), Thane – 401 101, State – Maharashtra, Country – India belongs to **Shri. Navin Kesharimal Mehta, Shri. Rajiv Kesharimal Mehta, Shri. Kesharimal Chunilalji Mehta & Smt. Manjula Kesharimal Mehta.**

Boundaries of the property.

North	: Tirupati Complex
South	: Balaji Nagar Road
East	: Shamail Complex
West	: Open Plot

Considering various parameters recorded, 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 for **₹ 50,38,000.00 (Rupees Fifty Lakh Eighty Eight Thousand 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 valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PVT. LTD., ou=INDIA,
c=IN, email=manojbaburaochalikwar@vastukala.com, serial=3023030217326174830

Auth. Sign.



Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Encl. Valuation Report



www.vastukala.org

Our Pan India Presence at :

- | | | | |
|-----------|------------|-----------|--------|
| Mumbai | Aurangabad | Pune | Rajkot |
| Thane | Nanded | Indore | Raipur |
| Delhi NCR | Nashik | Ahmedabad | Jaipur |

- Regd. Office : 121, 1st Floor, Akruti Star,
Central Road, MIDC, Andheri (E),
Mumbai - 400 093, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org

Valuation of Residential Flat No. 212, 2nd Floor, Wing – D, "**Venkatesh Plaza Co-op. Hsg. Soc. Ltd.**", Balaji Nagar, Station Road, Bhayandar (West), Thane – 401 101, State – Maharashtra, Country – 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 the Fair Market Value as on 02.03.2023 for Bank Loan Purpose
2	Date of inspection	01.03.2023
3	Name of the owner/ owners	Shri. Navin Kesharimal Mehta, Shri. Rajiv Kesharimal Mehta, Shri. Kesharimal Chunitalji Mehta & Smt. Manjula Kesharimal Mehta.
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 212, 2 nd Floor, Wing – D, " Venkatesh Plaza Co-op. Hsg. Soc. Ltd. ", Balaji Nagar, Station Road, Bhayandar (West), Thane – 401 101, State – Maharashtra, Country – India. Contact Person: Shri. Navin Mehta (Owner) Contact No. 9136011557
6	Location, street, ward no	Station Road,
	Survey/ Plot no. of land	Old Survey No. 11B, 11A, 14, New Survey No. 347, 348/1 & 3, 350 and CTS No. 1466(P), 1471(P), 1470(P) & 1459 to 1471 & 1515 to 1521 at Village - Bhayandar
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	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 413.00 (Area as per Actual Site Measurement) Built Up Area in Sq. Ft. = 440.00 (Area as per Agreement for Sale)

		<p>Super Built Up Area in Sq. Ft. = 550.00 (Area as per Agreement for Sale)</p> <p>All the above areas are within +/- 10% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area.</p>
13	Roads, Streets or lanes on which the land is abutting	Station Road 
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
21	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
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?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully

25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MBMC norms Percentage actually utilized - Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	N.A.
	(ii) Portions in their occupation	N.A.
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 10,500.00 Expected rental income per month
	(iv) Gross amount received for the whole property	N.A.
27	Are any of the occupants related to, or close to business associates of the owner?	Information not available
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29	Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30	Has the tenant to bear the whole or part of the cost repairs 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	Is the building insured? If so, give the policy no., amount 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	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
	SALES	
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration	As per sub registrar of assurance records

	No., sale price and area of land sold.	
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
COST OF CONSTRUCTION		
41	Year of commencement of construction and year of completion	Year of Completion – 1998 (Approx.)
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.
<p>Remark: As per Site Inspection, Actual Total Carpet area 413.00 Sq. Ft. is more than area mentioned in the 440.00 Sq. Ft. Built up Area in documents provided to us. We have considered area mentioned in the documents. Hence, to give proper weightage to the value of the property, higher rate i.e. 12,500.00 per Sq. Ft. is considered.</p>		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Bhayander (West) Branch to assess fair market value as on 02.03.2023 for Residential Flat No. 212, 2nd Floor, Wing – D, "Venkatesh Plaza Co-op. Hsg. Soc. Ltd.", Balaji Nagar, Station Road, Bhayandar (West), Thane – 401 101, State – Maharashtra, Country – India belongs to **Shri. Navin Kesharimal Mehta, Shri. Rajiv Kesharimal Mehta, Shri. Kesharimal Chunilalji Mehta & Smt. Manjula Kesharimal Mehta.**

We are in receipt of the following documents:

1	Copy of Agreement for Transfer dated 16.10.2014 (4 pages from Documents) Between Mr. Kishor Himmattal Joshi (the Transferor) and Shri. Navin Kesharimal Mehta, Shri. Rajiv Kesharimal Mehta, Shri. Kesharimal Chunilalji Mehta & Smt. Manjula Kesharimal Mehta (the Transferee) (5 pages from Documents).
---	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

LOCATION:

The said building is located at Old Survey No. 11B, 11A, 14, New Survey No. 347, 348/1 & 3, 350 and CTS No. 1466(P), 1471(P), 1470(P) & 1459 to 1471 & 1515 to 1521 at Village Bhayandar, Thane. The property falls in Residential Zone. It is at a walkable distance 170 Mtr. from Bhayandar railway station.

BUILDING:

The building under reference is having Ground + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The building external condition is normal. The building is used for residential purpose. 2nd Floor is having 5 Residential Flat.

Residential Flat:

The residential flat under reference is situated on the 2nd Floor. The composition of flat is 1 Bedroom + Living Room + Kitchen + WC & Bath. (i.e., 1 BHK + WC & Bath). The residential flat is finished with Marble flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing etc.

Valuation as on 02nd March 2023

The Built Up Area of the Residential Flat	:	440.00 Sq. Ft.
-------------------------------------------	---	----------------

Deduct Depreciation:

Year of Construction of the building	:	1998 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	25 Years
Cost of Construction	:	440.00 X 2,800.00 = ₹ 12,32,000.00
Depreciation $\{(100-10) \times 25 / 60\}$:	37.50%
Amount of depreciation	:	₹ 4,62,000.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 63,630.00 per Sq. M. i.e. ₹ 5,911.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 53,473.00 per Sq. M. i.e. ₹ 4,968.00 per Sq. Ft.
Prevailing market rate	:	₹ 12,500.00 per Sq. Ft.
Value of property as on 02.03.2023	:	440.00 Sq. Ft. X ₹ 12,500.00 = ₹ 55,00,000.00

(Area of property x market rate of developed land & Residential premises as on 2022 - 23 published In The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 02.03.2023	:	₹ 55,00,000.00 - ₹ 4,62,000.00 = ₹ 50,38,000.00
Total Value of the property	:	₹ 50,38,000.00
The realizable value of the property	:	₹ 45,34,200.00
Distress value of the property	:	₹ 40,30,400.00
Insurable value of the property (440.00 X 2,800.00)	:	₹ 12,32,000.00
Guideline value of the property (440.00 X 4,968.00)	:	₹ 21,85,920.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 212, 2nd Floor, Wing – D, "Venkatesh Plaza Co-op. Hsg. Soc. Ltd.", Balaji Nagar, Station Road, Bhayander (West), Thane – 401 101, State – Maharashtra, Country – India for this particular purpose at ₹ 50,38,000.00 (Rupees Fifty Lakh Eighty Eight Thousand Only) as on 02nd March 2023.

NOTES

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 02nd March 2023 is ₹ 50,38,000.00 (Rupees Fifty Lakh Eighty Eight Thousand 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- DECLARATION

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:

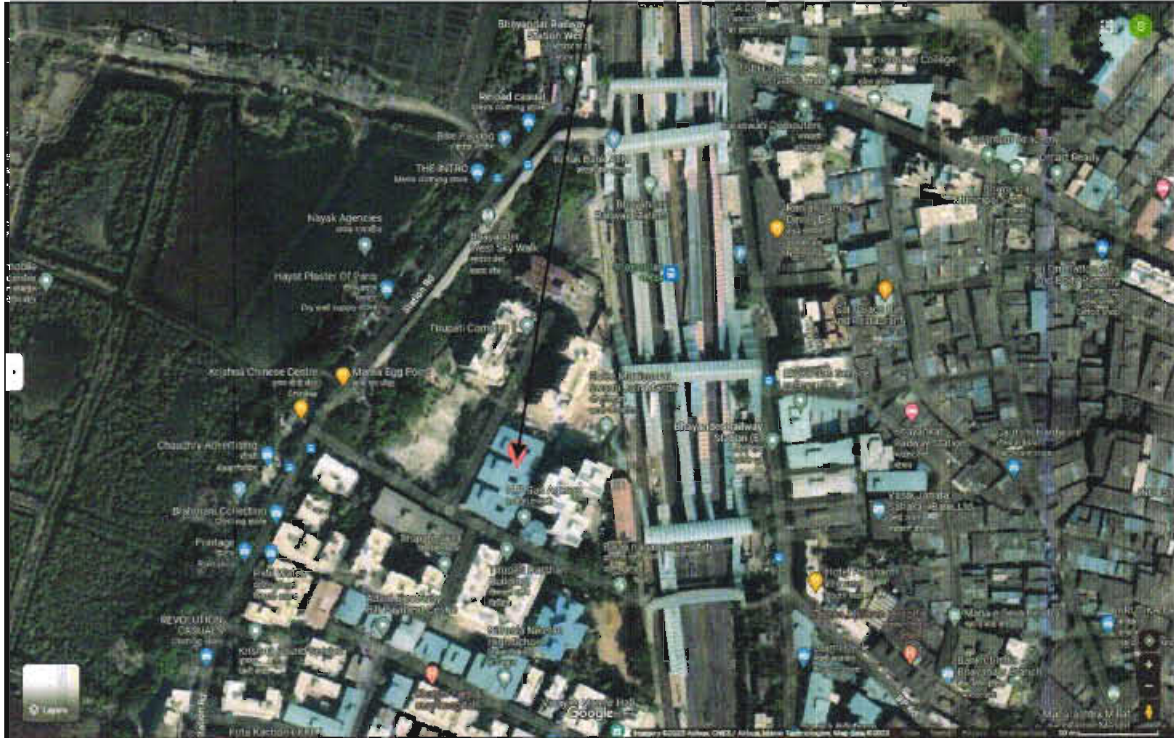
ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 4 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 2 nd Floor
3.	Year of construction	1998 (As per site information)
4.	Estimated future life	35 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" thick.
8.	Partitions	6" thick brick wall
9.	Doors and Windows	Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows
10.	Flooring	Marble flooring
11.	Finishing	Cement plastering
12.	Roofing and terracing	R.C.C. Slab
13.	Special architectural or decorative features, if any	No
14.	(i) Internal wiring – surface or conduit	Concealed electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15.	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
(iv) No. of sink		
16.	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17.	Compound wall Height and length Type of construction	Not Provided
18.	No. of lifts and capacity	Not provided
19.	Underground sump – capacity and type of construction	R.C.C tank
20.	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
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	Cement concrete in open spaces, etc.
23.	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

Actual site photographs



Route Map of the property Site/ur



Latitude Longitude - 19°18'36.8"N 72°51'06.0"E

Note: The Blue line shows the route to site from nearest railway station (Bhayander – 170 Mtr.)

Ready Reckoner Rate


Department of Registration & Stamps
 Government of Maharashtra

नोंदणी व मुद्रांक विभाग
 महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
 बाजारमूल्य दर पत्रक

Home
Valuation Rules
User Manual
Close
Feedback

Year
2022/2023
Language
English

Selected District: ठाणे
 Select Taluka: ठाणे
 Select Village: मोजे (माव) भाईंदर
 Search By: Survey No Location
 Enter Survey No: 347

पत्रक	पूची जमीन	निवासी व्यक्ति	कोशित	दुकाने	औद्योगिक	पक्क (Pka.)	Attribute
1/1-अ) टिका नंबर - 1 रस्ता विभाग - भाईंदर स्थानाचे पश्चिमेकडील स्थान पासून भाईंदर गावठाणाच्या पश्चिमेस टोका पर्यंत रस्त्याच्या दोन्ही बाजूकडील पश्ची भाग असलेल्या मिळकती	23000	70700	81400	102100	81400	बी पीटर	साई नंबर

Stamp Duty Ready Reckoner Market Value Rate for Flat	70,700.00			
Reduced by 10% on Flat Located on 2 nd Floor	7,070.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	63,630.00	Sq. Mtr.	5,911.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	23,000.00			
The difference between land rate and building rate (A – B = C)	40,630.00			
Depreciation Percentage as per table (D) [100% - 25%] (Age of the Building – 25 Years)	75%			
Rate to be adopted after considering depreciation [B + (C x D)]	53,473.00	Sq. Mtr.	4,968.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

Table – D: Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation	
	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

99acres Buy - Same Locality / Project / Society / Landmark

₹1.5 Cr ₹1,19,240 per sq.ft **2BHK 2Baths**

Estimated EMI ₹ 19,305 ₹1,19,240 per sq.ft **2 Bedrooms, 2 Bathrooms, 2 Balconies**

₹1.5 Cr ₹1,19,240 per sq.ft **Built Up Area: 1258 sq.ft**

₹1.5 Cr ₹1,19,240 per sq.ft **Govt Charges & Tax** @ 11,984 per sq. ft. (all inclusive, negotiable)

₹1.5 Cr ₹1,19,240 per sq.ft **Floor Number** of 14 Floors

₹1.5 Cr ₹1,19,240 per sq.ft **Project Age** 1 to 5 Year Old

Places nearby
 Padmalal Nagar, Bhayander West, Mira Road And Beyond, Mumbai

Azad Nagar Mosque | Shri Siddhi Vinayak Orthopaedic Hospital | Sarveswari Children Hospital, Thane | Kamla Eye Clinic

Why should you consider this property?
 Modular Kitchen | Home Automation

NOBROKER Buy - Same Locality / Project / Society / Landmark

₹1.25 Cr ₹1,19,240 per sq.ft **2 BHK**

₹1.25 Cr ₹1,19,240 per sq.ft **Built Up Area: 1258 sq.ft**

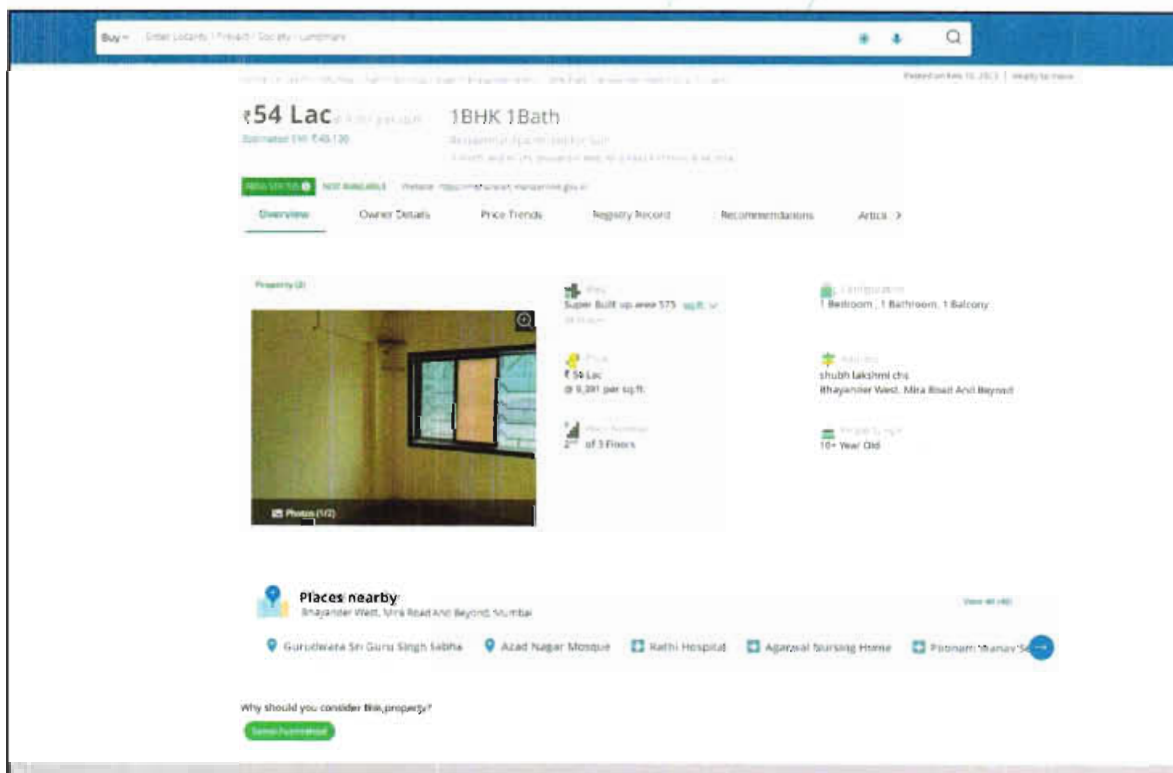
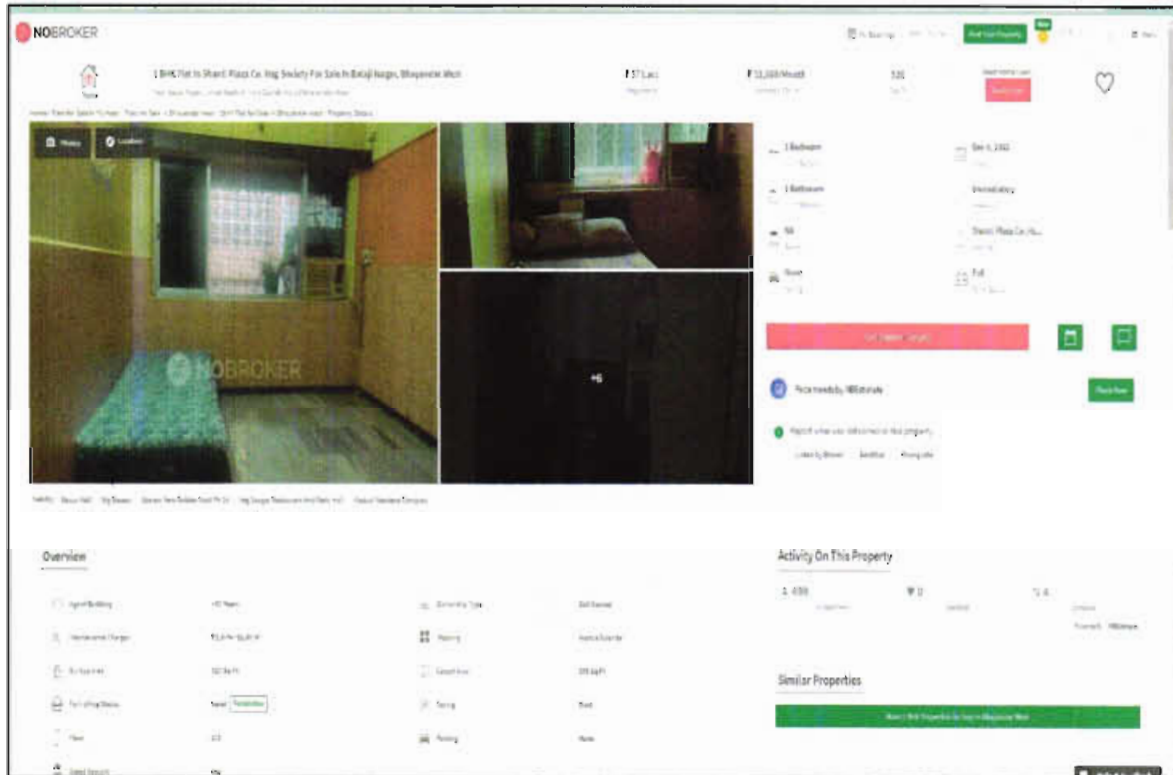
₹1.25 Cr ₹1,19,240 per sq.ft **2 Bedrooms, 2 Bathrooms, Full Kitchen**

Overview	Price	Area	Other
Year of Building	1975	1258 sq.ft	2 BHK
Homeowner Charge	₹2,000	1258 sq.ft	2 BHK
Carpet Area	1200 sq.ft	1258 sq.ft	2 BHK
Carpet	₹1,19,240	1258 sq.ft	2 BHK
Carpet	₹1,19,240	1258 sq.ft	2 BHK

Activity On This Property
 1, 276 | 9, 0 | 1, 4

Similar Properties
 2 BHK Flat in Padmalal Tower for Sale in Bhayander West

Price Indicators



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **02nd March 2023**.

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

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 ₹ 50,38,000.00 (Rupees Fifty Lakh Eighty Eight Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=NDMP, email=manojbaburaochalikwar@vastukala.com, postalCode=400009, serialNumber=1, c=IN
31-12-2019 12:12:20 +0530, postalCode=400009, serialNumber=1, c=IN
31-12-2019 12:12:20 +0530, postalCode=400009, serialNumber=1, c=IN
Date: 2019.12.31 12:28:38 +05'30'



Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Think.Innovate.Create