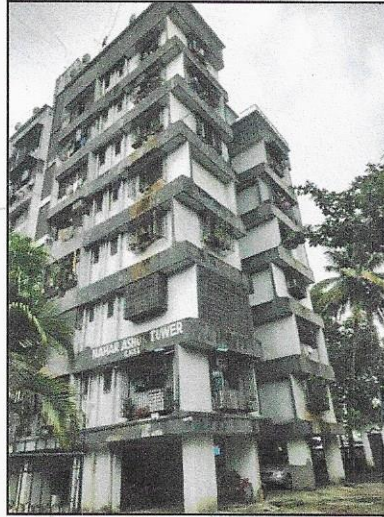


Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Durga Prasad Kamala Prasad Gupta.**

Residential Flat No. 301, 3rd Floor, "Nahar Ashok Tower Co-op. Hsg. Soc. Ltd.", Uttan Road, Bhayander (West),
Taluka & District - Thane, PIN Code - 401 101, State - Maharashtra, Country - India.

Latitude Longitude - 19°17'55.9"N 72°50'41.7"E

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Valuation Prepared for:

Cosmos Bank




Bhayandar Branch

Shop No 3,4,5, Rishabh Apartment No. 5A, Patel Nagar no 1, Station road,
Bhayandar (West), State - Maharashtra, Country - India.



Our Pan India Presence at :

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

-  **Regd. Office :** B1-001, U/B Floor, Boomerang,
Chandivali Farm Road, Andheri (East),
Mumbai - 400 072, (M.S.), INDIA
-  TeleFax : +91 22 28371325/24
-  mumbai@vastukala.org



VALUATION OPINION REPORT

The property bearing Residential Flat No. 301, 3rd Floor, "Nahar Ashok Tower Co-op. Hsg. Soc. Ltd.", Uttan Road, Bhayander (West), Taluka & District - Thane, PIN Code – 401 101, State – Maharashtra, Country – India belongs to **Mr. Durga Prasad Kamala Prasad Gupta**.

Boundaries of the property.

North	:	Open Plot
South	:	Open Plot
East	:	Rita Bungalow
West	:	Road

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 **₹ 57,59,600.00 (Rupees Fifty Seven Lakh Fifty Nine Thousand Six Hundred Only)**.

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this 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) PRIVATE
LIMITED, ou=Admin, 2.5.4.20=96220c4fae31d079e0c799e2665913490cf5c3364
1333112278017a1885652, postalCode=400069,
st=Maharashtra,
serialNumber=11554d564abdc8e8b2a3a8fca3c4a31731
4c4a3962802d39327b5220f, c=INDIA, ou=MANOJ BABURAO
CHALIKWAR
Date: 2023.07.15 17:25:57 +05'30'

Auth. Sign.



Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl.: Valuation report



Our Pan India Presence at :

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

Regd. Office : B1-001, U/B Floor, Boomerang,
Chandivali Farm Road, Andheri (East),
Mumbai - 400 072, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org

Valuation Report of Residential Flat No. 301, 3rd Floor, "Nahar Ashok Tower Co-op. Hsg. Soc. Ltd.",
Uttan Road, Bhayander (West), Taluka & District - Thane, PIN Code – 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 15.07.2023 for Banking Purpose
2	Date of inspection	11.07.2023
3	Name of the owner/ owners	Mr. Durga Prasad Kamala Prasad Gupta.
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	Address: Residential Flat No. 301, 3 rd Floor, "Nahar Ashok Tower Co-op. Hsg. Soc. Ltd.", Uttan Road, Bhayander (West), Taluka & District - Thane, PIN Code – 401 101, State – Maharashtra, Country – India. Contact Person: Mr. Harish (Owner's representative)
6	Location, street, ward no	Uttan Road
7	Survey/ Plot no. of land	Old Survey No. 713 A, 714, New Survey No. 291/1, 291/3, 288/3, City Survey No. 913 of Village – Bhayander
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, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 442.00 (Area as per actual site measurement) Built up Area in Sq. Ft. = 560.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Uttan Road
14	If freehold or leasehold land	Freehold

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?	Vacant
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
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	₹ 12,000.00 Expected rental income per month
	(iv) Gross amount received for the whole property	N.A.



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27	Are any of the occupants related to, or close to business associates of the owner?	N.A.
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 No., sale price and area of land sold.	As per sub registrar of assurance records
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	1993 (As per Occupancy Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce	N. A.



	copies of agreements	
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Bhayandar Branch for Housing Loan as on 15.07.2023 for Residential Flat No. 301, 3rd Floor, "Nahar Ashok Tower Co-op. Hsg. Soc. Ltd.", Uttan Road, Bhayander (West), Taluka & District - Thane, PIN Code – 401 101, State – Maharashtra, Country – India belongs to **Mr. Durga Prasad Kamala Prasad Gupta**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 03.07.2023
3	Copy of Occupancy Certificate No. MNP / NR / 6270 / 1993 – 1994 dated 04.08.1993 issued by Mira Bhayander Municipal Corporation.

LOCATION:

The said building is located at Old Survey No. 713 A, 714, New Survey No. 291/1, 291/3, 288/3, City Survey No. 913 of Village – Bhayander, Taluka & District – Thane. The property falls in residential zone. The surrounding locality is residential.

BUILDING:

The building under reference is having Stilt + 6th + 7th (Part) Upper Floors. It is a R.C.C. Framed Structure framed structure with 9" thick external walls and 6" thick internal POP finished brick walls. The walls are having sand faced plaster from outside. The Staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The whole building is used for Residential purpose. 3rd floor is having 4 Residential Flat. 1 Lift provided in the building.

Residential Flats:

The Residential Flat under reference is situated on the 3rd Floor. It consists of 1 Bedroom + Living Room + Kitchen + W.C. + Bath. (i.e. 1 BHK + W.C. + Bath). The Residential Flat is finished with Vitrified tiles flooring, Teak wood door frame with flush doors, Powder Coated Aluminium Sliding windows & Concealed electrification, Cement plastering with POP false ceiling.

Valuation as on 15th July 2023.

The Built up Area of the Residential Flat	:	560.00 Sq. Ft.
---	---	----------------

Deduct Depreciation:

Year of Construction of the building	:	1993 (As per Occupancy Certificate)
Expected total life of building	:	60 Years



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Age of the building as on 2023	:	30 Year
Cost of Construction	:	560.00 Sq. Ft. X 2,700.00 = ₹ 15,12,000.00
Depreciation $\{(100-10) \times 30\}/60$:	45.00%
Amount of depreciation	:	₹ 6,80,400.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 73,100.00 per Sq. M. i.e., ₹ 6,791.00 per Sq. Ft.
Guideline rate obtained after Depreciation	:	₹ 56,870.00 per Sq. M. i.e., ₹ 5,283.00 per Sq. Ft.
Prevailing market rate	:	₹ 11,500.00 per Sq. Ft.
Value of property as on 15.07.2023	:	560.00 Sq. Ft. X ₹ 11,500.00 = ₹ 64,40,000.00

(Area of property x market rate of developed land & Residential premises as on 2023 – 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 15.07.2023	:	₹ 64,40,000.00 - ₹ 6,80,400.00 = ₹ 57,59,600.00
Total Value of the property	:	₹ 57,59,600.00
The realizable value of the property	:	₹ 51,83,640.00
Distress value of the property	:	₹ 46,07,680.00
Insurable value of the property	:	₹ 15,12,000.00
Guideline value	:	₹ 29,58,480.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 301, 3rd Floor, "Nahar Ashok Tower Co-op. Hsg. Soc. Ltd.", Uttan Road, Bhayander (West), Taluka & District - Thane, PIN Code – 401 101, State – Maharashtra, Country – India this particular purpose at ₹ 57,59,600.00 (Rupees Fifty Seven Lakh Fifty Nine Thousand Six Hundred Only) as on 15th July 2023.

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NOTES

1. I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **15th July 2023** is **₹ 57,59,600.00 (Rupees Fifty Seven Lakh Fifty Nine Thousand Six Hundred Only)**. Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- 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	Stilt + 6th + 7th (Part) Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 3 rd Floor
3.	Year of construction	1993 (As per Occupancy Certificate)
4.	Estimated future life	30 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



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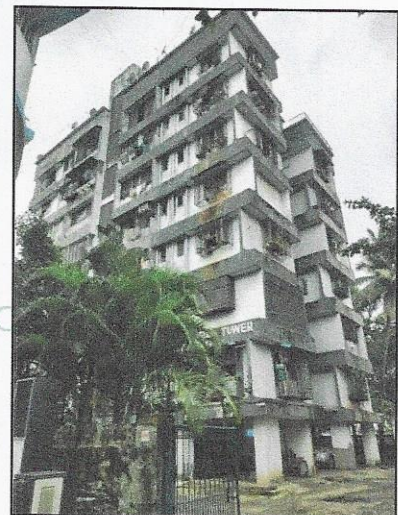
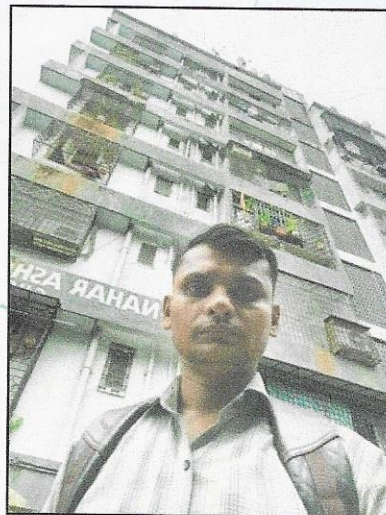
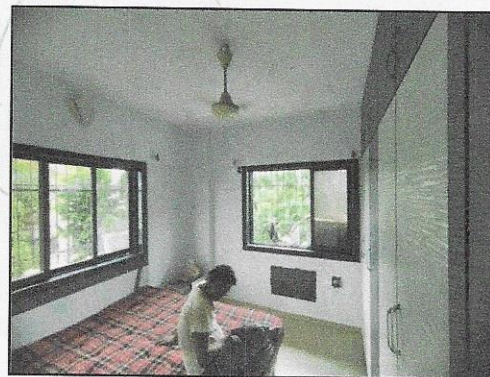
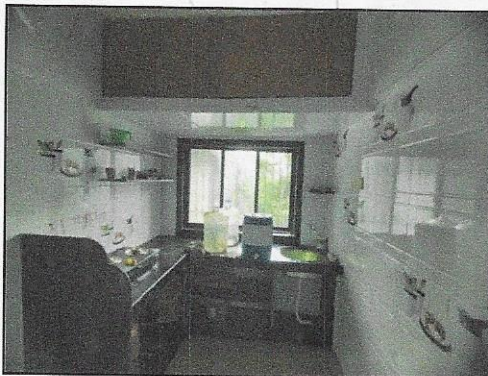
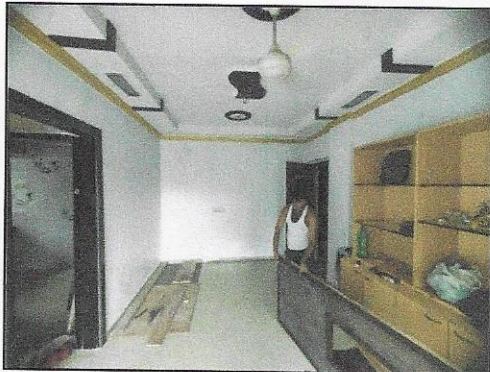
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9	Doors and Windows		Teak wood door frame with flush door, Powder coated aluminium sliding windows
10	Flooring		Vitrified tiles flooring
11	Finishing		Cement plastering
12	Roofing and terracing		R.C.C. Slab
13	Special architectural or decorative features, if any		No
14	(i)	Internal wiring – surface or conduit	Concealed electrification
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15	Sanitary installations		As per Requirement
	(i)	No. of water closets	
	(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		6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		1 Lift
19	Underground sump – capacity and type of construction		R.C.C tank
20	Over-head tank		R.C.C tank on terrace
	Location, capacity		
	Type of construction		
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 u/r



Latitude Longitude - 19°17'55.9"N 72°50'41.7"E

Note: The Blue line shows the walkable route distance to site from nearest railway station (Bhayandar – 1.9 Km.)



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Ready Reckoner Rate

DIVISION / VILLAGE : BHAYANDER Commence From 1st April 2023 To 31st March 2024						
Type of Area	Urban		Local Body Type	Corporation - Class "D"		
Local Body Name	Mira Bhayander Municipal Corporation					
Land Mark	Land Zone : G, Tika No. 13, 14, 15, 17, 19, 20, 21, 22) All the Properties of Village Bhayander were City Survey is Completed (Upto City Survey Boundary) Upto South Boundary, Excluding above mentioned Zone "B".					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
1	1/8	19000	73100	85000	99600	85000
<small>C. T. S. No. 14/688, 14/693, 14/694, 14/695, 14/696, 14/697, 14/698, 14/699, 14/700, 14/711, 14/712, 14/713, 14/716, 14/721, 14/722, 14/723, 14/724, 14/725, 14/726, 14/727, 14/728, 14/729, 14/730, 14/731, 14/734, 14/735, 14/742, 14/748, 14/749, 14/790, 14/791, 14/792, 14/793, 14/794, 14/795, 14/796, 14/797, 14/798, 14/799, 14/800, 14/801, 14/802, 14/803, 14/804, 14/805, 14/806, 14/807, 14/808, 14/822, 14/823, 14/824, 14/825, 14/826, 14/827, 14/828, 14/829, 14/830, 14/831, 14/832, 14/833, 14/834, 14/835, 14/836, 14/837, 14/838, 14/839, 14/840, 14/841, 14/842, 14/843, 14/856, 14/857, 14/858, 14/859, 14/860, 14/861, 14/862, 14/863, 14/864, 14/865, 14/866, 14/867, 14/868, 14/869, 14/870, 14/871, 14/872, 14/873, 14/874, 14/875, 14/876, 14/877, 14/878, 14/879, 14/880, 14/889 to 14/899, 14/904, 14/916, 14/918, 14/919, 14/2282</small>						
<input type="checkbox"/> Compare With Previous Year						

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Price Indicators

NOBROKER 1 RK Flat in Apartment For Sale in Bhayandar West
 ₹ 35 Lacs Negotiable ₹ 20,990/Month Estimated EMV 310 Sq Ft

Home / Flats for Sale in Mumbai / Flats for Sale in Bhayandar West / 1 RK Flat for Sale in Bhayandar West / Property Details

1 Bedroom (1 of 2 BHK) 1 Bathroom (1 of 1 Bathroom) 1 Safety None (1 of 2) None (1 of 2)

Mar 22, 2023 Posted On Immediately (1 of 1) Appointment (1 of 1) None (1 of 1) (1 of 1)

Get Owner Details

Price trends by NEEstimate

Report what was not correct in this property

Listed by Broker Sold Out Wrong Info

Activity On This Property

Similar Properties

1 RK Flat in Shree Om Shakti For Sale in Bhayandar West

Overview

Age of Building	> 10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 1.0 Per Sq Ft/M	Flooring	Carpet
Built-up Area	310 Sq Ft	Carpet Area	270 Sq Ft
Furnishing Status	None (Refresh Now)	Facing	Don't Know
Floor	1/3	Parking	None
gated Security	No		

NOBROKER 1 BHK Flat in Raj Ambar Chs, Bhayandar West For Sale in Raj Ambar
 ₹ 65 Lacs Negotiable ₹ 37,254/Month Estimated EMV 560 Sq Ft

Home / Flats for Sale in Mumbai / Flats for Sale in Bhayandar West / 1 BHK Flat for Sale in Bhayandar West / Property Details

1 Bedroom (1 of 2 BHK) 1 Bathroom (1 of 1 Bathroom) NA (1 of 1) None (1 of 1) None (1 of 1)

Jul 14, 2023 Posted On Immediately (1 of 1) Raj Ambar Chs, Bha... (1 of 1) None (1 of 1) (1 of 1)

Get Owner Details

Price trends by NEEstimate

Report what was not correct in this property

Listed by Broker Sold Out Wrong Info

Activity On This Property

Similar Properties

1 BHK Flat in Rameshwaram Avenue For Sale in Rameshwaram Au...

Overview

Age of Building	> 10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 2.1 Per Sq Ft/M	Flooring	NA
Built-up Area	560 Sq Ft	Furnishing Status	Fully Furnished
Facing	East	Floor	2/4
Parking	None	gated Security	Yes



Price Indicators

The screenshot displays a real estate listing on the Housing.com website. The listing is for a 1BHK Apartment located in Bhayandar West, Mumbai. The price is listed as ₹70.0 L, with an EMI starting at ₹3707 K. The property is 700 sq.ft in build-up area, priced at ₹10.00 K/sq.ft on average. It is a 1-year-old property, ready to move, and is unfurnished. The listing is from a reputed builder and is located on Bumari Nagar. The page includes a 'Contact Seller' button and a gallery of images showing the interior of the apartment. A navigation bar at the bottom offers options like Overview, Popular Properties Nearby, Buy-O-Meter, Amenities, Ratings and Reviews, Price Trends, Locality, Project Q&A, Developer, and Calculator.

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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **15th July 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 neighbourhood 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 **₹ 57,59,600.00 (Rupees Fifty Seven Lakh Fifty Nine Thousand Six Hundred Only).**

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=PRIVATE, LIMITED,
ou=Admin,
2.5.4.25a98229c64fed1f5d03c01c17b2d86f913290c1d1534133311
5279e17118d565, postalCode=400069, st=Maharashtra,
serialNumber=16676566ab6cc899822f558fca3efc01f911d2e094
e28f2e26a120d5616, email=MANOJ.BABURAO@VASTUKALA.COM
Date: 2023.07.15 17:28:12 +05'30'

Auth. Sign.

Director

Manoj B. Chalikwar
Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763

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VALUATION OF PROFESSIONAL FEE CHARGED

The fee charged for the valuation of the property is Rs. 10,000/- (Ten thousand only) which is a reasonable fee for the services rendered by the valuer.

VALUATION OF THE PROPERTY

The property is situated at No. 10, Main Street, Bangalore. The area of the property is 1000 sq. ft. The property is a residential building. The valuation of the property is Rs. 10,00,000/- (Ten lakhs only).



For VASTUKALA CONSULTANTS PVT. LTD.

MANOJ BABU

CHAIRMAN

Director

Member

Member

Member

Member

