

PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd B1-001, U/B FLOOR, BOOMERANG, CHANDIVALI FARM ROAD, ANDHERI-EAST 400072 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org	Invoice No. PG-1686/23-24	Dated 22-Jul-23
Buyer (Bill to) COSMOS BANK - DADAR WEST DADAR BRANCH Horizon Bldg., 1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai - 400 028 GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Delivery Note	Mode/Terms of Payment AGAINST REPORT
	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No. 002656 / 2301740	Delivery Note Date
	Dispatched through	Destination
Terms of Delivery		

SI No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE <i>(Technical Inspection and Certification Services)</i>	997224	18 %	4,000.00
	CGST			360.00
	SGST			360.00
Total				₹ 4,720.00

Amount Chargeable (in words) E. & O.E

Indian Rupee Four Thousand Seven Hundred Twenty Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	4,000.00	9%	360.00	9%	360.00	720.00
Total	4,000.00		360.00		360.00	720.00


Tax Amount (in words) : **Indian Rupee Seven Hundred Twenty Only**

Remarks:
 Mr. Dinesh D. Panhale & Mrs. Yogita Dinesh Panhale -
 Residential Flat No. 111, 1st Floor, "Nav Nanda Deep Co
 -op. Hsg. Soc. Ltd.", Near Thakurli Railway Station, Chole
 Village, Thakurli (East), Thane - 421 201, State -
 Maharashtra, Country - India

Company's PAN : **AADCV4303R**

Declaration
 NOTE - AS PER MSME RULES INVOICE NEED TO BE
 CLEARED WITHIN 45 DAYS OR INTEREST CHARGES
 APPLICABLE AS PER THE RULE.
 MSME Registration No. - 27222201137

Company's Bank Details
 Bank Name : **The Cosmos Co-Operative Bank Ltd**
 A/c No. : **0171001022668**
 Branch & IFS Code : **Vileparle & COSB0000017**


 UPI Virtual ID : Vastukala@icici

for Vastukala Consultants (I) Pvt Ltd

Rattol
 Authorised Signatory

This is a Computer Generated Invoice



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Dinesh D. Panhale & Mrs. Yogita Dinesh Panhale**

Residential Flat No. 111, 1st Floor, "Nav Nanda Deep Co-op. Hsg. Soc. Ltd.", Near Thakurli Railway Station, Chole Village, Thakurli (East), Thane – 421 201, State – Maharashtra, Country – India.

Latitude Longitude - 19°13'28.4"N 73°05'56.2"E

Valuation Prepared for:

**Cosmos Bank
Dadar Branch**

Horizon Bldg., 1st Floor, Ranade Road & Gokhale Road, Dadar (West),
Mumbai – 400 028, 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 Report of Residential Flat No. 111, 1st Floor, "Nav Nanda Deep Co-op. Hsg. Soc. Ltd.", Near Thakurli Railway Station, Chole Village, Thakurli (East), Thane – 421 201, 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 22.07.2023 for Bank Loan Purpose
2	Date of inspection	21.07.2023
3	Name of the owner/ owners	Mr. Dinesh D. Panhale & Mrs. Yogita Dinesh Panhale
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. 111, 1 st Floor, "Nav Nanda Deep Co-op. Hsg. Soc. Ltd.", Near Thakurli Railway Station, Chole Village, Thakurli (East), Thane – 421 201, State – Maharashtra, Country – India. Contact Person: Mr. Arun Bagde (Seller) Contact No. 9594899000
6	Location, street, ward no	Near Thakurli Railway Station, Chole Village, Thakurli (East), Thane.
7	Survey/ Plot no. of land	Old Survey No. 9/1(P), New Survey No. 212/1(P), Final Survey No. 168, 169, & CTS No. 539, 540, 541, 542 of Village – Chole
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. = 448.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 452.00 Built Up Area in Sq. Ft. = 565.00 (Area as per Agreement for sale)

13	Roads, Streets or lanes on which the land is abutting	Near Thakurli Railway Station, Chole Village, Thakurli (East), Thane – 421 201.
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?	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 KDMC 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	₹ 7,500.00 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 law?	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 upon, 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 – 1993 (As per Society Registration 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 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.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch to assess fair market value as on 22.07.2023 for Residential Residential Flat No. 111, 1st Floor, "**Nav Nanda Deep Co-op. Hsg. Soc. Ltd.**", Near Thakurli Railway Station, Chole Village, Thakurli (East), Thane – 421 201, State – Maharashtra, Country – India belongs to **Mr. Dinesh D. Panhale & Mrs. Yogita Dinesh Panhale.**

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 23.06.2023 Between Mr. Arun Bhaskar Bagde & Mr. Dilip Bhaskar Bagde (the Transferors) and Mr. Dinesh D. Panhale & Mrs. Yogita Dinesh Panhale (the Transferees).
2	Copy of Commencement Certificate No. 17892 dated 20.02.1975 issued by Kalyan Dombivli Municipal Corporation.
3	Copy of Society Registration Certificate No. TNA / FLN / HSG / (T.C) / 6037 / 1993 – 94 dated 05.05.1993.
4	Copy of Electricity Bill Consumer No. 020012326298 in the name of Shri. B. S. Bagade dated 13.07.2023 issued by MSEDCL.

LOCATION:

The said building is located at Old Survey No. 9/1(P), New Survey No. 212/1(P), Final Survey No. 168, 169, & CTS No. 539, 540, 541, 542 of Village – Chole, Thane. The property falls in Residential Zone. It is at a walkable distance 250 Mtr. from Thakurli 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 is used for residential purpose. 1st Floor is having 11 Residential Flat. The building having No Lift.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC & Bath + Passage (i.e., **1BHK with WC & Bath**). The residential flat is finished with mosaic tiles flooring, Teak wood door frame with flush shutters, Aluminum sliding windows, casing capping electrification & open plumbing etc. The flat internal condition is normal.

Valuation as on 22nd July 2023

The Built Up Area of the Residential Flat	:	565.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	1993 (As per Society Registration Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	30 Years
Cost of Construction	:	565.00 X 2,500.00 = ₹ 14,12,500.00
Depreciation $\{(100-10) \times 30 / 60\}$:	45.00%
Amount of depreciation	:	₹ 6,35,625.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 69,160.00 per Sq. M. i.e. ₹ 6,425.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 55,612.00 per Sq. M. i.e. ₹ 5,166.00 per Sq. Ft.
Prevailing market rate	:	₹ 8,500.00 per Sq. Ft.
Value of property as on 22.07.2023	:	565.00 Sq. Ft. X ₹ 8,500.00 = ₹ 48,02,500.00

(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 22.07.2023	:	₹ 48,02,500.00 - ₹ 6,35,625.00 = ₹ 41,66,875.00
Total Value of the property	:	₹ 41,66,875.00
The realizable value of the property	:	₹ 37,50,188.00
Distress value of the property	:	₹ 33,33,500.00
Insurable value of the property (565.00 X 2,500.00)	:	₹ 14,12,500.00
Guideline value of the property (565.00 X 5,166.00)	:	₹ 29,18,790.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 111, 1st Floor, "Nav Nanda Deep Co-op. Hsg. Soc. Ltd.", Near Thakurli Railway Station, Chole Village, Thakurli (East), Thane – 421 201, State – Maharashtra, Country – India for this particular purpose at **₹ 41,66,875.00 (Rupees Forty One Lakh Sixty Six Thousand Eight Hundred Seventy Five Only)**. as on **22nd July 2023**.

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 **22nd July 2023 is ₹ 41,66,875.00 (Rupees Forty One Lakh Sixty Six Thousand Eight Hundred Seventy Five 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:

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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 1 st Floor
3	Year of construction	1993 (As per Society Registration 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
9	Doors and Windows	Teak wood door frame with flush shutters, Aluminum sliding windows
10	Flooring	Mosaic 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	Casing Capping electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Open 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	No Lifts
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°13'28.4"N 73°05'56.2"E

Note: The Blue line shows the route to site from nearest railway station (Thakurli – 250 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 20232024 **Language** English

Annual Statement of Rates

Selected District ठाणे

Select Taluka कल्याण

Select Village गावाचे नाव : चोळे

Search By Survey No Location

Enter Survey No 212

वर्ग/विवरण	पूजी मूल्य	निवासी दर/मिटर	मॉडिफ	दुपल	नौचोपि	एकक (Pkt.)	Attribute
8/37-विभाग 17अ : चोळे, ठाकुली रेल्वे स्टेशनच्या पश्चिमेकडील उल्हास नदी परिसरच्या चोळे गावाच्या मिळकती	24000	72800	83900	91100	83900	चौ. मीटर	सर्व्हे नंबर
8/39-विभाग 17अ : चोळे, सधन रेल्वेच्या पुर्वेकडील ठाकुली स्टेशनच्या पुर्वेकडील मिळकती सि.न. (चोळे)	18300	58000	66800	72500	66800	चौ. मीटर	सि.टी.एस. संघर

Stamp Duty Ready Reckoner Market Value Rate for Flat	72,800.00			
Reduced by 5% on Flat Located on 1 st Floor	3,640.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	69,160.00	Sq. Mtr.	6,425.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	24,000.00			
The difference between land rate and building rate (A – B = C)	45,160.00			
Depreciation Percentage as per table (D) [100% - 30%] (Age of the Building – 30 Years)	70%			
Rate to be adopted after considering depreciation [B + (C x D)]	55,612.00	Sq. Mtr.	5,166.00	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

NOBROKER

1 BHK Flat in Kandar Heights Building, For Sale in Dombivli

₹ 21.34 Lakhs

1 Bedroom, 1 Bathroom, 450 sqft

Overview

Light Building	3.5 story	Ownership Type	Apartment
Permissible Charge	75.4 Per Sq.ft	Flooring	Vitrified Tile
Build-up Area	450 sqft	Carpet Area	400 sqft
Turning Area	Self-owned / Rented	Facing	East
Age		Age	Year

Activity On This Property

Similar Properties

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₹ 37.0 Lac. How much loan can I get?

1 BHK Flat For Sale in Sarvodaya Ashish, Thakurli, Thane

1 Bed, 1 Bath, Unfurnished

Super Built-Up Area: 625 sqft - ₹ 5300/sqft

Floor: 4 (Out of 7 Floors)

Furnished Status: Unfurnished

Developer: Sarvodaya Developer

Project: Sarvodaya Ashish

Transaction Type: Resale

Status: Ready to Move

Contact Owner: Devraj Shinde - 91-98-XXXXXXX

Get Phone No.

Last contact made 2 days ago

More Details

Price Breakup	₹ 37 Lac
Address	Chole Gaon, Thakurli East, Thakurli, Thane - Beyond Thane, Maharashtra
Furnishing	Unfurnished

Price Indicators

NOBROKER

1 BHK Flat in Aayash Akhara For Sale in Thakurli East

₹ 24,54,500
₹ 24,545/Month
524

Overview

Age of Building	2.2 Years	Ownership Type	Self Owned
Homeowner Charge	₹ 1000/Sq.Ft/M	Flooring	Marble Tiles
Buffet Fee	₹ 100/Sq.Ft	Carpet Area	400 Sq.Ft
Leasing Status	Ready To Move	Facing	North

Activity On This Property

Similar Properties

NOBROKER

1 BHK Flat in Lakshmi Park For Sale in Thakurli Dombivli

₹ 30 Lacs
₹ 28,357/Month
1.25

Overview

Age of Building	3.47 Years	Ownership Type	Self Owned
Homeowner Charge	₹ 1.4 Per Sq.Ft/M	Flooring	Tile
Buffet Fee	₹ 80/Sq.Ft	Turnover Ratio	Good
Facing	West	Plan	S.T
Leasing Status	Ready To Move	Special Features	...

Activity On This Property

Similar Properties



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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 **22nd 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 knowledgeable 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 ₹ 41,66,875.00 (Rupees Forty One Lakh Sixty Six Thousand Eight Hundred Seventy Five Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ
BABURAO
CHALIKWAR
Director

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED, ou=address, 2.5.4.20w98220bc4fa35dc03e0cf39e26865913490e3
, #3.3.641.3.3.1.1.5.2.79b17a118b5632, postalAddress=400060,
serialNumber=41456a568ab8cc9b8e2435a8f0c9c4eb
31f11b2e394e28f2a29a327b6258fc, cn=MANOJ
BABURAO CHALIKWAR
Date: 2023.07.24 13:35:58 +05'30'

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

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