PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd B1-001, U/B FLOOR. PG-1731/23-24 26-Jul-23 BOOMERANG, CHANDIVALI FARM ROAD. **Delivery Note** Mode/Terms of Payment ANDHERI-EAST 400072 AGAINST REPORT GSTIN/UIN: 27AADCV4303R1ZX Reference No. & Date. Other References State Name: Maharashtra, Code: 27 E-Mail: accounts@vastukala.org Buyer's Order No. Dated Buyer (Bill to)

COSMOS BANK - VILEPARLE EAST

Vile Parle (East) Branch

Pratik Evenue, Ground Floor, Opp. Shivsagar Hotel.

Nehru Road, Vile Parle (East),

Mumbai - 400 057,

GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27

Terms of Delivery

Dispatch Doc No.

002708 / 2031788

Dispatched through

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

Amount Chargeable (in words)

E. & O.E

Indian Rupee Four Thousand Seven Hundred Twenty Only

HSN/SAC	Taxable	Ce	ntral Tax	St	ate Tax	Total
	Value	Rate	Amount	Rate	Amount	Tax Amount
997224	4,000.00	9%	360.00	9%	360.00	720.00
-Total	4,000.00		360.00	54 3	360.00	720.00

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

Company's Bank Details

Bank Name : State Bank of India

A/c No. 32632562114

Branch & IFS Code: MIDC Andheri (E) & SBIN0007074

Mr. Chandan Bholanath Pandey & Mr. Shivam Bholanath Pandey - Residential Flat No. 704, 7th Floor, Wing - B, Building No. 1, "Rishabh Tower Co-op. Hsg. Soc. Ltd.", Sector - 3, Padmavati Nagar, Village Bolinj, Virar (West), Palghar - 401 303, 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

UPI Virtual ID : vastukala@icici

for Vastukala Consultants (I) Pvt Ltd

Delivery Note Date

Destination

Signatory

This is a Computer Generated Invoice



Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

www.vastukala.org



CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Chandan Bholanath Pandey & Mr. Shivam Bholanath Pandey

Residential Flat No. 704, 7th Floor, Wing – B, Building No. 1, "Rishabh Tower Co-op. Hsg. Soc. Ltd.", Sector – 3, Padmavati Nagar, Village Bolinj, Virar (West), Palghar – 401 303, State - Maharashtra, Country - India.

Latitude Longitude - 19°26'55.9"N 72°47'27.8"E

Think Innovate Create Valuation Done for:

Cosmos Bank

Vile Parle (East) Branch

Pratik Evenue, Ground Floor, Opp. Shivsagar Hotel, Nehru Road, Vile Parle (East), Mumbai - 400 057, State - Maharashtra, Country - India.



Our Pan India Presence at: Mumbai Aurangabad Pune Rajkot **♥** Nanded Thane Indore Raipur P Delhi NCR P Nashik Ahmedabad 9 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

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report Prepared For: Cosmos Bank / Vile Parle (East) Branch / Mr. Chandan Bholanath Pandey (2708/2301788) Page 2 of 16

> Vastu/Mumbai/07/2023/2708/2301788 26/15-413-SBSK Date: 26.07.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 704, 7th Floor, Wing – B, Building No. 1, "Rishabh Tower Co-op. Hsg. Soc. Ltd.", Sector – 3, Padmavati Nagar, Village Bolinj, Virar (West), Palghar – 401 303, State – Maharashtra, Country – India belongs to Mr. Chandan Bholanath Pandey & Mr. Shivam Bholanath Pandey.

Boundaries of the property.

North Internal Road & Bachraj Avenue

South Shubham Heights East Kajave Road West Balaji Mandir

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 ₹ 31,02,100.00 (Rupees Thirty One Lakh Two Thousand One 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**

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





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

<u>Valuation Report of Residential Flat No. 704, 7th Floor, Winq – B, Building No. 1, "Rishabh Tower Co-op. Hsg. Soc. Ltd.", Sector – 3, Padmavati Nagar, Village Bolini, Virar (West), Palghar – 401 303,</u>

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 26.07.2023 for Bank Loan Purpose
2	Date of inspection	21.07.2023
3	Name of the owner/ owners	Mr. Chandan Bholanath Pandey & Mr. Shivam Bholanath Pandey
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. 704, 7th Floor, Wing – B, Building No. 1, "Rishabh Tower Co-op. Hsg. Soc. Ltd.", Sector – 3, Padmavati Nagar, Village Bolinj, Virar (West), Palghar – 401 303, State – Maharashtra, Country – India. Contact Person: Radhana Singh (Tenant)
6	Location, street, ward no	Sector – 3, Padmavati Nagar, Village Bolinj, Virar (West), Palghar
7	Survey/ Plot no. of land	Survey No. 13, 22, 387-B, Hissa No. 1, 2, 4 & 5 (P) of Village – Bolinj
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 Classe at e
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. = 386.00 Flowerbed Area in Sq. Ft. = 69.00 Total Carpet Area in Sq. Ft. = 455.00 (Area as per Actual Site Measurement)
		Carpet Area in Sq. Ft. = 386.00 Built Up Area in Sq. Ft. = 463.00 (Area as per Agreement for Sale)



	Jation Report Prepared For: Cosmos Bank / Vile Parie (East) Branch / Mr.	
13	Roads, Streets or lanes on which the land is abutting	Sector – 3, Padmavati Nagar, Village Bolinj, Virar (West), Palghar – 401 303.
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	N. A.
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	
	Lessor in the event of sale or transfer	
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	7
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 te. Create
24	Is the building owner occupied/ tenanted/ both?	Tenant 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 VVCMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Radhana Singh (Tenant)
	(ii) Portions in their occupation	Fully Tenant Occupied





	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 6,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		ny of the occupants related to, or close to ess associates of the owner?	Information not available
28	of fix	parate amount being recovered for the use tures, like fans, geysers, refrigerators, and ranges, built-in wardrobes, etc. or for es charges? If so, give details	N. A.
29		details of the water and electricity charges, to be borne by the owner	N. A.
30		he tenant to bear the whole or part of the epairs and maintenance? Give particulars	N. A.
31	1	t is installed, who is to bear the cost of enance and operation- owner or tenant?	N. A.
32		ump is installed, who is to bear the cost of enance and operation-owner or tenant?	N. A.
33	for lig	has to bear the cost of electricity charges hting of common space like entrance hall, passage, compound, etc. owner or t?	N. A.
34		is the amount of property tax? Who is to t? Give details with documentary proof	Information not available
35	no.,	e building insured? If so, give the policy amount for which it is insured and the all premium	Information not available
36		y dispute between landlord and tenant ding rent pending in a court of rent?	N. A.
37		any standard rent been fixed for the ses under any law relating to the control t?	N.A. te.Create
	SALE	TS	
38	in the Name	nstances of sales of immovable property locality on a separate sheet, indicating the and address of the property, registration ale 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		instances are not available or not relied the basis of arriving at the land rate	N. A.
	COST	OF CONSTRUCTION	
41	Year	of commencement of construction and	Year of Completion - 2015 (As per occupancy





	year of completion	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.
		Area 455.00 Sq. Ft. (Including Flowerbed Area) is uned in the agreement provided to us. We have

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Vile Parle (East) Branch to assess fair market value as on 26.07.2023 for Residential Flat No. 704, 7th Floor, Wing – B, Building No. 1, "Rishabh Tower Co-op. Hsg. Soc. Ltd.", Sector – 3, Padmavati Nagar, Village Bolinj, Virar (West), Palghar – 401 303, State – Maharashtra, Country – India belongs to Mr. Chandan Bholanath Pandey & Mr. Shivam Bholanath Pandey.

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 14.07.2023 Between Mr. Satish Krishna Singh & Mrs. Meera Satish
	Singh (the Vendor) and Mr. Chandan Bholanath Pandey & Mr. Shivam Bholanath Pandey (the
	Purchasers).
2	Copy of Agreement for Sale dated 28.01.2016 between M/s. Rishabh Realty (the Builders) AND Mr.
	Satish Krishna Singh & Mrs. Meera Satish Singh (the Purchasers).
2	Copy of Occupancy Certificate No. VVCMV / TP / POC / VP-0536 / 66 / 2015-16 dated 29.06.2015
	issued by Vasai Virar Municipal Corporation.
3	Copy of Electricity Bill Consumer No. 001540447019 dated 15.07.2023 in the name of Mr. Satish Krishna
	Singh & Mrs. Meera Satish Singh issued by MSEDCL.
	Think.Innovate.Create

LOCATION:

The said building is located at Survey No. 13, 22, 387-B, Hissa No. 1, 2, 4 & 5 (P) of Village – Bolinj of Village – Bolinj, Palghar. The property falls in Residential Zone. It is at a travelling distance 3.1 Km. from Virar railway station.

BUILDING:

The building under reference is having (Part) Ground / (Part) Stilt + 7 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 good. The building is used for residential purpose. 7th Floor is having 7 Residential Flat. 1 Lift provided in the building.





Residential Flat:

The residential flat under reference is situated on the 7th Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC & Bath + Passage. (i.e., 1 BHK + WC & Bath). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows & Concealed electrification & Concealed plumbing etc.

Valuation as on 26th July 2023

The Built Up Area of the Residential Flat	:	463.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	: y	2015 (As per occupancy certificate)
Expected total life of building	5V.	60 Years
Age of the building as on 2023	\$	8 Years
Cost of Construction		463.00 X 2,500.00 = ₹ 11,57,500.00
Depreciation {(100-10) X 8 / 60}	1	12.00%
Amount of depreciation	;	₹ 1,38,900.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 62,580.00 per Sq. M. i.e., ₹ 5,814.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner (after depreciate)	:	₹ 58,710.00 per Sq. M. i.e., ₹ 5,454.00 per Sq. Ft.
Prevailing market rate	i	₹ 6,700.00 per Sq. Ft.
Value of property as on 26.07.2023		463.00 Sq. Ft. X ₹ 7,000.00 = ₹ 32,41,100.00

(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 26.07.2023	÷	₹ 32,41,000.00 - ₹ 1,38,900.00 =
Think.Innov	C	₹ 31,02,100.00 □ ↑ ⊖
Total Value of the property	:	₹ 31,02,100.00
The realizable value of the property	:	₹ 27,91,890.00
Distress value of the property	:	₹ 24,81,680.00
Insurable value of the property (463.00 X 2,500.00)	:	₹ 11,57,500.00
Guideline value of the property (463.00 X 5,454.00)	:	₹ 25,25,202.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 704, 7th Floor, Wing – B, Building No. 1, "Rishabh Tower Co-op. Hsg. Soc. Ltd.", Sector – 3, Padmavati Nagar, Village Bolinj, Virar (West), Palghar – 401 303, State – Maharashtra, Country – India for this particular purpose at ₹ 31,02,100.00 (Rupees Thirty One Lakh Two Thousand One Hundred Only) as on 26th July 2023.





Valuation Report Prepared For: Cosmos Bank / Vile Parle (East) Branch / Mr. Chandan Bholanath Pandey (2708/2301788) Page 8 of 16

NOTES

- 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 26th July 2023 is ₹ 31,02,100.00 (Rupees Thirty One Lakh Two Thousand One 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

(Part) Ground / (Part) Stilt + 7 Upper Floors N.A. as the said property is a Residential Flat situated on 7th Floor 2015 (As per occupancy certificate) 52 Years Subject to proper, preventive periodic maintenance & structural repairs R.C.C. Framed Structure R.C.C. Foundation All external walls are 9" thick and partition walls are 6" thick. 6" thick brick wall Teak wood door frame with flush doors, Powder Coated Aluminum sliding windows Vitrified tiles flooring Cement plastering R.C.C. Slab s, Yes
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Cement plastering R.C.C. Slab
R.C.C. Slab
5, 165
1 1 1
Concealed electrification
Concealed plumbing
As per Requirement
<u> </u>
— / /
Ordinary
Ordinary Ordinary
Not Provided
Tion Tornada
1 Lift provided
R.C.C tank
R.C.C tank on terrace
May be provided as per requirement
May be provided as per requirement
May be provided as per requirement Cement concrete in open spaces, etc. Connected to Municipal Sewerage System



Actual site photographs

















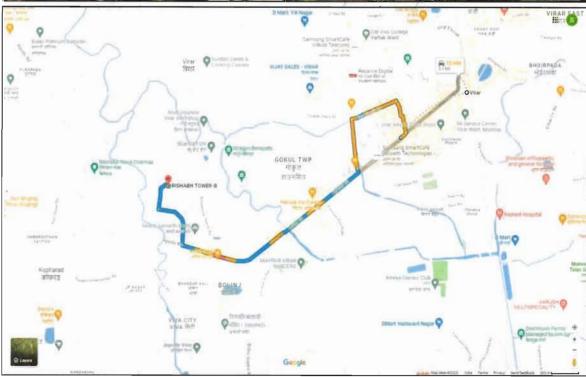






Route Map of the property Site|u/r





Latitude Longitude - 19°26'55.9"N 72°47'27.8"E

Note: The Blue line shows the route to site from nearest railway station (Virar – 3.1 Km.)



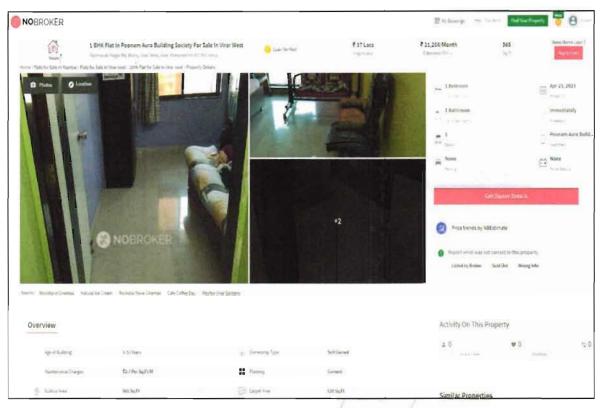


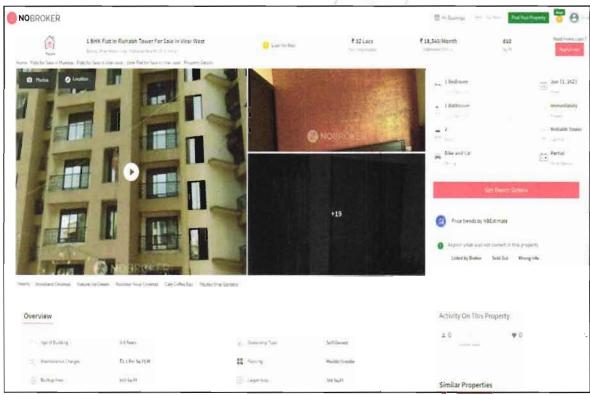
Ready Reckoner Rate





Price Indicators

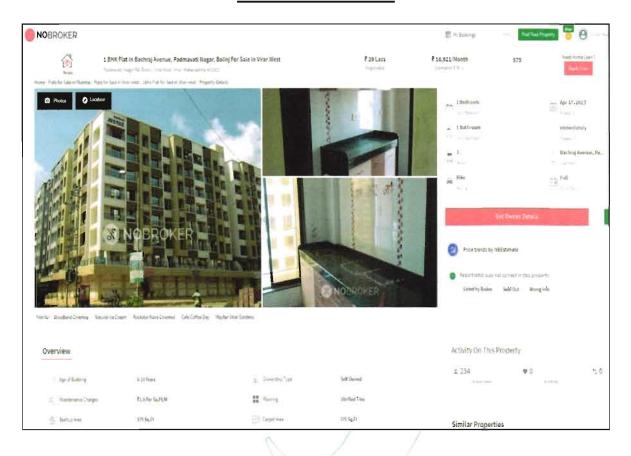








Price Indicators





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 26th 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.
- Payment is made in cash or equivalent or in specified financing terms. 4.

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.
- There is no direct/ indirect interest in the property valued. 5.
- 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 ₹ 31,02,100.00 (Rupees Thirty One Lakh Two Thousand One Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

Ors city, conventionan, correct, refer to immers it painted.
2.5.4.0-mi2.2bio/driga35dc038edc198e.26865913496c7d333d4133
3.5.7.8 in 12.8 in 5657, postal Code-in-in00009, sti-shareashina, sailuithamber-sh-105ia36dabloc@indig2.2bi3aifix forfelb.31f710d28
3094e28/12/201726c5ibs, con-in400098.2bi3aifix forfelb.31f710d28
3094e28/12/201726c5ibs, con-in400098.2bi3aifix forfelb.31f710d28
Date: 2023.07.26 127.3156+05307

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



