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

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 Invoice No. Dated 16-Aug-23 PG-2000/23-24 **Delivery Note** Mode/Terms of Payment AGAINST REPORT Reference No. & Date. Other References Buyer's Order No. Dated Dispatch Doc No. Delivery Note Date 003025 / 2302058 Dispatched through Destination

Terms of Delivery

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

Amount Chargeable (in words)

E. & O.E

Indian Rupee Four Thousand Seven Hundred Twenty Only

HSN/SAC			Cen	Central Tax		ite Tax	Total
			Rate	Amount	Rate	Amount	Tax Amount
997224		4,000.00	9%	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

Company's Bank Details

Bank Name : The Cosmos Co-Operative Bank Ltd

A/c No. 0171001022668

Branch & IFS Code: Vileparle & COSB0000017

Mr. Siddhant Sunil Kamat, Smt. Sunetra Sunil Kamat & Mr. Sunil Chandrakant Kamat - Residential Flat No. 1 /41, 4th Floor, "The Santacruz (HIG) Akansha Co-op. Hsg. Soc. Ltd.", Vakola Police Station Road, New Anand Nagar, Santacruz (East), Mumbai - 400 055, 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

d Signatory

This is a Computer Generated Invoice



Vastukala Consultants (1) 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. Siddhant Sunil Kamat, Smt. Sunetra Sunil Kamat & Mr. Sunil Chandrakant Kamat

Residential Flat No. 1/41, 4th Floor, "**The Santacruz (HIG) Akansha Co-op. Hsg. Soc. Ltd.**", Vakola Police Station Road, New Anand Nagar, Santacruz (East), Mumbai – 400 055, State – Maharashtra, Country – India.

Latitude Longitude - 19°05'04.2"N 72°50'49.2"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.



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 / Dadar Branch / Mr. Siddhant Sunil Kamat (3025 / 2302058) Page 2 of 17

Vastu/Mumbai/08/2023/3025/2302058 16/01-204-JASH

Date: 16.08.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 1/41, 4th Floor, "The Santacruz (HIG) Akansha Co-op. Hsg. Soc. Ltd.", Vakola Police Station Road, New Anand Nagar, Santacruz (East), Mumbai – 400 055, State – Maharashtra, Country - India belongs to Mr. Siddhant Sunil Kamat, Smt. Sunetra Sunil Kamat & Mr. Sunil Chandrakant Kamat.

Boundaries of the property.

Internal Road & SRA Building North South Madhu Manisha Building

East Bhagya Society West Internal 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 ₹ 1,18,20,800.00 (Rupees One Crore Eighteen Lakhs Twenty Thousand Eight 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



MANOJ BABURAC **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





Thane Nanded P Dethi NCR P Nashik

Indore Raipur 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 28371.325/24 mumbai@vastukala.org

Valuation Report of Residential Flat No. 1/41, 4th Floor, "The Santacruz (HiG) Akansha Co-op. Hsg. Soc. Ltd.", Vakola Police Station Road, New Anand Nagar, Santacruz (East), Mumbai – 400 055,

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 16.08.2023 for Bank Loan Purpose			
2	Date of inspection	10.08.2023			
3	Name of the owner/ owners	Mr. Siddhant Sunil Kamat, Smt. Sunetra Sunil Kamat & Mr. Sunil Chandrakant Kamat			
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. 1/41, 4th Floor, "Th Santacruz (HIG) Akansha Co-op. Hsg. Soc Ltd.", Vakola Police Station Road, New Anan-Nagar, Santacruz (East), Mumbai – 400 055, Stat – Maharashtra, Country – India. Contact Person: Mr. Sunil Chandrakant Kamat (Joint Owner) Contact No.: 9702744907			
6	Location, street, ward no	Vakola Police Station Road, New Anand Nagar, Santacruz (East), Mumbai			
7	Survey/ Plot no. of land	C.T.S. No. 2075 of Village Vileparle (East)			
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. = 395,00 (Area as per Actual Site Measurement)			
		Built-up Area in Sq. Ft. = 640.00 (Area as per Sale Deed)			
13	Roads., Streets or lanes on which the land is	Vakola Police Station Road			



Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Mr. Siddhant Sunif Kamat (3025 / 2302058) Page 4 of 17

	abutting			
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	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.			
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	N.A.		
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per MCGM norms Percentage actually utilized – Details not		
00	DENTS	available		
26	RENTS	l		
	(i) Names of tenants/ lessees/ licensees, etc	Vacant		
	(ii) Portions in their occupation	N.A		





	A 22				
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 25,000.00 Expected rental income per month		
	(iv)	Gross amount received for the whole property	N.A.		
27	7 Are any of the occupants related to, or close to business associates of the owner?		N. A.		
28	of fix	coarate amount being recovered for the use actures, like fans geysers, refrigerators, and ranges, built-in wardrobes, etc. or for eas charges? If so, give details	N. A.		
29		details of the water and electricity charges, , to be borne by the owner	N. A.		
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.		
31	9.75 (1.85)	ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.		
32	1	ump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.		
33	for lig	has to bear the cost of electricity charges of thing of common space like entrance hall, passage, compound, etc. owner or ont?	N. A.		
34	What is the amount of property tax? Who is to bear it? 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 al premium	Information not available		
36		ny dispute between landlord and tenant ding rent pending in a court of rent?	N. A.		
37		any standard rent been fixed for the ises under any law relating to the control of:	n.a. ite.Create		
	SALE	ES			
38	in the Name	instances 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	l .	e instances are not available or not relied , the basis of arriving at the land rate	N. A.		
	cosi	OF CONSTRUCTION			
41	Year	of commencement of construction and	Year of Completion - 1989 (As per Occupancy		





Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Mr. Siddhant Sunil Kamat (3025 / 2302058) Page 6 of 17

	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.
	Remark:	

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch to assess fair market value as on 16.08.2023 for Residential Flat No. 1/41, 4th Floor, "The Santacruz (HIG) Akansha Co-op. Hsg. Soc. Ltd.", Vakola Police Station Road, New Anand Nagar, Santacruz (East), Mumbai – 400 055, State – Maharashtra, Country – India belongs to Mr. Siddhant Sunil Kamat, Smt. Sunetra Sunil Kamat & Mr. Sunil Chandrakant Kamat.

We are in receipt of the following documents:

1	Copy of Sale Deed dated 04.08.2023 between Mr. Rambhau Sakharam Panchal (the Vendore) AND Mr.
	Siddhant Sunil Kamat, Smt. Sunetra Sunil Kamat & Mr. Sunil Chandrakant Kamat (the Purchasers).
2	Copy of Occupancy Certificate CE / 7432 / BSII / AH dated 31.03.1989 issued by Assistant Engineer
	Building Proposals (Western Subs) H- Ward
3	Copy of Electricity Bill for the month of March 2023 dated 19.03.2023 in the name of Rambhau Shakharam
ļ	Panchal for flat No. 41 issued by Tata Power.

LOCATION:

The said building is located at land bearing CTS No. 2075 of Village Vile Parle (East), Taluka Andheri. The property falls in Residential Zone. It is at a travelling distance 1.8 Km. from Santacruz railway station.

BUILDING: Think.Innovate.Create

The building under reference is having 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 is used for residential purpose. 4th Floor is having 4 Residential Flats. The building has 1Lift.

Residential Flat:

The residential flat under reference is situated on the 4th Floor. It consists of Living Room + Kitchen + 2Bedrooms + WC + Bath + Passage (i.e., 2BHK with WC & Bath). The residential flat is finished with Marble flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed electrification & plumbing etc.





Valuation as on 16th August 2023

The Built-up Area of the Residential Flat	:	640.00 Sq. Ft.

Deduct Depreciation:

Value of property as on 16.08.2023	:	640.00 Sq. Ft. X ₹ 20,000.00 = ₹ 1,28,00,000.00
Prevailing market rate	:	₹ 20,000.00 per Sq. Ft.
Guideline rate (after depreciate)	1	₹ 98,632.00 per Sq. M. i.e. ₹ 9,163.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	1	₹ 1,16,550.00 per Sq. M. i.e. ₹ 10,828.00 per Sq. Ft.
Amount of depreciation	:_	₹ 9,79,200.00
Depreciation {(100-10) X 34 / 60}	Ŷ	51.00%
Cost of Construction	÷	640.00 X 3,000.00 = ₹ 19,20,000.00
Age of the building as on 2023	:	34 Years
Expected total life of building	:	60 Years
Year of Construction of the building	:	1989 (As per occupancy certificate)

Note: As per Actual Site Measurement, Carpet Area is 395.00 Sq. Ft. & Built up Area 640 .00 Sq. Ft. respectively mentioned in the documents provided to us. The loading factor of Built up area to Carpet area is 62%. For the purpose of valuation, we have considered Built up Area of agreement. Hence, to give proper weightage to the value of property, lower rate of 20,000/- per Sq. Ft

(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		₹ 1,28,00,000.00 - ₹ 9,79,200.00 =
16.08.2023		₹ 1,18,20,800.00
Total Value of the property	1	₹ 1,18,20,800.00
The realizable value of the property	7	₹ 1,06,38,720.00
Distress value of the property hink. In no	VC	₹ 94,56,640.00 □ † ⊝
Insurable value of the property (640 X 3,000.00)	:	₹ 19,20,000.00
Guideline value of the property (As per Index II)	:	₹ 69,31,228.50

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1/41, 4th Floor, "The Santacruz (HIG) Akansha Co-op. Hsg. Soc. Ltd.", Vakola Police Station Road, New Anand Nagar, Santacruz (East), Mumbai – 400 055, State – Maharashtra, Country – India for this particular purpose at ₹1,18,20,800.00 (Rupees One Crore Eighteen Lakhs Twenty Thousand Eight Hundred Only) as on 16th August 2023.





Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Mr. Siddhant Sunil Kamat (3025 / 2302058) Page 8 of 17

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 16th August 2023 is ₹ 1,18,20,800.00 (Rupees One Crore Eighteen Lakhs Twenty Thousand Eight 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:

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ANNEXURE TO FORM 0-1

Technical details

Main Building

1.	No. of flo	pors and height of each floor	Stilt + 7 Upper Floors		
2.	Plinth ar	ea floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat		
			situated on 4th Floor		
3	Year of	construction	1989 (As per occupancy certificate)		
4	Estimate	ed future life	26 Years Subject to proper, preventive periodic		
			maintenance & structural repairs		
5		construction- load bearing CC frame/ steel frame	R.C.C. Framed Structure		
6	Type of foundations		R.C.C. Foundation		
7	Walls	\(\alpha\)	All external walls are 9" thick and partition walls are 6" thick.		
8	Partition	S	thick brick wall		
9	Doors ar	nd 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		architectural or decorative features,	No		
14	(i)	Internal wiring – surface or	Concealed electrification & plumbing		
11		conduit	//		
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Jane - /		
15	Sanitary	installations	/ _ /		
	(i)	No. of water closets	As per Requirement		
	(ii)	No. of lavatory basins			
	(iii)	No. of urinals	/		
40	(iv)	No. of sink	Odicari		
16	white/ord	fittings: Superior colored / superior	Ordinary		
17	Compou		Existing		
		nd length			
		construction			
18	No. of lif	ts and capacity	1 Lift		
19	construc		R.C.C tank		
20	Over-hea		R.C.C tank on terrace		
		, capacity			
0.4		construction	1		
21		no. and their horse power	May be provided as per requirement		
22	approxin	nd paving within the compound nate area and type of paving	Cement concrete in open spaces, etc.		
23		disposal – whereas connected to ewers, if septic tanks provided, no. acity	Connected to Municipal Sewerage System		



Actual site photographs



















Actual site photographs











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Route Map of the property

Site u/r





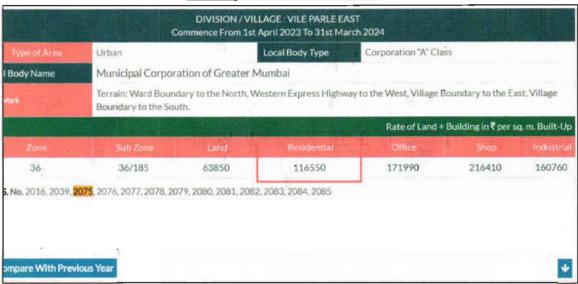
<u>Latitude Longitude - 19°05'04.2"N 72°50'49.2"E</u>

Note: The Blue line shows the route to site from nearest railway station (Santacruz – 1.8 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	1,16,550.00			
No increase on Flat Located on 4th Floor	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	1,16,550.00	Sq. Mt.	10,828.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	63,850.00			
The difference between land rate and building rate (A – B = C)	52,700.00			
Depreciation Percentage as per table (D) [100% - 34%]	66%			
(Age of the Building – 34 Years)	/			
Rate to be adopted after considering depreciation [B + (C x D)]	98,632.00	Sq. Mt.	9,163.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

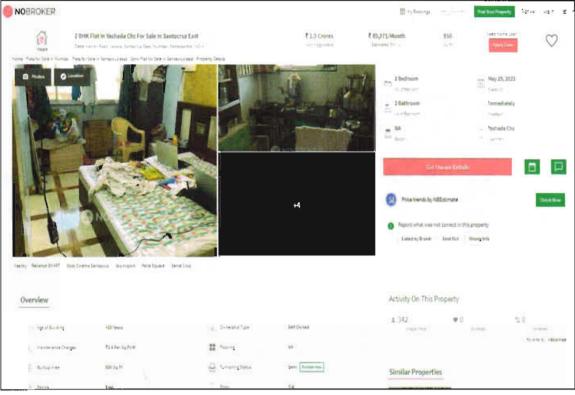
Table - D: Depreciation Percentage Table

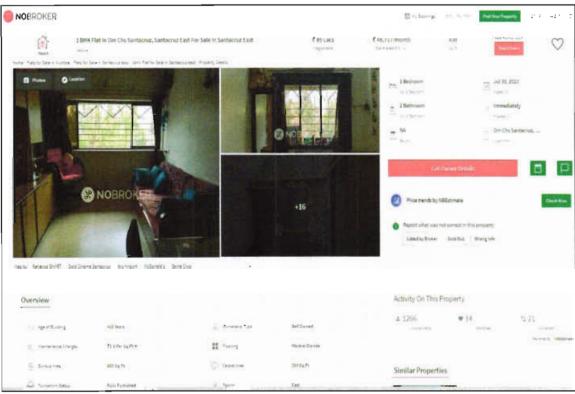
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation 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

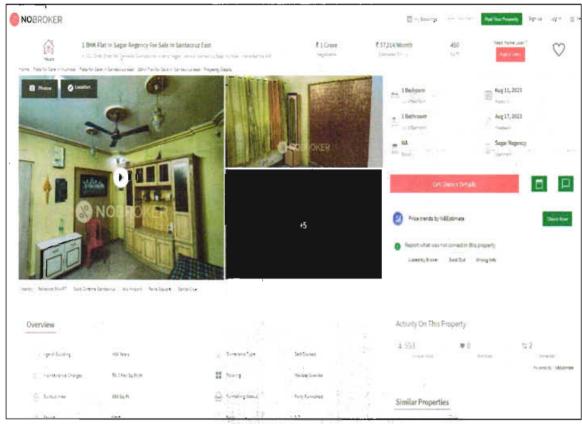


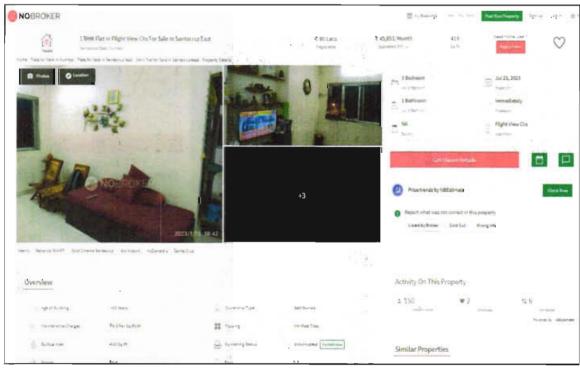






Price Indicators









Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Mr. Siddhant Sunii Kamat (3025 / 2302058) Page 16 of 17

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 16th August 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:

- 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.
- 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.





Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Mr. Siddhant Sunil Kamat (3025 / 2302058) Page 17 of 17

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 ₹ 1,18,20,800.00 (Rupees

One Crore Eighteen Lakhs Twenty Thousand Eight Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

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

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