PROFORMA INVOICE Invoice No. Dated Vastukala Consultants (I) Pvt Ltd B1-001, U/B FLOOR, PG-2783/23-24 6-Oct-23 BOOMERANG, CHANDIVALI FARM ROAD, Delivery Note Mode/Terms of Payment ANDHERI-EAST 400072 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** Dispatch Doc No. **Delivery Note Date** Ambernath Branch 3982 /2302867 Panvelkar Pride, Shop no 1 to 4, Dispatched through Destination Plot no 63-64, C T S NO 4740, Near Hutatma Chawk Ambernath (East) GSTIN/UIN 27AAAAT0742K1ZH Terms of Delivery State Name : Maharashtra, Code: 27 SI **Particulars** HSN/SAC GST Amount No. Rate 1 997224 18 % **VALUATION FEE** 2,000.00 (Technical Inspection and Certification Services) CGST 180.00 SGST 180.00 Total ₹ 2,360.00 Amount Chargeable (in words) E. & O.E Indian Rupee Two Thousand Three Hundred Sixty Only HSN/SAC Taxable Central Tax State Tax Total Value Rate Amount Rate **Amount** Tax Amount 997224 2,000.00 180.00 360.00 180.00 Total 2,000.00 180,00 180.00 360.00 Tax Amount (in words): Indian Rupee Three Hundred Sixty Only Company's Bank Details Bank Name : ICICI BANK LTD A/c No. 340505000531 Branch & IFS Code: THANE CHARAI & ICIC0003405 Remarks: Mr. Kaleem Rauf Khan & Mrs. Tamnum Bano Kaleem Khan - Residential Flat No. 103, 1st Floor, "Sai Nidhi Apartment", Sai Nidhi Co-Op. Hsg. Soc. Ltd.", Gopal Nagar, Gaon Devi Road, Village - Kulgaon, Badlapur (East), Taluka - Ambemath, District - Thane, PIN Code -421 503, State - Maharashtra, Country - India. Company's PAN : AADCV4303R Declaration : VASTUKALATHANE@icici

This is a Computer Generated Invoice

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





for Vastukala Consultants (I) Pvt Ltd

Authorisect Signatory

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. Kaleem Rauf Khan & Mrs. Tarnnum Bano Kaleem Khan

Residential Flat No. 103, 1st Floor, "Sai Nidhi Apartment", Sai Nidhi Co-Op. Hsg. Soc. Ltd.", Gopal Nagar, Gaon Devi Road, Village - Kulgaon, Badlapur (East), Taluka - Ambernath, District - Thane, PIN Code - 421 503, State - Maharashtra, Country - India.

Latitude Longitude - 19°09'32.9"N 73°14'47.7"E

Valuation Done for:

Cosmos Bank

Ambernath Branch

Panvelkar Pride, Shop No. 1 to 4, Plot No. 63 - 64, C. T. S. No. 4740, Near Hutatma Chowk, Ambernath (East), State - Maharashtra, Country - India.



Thane: 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA E-mail: thane@vastukala.org, Tel.: 80978 82976 / 90216 25621

Rajkat

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Indore Ahmedabad P 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 / Ambemath Branch / Mr. Kaleem Rauf Khan (3982/2302867)

Page 2 of 16

Vastu/Thane/10/2023/3982/2302867 06/06-64-PSSK Date: 06.10.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 103, 1st Floor, "Sai Nidhi Apartment", Sai Nidhi Co-Op. Hsg. Soc. Ltd.", Gopal Nagar, Gaon Devi Road, Village - Kulgaon, Badlapur (East), Taluka - Ambernath, District - Thane, PIN Code – 421 503, State – Maharashtra, Country – India belongs to Mr. Kaleem Rauf Khan & Mrs. Tarnnum Bano Kaleem Khan.

Boundaries of the property.

Lalita Dham Building North

South Bungalow

Malhari Ghorpade Arked Tower East

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 ₹ 24,80,850.00 (Rupees Twenty Four Lakh Eighty Thousand Eight Hundred Fifty 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

Encl: Valuation report in Form - 01



Thane: 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA E-mail: thane@vastukala.org, Tel.: 80978 82976 / 90216 25621

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Rajkot **₹** Raipur

Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA TeleFax: +91 22 28371325/24 mumbai@vastukala.org

Regd. Office: B1-001, U/B Floor, Boomerang,

Valuation Report of Residential Flat No. 103, 1st Floor, "Sai Nidhi Apartment", Sai Nidhi Co-Op. Hsq. Soc. Ltd.",

Gopal Nagar, Gaon Devi Road, Village – Kulgaon, Badlapur (East), Taluka – Ambernath, District – Thane,

PIN Code – 421 503, 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 06.10.2023 for Banking Purpose
2	Date of inspection	22.09.2023
3	Name of the owner/ owners	Mr. Kaleem Rauf Khan & Mrs. Tarnnum Bano Kaleem Khan
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. 103, 1st Floor, "Sai Nidhi Apartment", Sai Nidhi Co-Op. Hsg. Soc. Ltd.", Gopal Nagar, Gaon Devi Road, Village – Kulgaon, Badlapur (East), Taluka – Ambernath, District – Thane, PIN Code – 421 503, State – Maharashtra, Country – India. Contact Person: Mr. Kaleem Rauf Khan (Owner) Contact No.: 7977339664
6	Location, street, ward no	Gopal Nagar, Gaon Devi Road, Village - Kulgaon, Badlapur (East), Taluka - Ambernath, District - Thane.
	Survey/ Plot no. of land Think Innovo	Municipal Property No. 15004646, Plot No. 22 & 23, Survey No. 12, Hissa No. 10 Part of Village - Kulgaon
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	<u> </u>
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 497.00 (Area as per Actual Site Measurement)



		Carpet Area in Sq. Ft. = 496.00
		(Area as per Agreement for Sale)
		,
		Built Up Area in Sq. Ft. = 596.00
		(Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is	Municipal Property No. 15004646, Plot No. 22 &
	abutting	23, Survey No. 12, Hissa No. 10 Part of Village -
		Kulgaon
14	If freehold or leasehold land	Free hold
15	If leasehold, the name of Lessor/lessee, nature	
	of lease, date of commencement and	(B)
	termination of lease and terms of renewal of	
	lease.	
	(i) Initial Premium	N. A.
	(ii) Ground Rent payable per annum	1
	(iii) Unearned increased payable to the	\
	Lessor in the event of sale or transfer	
16	Is there any restriction covenant in regard to	As per documents
	use of land? If so, attach a copy of the	
	covenant.	
17	Are there any agreements of easements? If so,	Information not available
	attach a copy of the covenant	
18	Does the land fall in an area included in any	Information not available
	Town Planning Scheme or any Development	/
	Plan of Government or any statutory body? If	
	so, give Particulars.	
19	Has any contribution been made towards	Information not available
	development or is any demand for such	1
	contribution still outstanding?	1
20	Has the whole or part of the land been notified	No
	for acquisition by government or any statutory	ite.Create
	body? Give date of the notification.	ito.Crouro
21	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures	Information not available
	standing on the land and a lay-out plan.	
23	Furnish technical details of the building on a	Attached
	separate sheet (The Annexure to this form may	
	be used)	
24	Is the building owner occupied/ tenanted/ both?	Seller Occupied - Mr. Avinash Arun Shrivardhankar
	If the property owner occupied, specify portion	N.A.
	and extent of area under owner-occupation	
25	What is the Floor Space Index permissible and	Floor Space Index permissible - As per KBMC
	Percentage actually utilized?	norms





			Percentage actually utilized – Details not available		
26	REN	TS			
	(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	₹ 5,000.00 Expected rental income per month		
	(iv)	Gross amount received for the whole property	Details not provided		
27		any of the occupants related to, or close to ness associates of the owner?	N.A.		
28	of fi	parate amount being recovered for the use xtures, like fans, geysers, refrigerators, ing ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N. A.		
29		details of the water and electricity charges, y, to be borne by the owner	N. A.		
30	1	the tenant to bear the whole or part of the 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	1	at is the amount of property tax? Who is to 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	1	ny dispute between landlord and tenant arding rent pending in a court of rent?	N. A.		
37		any standard rent been fixed for the nises under any law relating to the control ent?	N. A.		
	SAL	ES			
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		





Page	ñ	ωf	16
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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	N. A.
	up on, the basis of arriving at the land rate	
	COST OF CONSTRUCTION	
41	Year of commencement of construction and	Year of Completion - 2014 (As per site
	year of completion	Occupancy Certificate)
42	What was the method of construction, by	N. A.
	contract/By employing Labour directly/ both?	
43	For items of work done on contract, produce	N. A.
	copies of agreements	
44	For items of work done by engaging Labour	N. A.
	directly, give basic rates of materials and	\
	Labour supported by documentary proof.	
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Ambernath Branch to assess fair market value as on 06.10.2023 for Residential Flat No. 103, 1st Floor, "Sai Nidhi Apartment", Sai Nidhi Co-Op. Hsg. Soc. Ltd.", Gopal Nagar, Gaon Devi Road, Village – Kulgaon, Badlapur (East), Taluka – Ambernath, District – Thane, PIN Code – 421 503, State – Maharashtra, Country – India belongs to Mr. Kaleem Rauf Khan & Mrs. Tarnnum Bano Kaleem Khan.

We are in receipt of the following documents:

1	Copy of Agreement for sale / Transfer dated 12.09.2023 between Mr. Avinash Arun Shrivardhankar (The
	Seller / Transferor) and Mr. Kaleem Rauf Khan & Mrs. Tarnnum Bano Kaleem Khan (The Purchasers /
	Transferors).
2	Copy of Occupancy Certificate No. KBMC / BP / 335 / 2013 -2014 dated 01.03.2014 issued by Kulgaon
	Badlapur Municipal Council.

LOCATION:

The said building is located at Plot No. 22 & 23, Survey No. 12, Hissa No. 10 Part of Village - Kulgaon, Badlapur (East), Taluka - Ambernath, District - Thane. The property falls in Residential Zone. It is at a travelling distance 1.6 Km. from Badlapur railway station.

BUILDING:

The building under reference is having Part Ground + 3 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 staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building is used for residential purpose. 1st Floor is having 3 Residential Flat. Lift is not provided in building.





Residential Flat:

The property is a Residential Flat located on 1st Floor. The composition of Flat is having 1 Bedroom + Living + Kitchen + 2 Toilets + Passage (i.e., 1BHK with 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutter door, Powder coated aluminum sliding windows & Concealed electrification & plumbing.

Valuation as on 06th October 2023

The Built Up Area of the Residential Flat	;	596.00 Sq. Ft.	
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Deduct Depreciation:

Value of property as on 06.10.2023	:	596.00 Sq. Ft. X ₹ 4,500.00 = ₹ 26,82,000.00
Guideline rate (after depreciate)	:	₹ 37,939.00 per Sq. M. i.e., ₹ 3,525.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 40,850.00 per Sq. M. i.e., ₹ 3,795.00 per Sq. Ft.
Amount of depreciation	:	₹ 2,01,150.00
Depreciation {(100-10) X 9 / 60}	:	13.50%
Cost of Construction		596.00 Sq. Ft. X ₹ 2,500.00 = ₹ 14,90,000.00
Age of the building as on 2023		9 years
Expected total life of building	:	60 Years
Year of Construction of the building	3)	2014 (As per Occupancy Certifiate)

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

Depreciated fair value of the property as on 15.06.2023	1.	₹ 26,82,000.00 (-) ₹ 2,01,150.00 = ₹ 24,80,850.00
Total Value of the property Think Innovo	te	₹ 24,80,850.00
The realizable value of the property	:	₹ 22,32,765.00
Distress value of the property	:	₹ 19,84,680.00
Insurable value of the property (596.00 X 2,500.00)	:	₹ 14,90,000.00
Guideline Value of the property (596.00 X 3,525.00)	:	₹ 21,00,900.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 103, 1st Floor, "Sai Nidhi Apartment", Sai Nidhi Co-Op. Hsg. Soc. Ltd.", Gopal Nagar, Gaon Devi Road, Village – Kulgaon, Badlapur (East), Taluka – Ambernath, District – Thane, PIN Code – 421 503, State – Maharashtra, Country – India for this particular purpose at ₹ 24,80,850.00 (Rupees Twenty Four Lakh Eighty Thousand Eight Hundred Fifty Only) as on 06th October 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 06th October 2023 is ₹ 24,80,850.00 (Rupees Twenty Four Lakh Eighty Thousand Eight Hundred Fifty 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

			r		
1.	No. of flo	ors and height of each floor	Ground + 3 Upper Floors		
2.	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat situated on 1st Floor		
3	Year of construction		2014 (As per Occupancy Certifiate)		
4	Estimated future life		51 Years Subject to proper, preventive periodic maintenance & structural repairs		
5		construction- load bearing walls/RCC eel frame	R.C.C. Framed Structure		
6	Type of f	oundations	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 an	d Windows	Teak wood door frame with flush shutter door		
10	Flooring		Vitrified tiles flooring		
11	Finishing		Cement plastering with POP finishing		
12		and terracing	R.C.C. Slab		
13		architectural or decorative features, if	No		
14	(i)	Internal wiring – surface or conduit	Concealed electrification		
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing		
15	Sanitary Installations				
	(i) No. of water closets		As per Requirement		
	(ii) No. of lavatory basins (iii) No. of urinals		1 7 . 7.		
			1		
	(iv)	No. of sink	and the same		
16	Class of white/ord	fittings: Superior colored / superior linary.	Ordinary		
17	Compour		6'.0" High, R.C.C. column with B. B. masonry wall		
	Height ar	ad length			
	Type of o	construction	vate.Create		
18	No. of lift	s and capacity	No Lift		
19	Underg	round sump – capacity and type of ction	R.C.C tank		
20	Over-he	ead 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		and paving within the compound imate area and type of paving	Chequred tiles 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











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$\frac{\textbf{Route Map of the property}}{\frac{\textbf{Site}_1\textbf{u}/\textbf{r}}{}}$





Latitude Longitude - 19°09'32.9"N 73°14'47.7"E

Note: The Blue line shows the route to site from nearest railway station (Badlapur – 1.6 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	43,000.00			
Reduced 5%, Flat Located on 1st Floor	2,150.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	40,850.00	Sq. Mtr.	3,795.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	8,510.00			
The difference between land rate and building rate (A – B = C)	32,340.00			
Depreciation Percentage as per table (D) [100% - 9%]	91%			
(Age of the Building – 9 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	37,939.00	Sq. Mtr.	3,525.00	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%

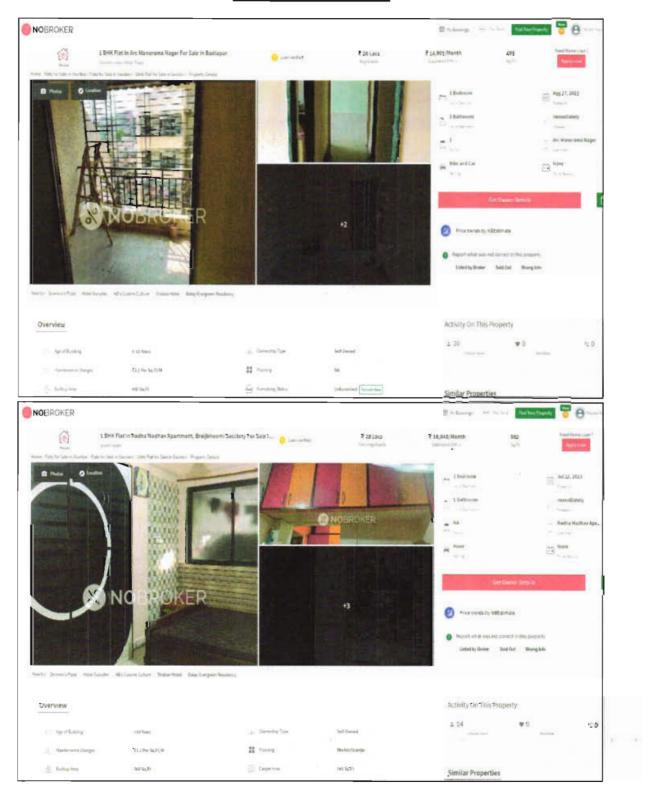
Table - D: Depreciation Percentage Table

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





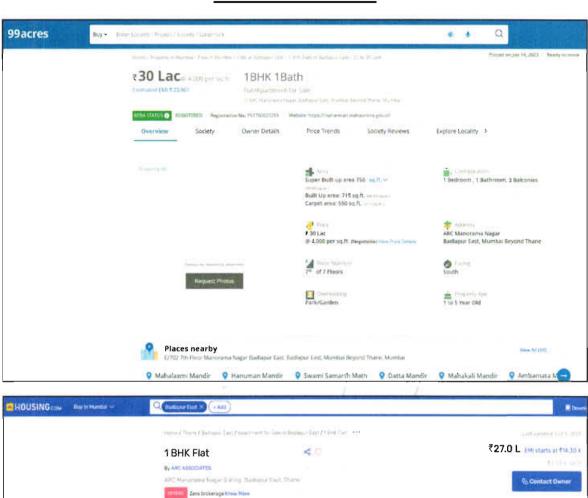
Price Indicators

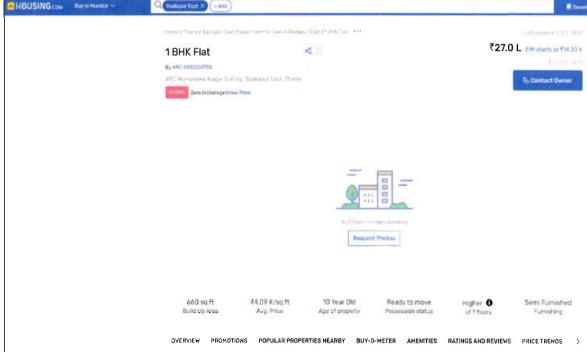




Page 14 of 16

Price Indicators











EFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 06th October 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.
- Buyer and seller are well informed and are acting prudently.
- The property is exposed for a reasonable time on the open market.
- 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.
- 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.
- 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 ₹ 24,80,850.00 (Rupees Twenty Four Lakh Eighty Thousand Eight Hundred Fifty 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

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