VALUATION REPORT OF RESIDENTIAL FLATS BELONGS TO MR. RAJENDRA K. BHAGERIA & MRS. KANCHAN BHAGERIA



RESIDENTIAL FLAT NO. 501 & 502 ON FIFTH FLOOR IN "B" WING OF THE BUILDING KNOWN AS "MARS" OF VASANT GALAXY" –SITUATED AT JUNCTION OF M.G. ROAD & LINK ROAD, BANGUR NAGAR, GOREGAON (W), MUMBAI - 400 104



To, Chief Manager, Karnataka Bank Ltd, Bengaluru – Minerva Circle 163, Ground Floor, Rajeshwari Complex R.V. Road, V.V. Puram, Bengaluru – 560 004 Project Management Consultants
Turnkey Project
Interior Designers
Leed Consultants
Structural Auditors
Surveyors
Fire Loss Accessors &
Arbitrators

Annexure - I VALUATION REPORT – (Residential flat)

1.	a)	Purpose of valuation	To ascertain the fair market value of the property for Mortgage purpose
	b)	Date of visit	19.06.2022
2.		Name of the Valuer	Er. KEDAR CHIKODI, VASTUKALA DESIGN BUILD SOLUTIONS PVT LTD.
3.	a)	Persons accompanying /available at the site/at the time of visit inspection/ valuation	MR. RAJENDRA K. BHAGERIA & MRS. KANCHAN BHAGERIA
	b)	Name of the Bank official accompanied and his designation	Mr. ANANTHAMURTHY – Asst. Branch Manager from Karnataka Bank Ltd., Ambernath Branch
4.		Details of the Property	
	a)	Name and address of the owner / Purchaser	MR. RAJENDRA K. BHAGERIA & MRS. KANCHAN BHAGERIA RESIDENTIAL FLAT NO. 501 & 502 ON FIFTH FLOOR IN "B" WING OF THE BUILDING KNOWN AS "MARS" OF VASANT GALAXY", SITUATED AT JUNCTION OF M.G. ROAD & LINK ROAD, BANGUR NAGAR, GOREGAON (W), MUMBAI - 400 104



Vastulate Design Build Solutions Pvt. Ltd.

7



VAL.KB.077.2022 Date: 01.07.2022 This report is issued to Karnataka Bank, Bangalore.

b)	pi Co	rief description of the roperty like (Residential/ommercial/gricultural/Industrial/plantaon)	501 & 502 on 5 th flo Big Living , 2 Bed, Ki	2.5 km distance from
c)	pı	omplete address of the roperty - year of equisition/ purchase of land	Flat Nos . 501 & 502 - "MARS" of "VASANT (Junction of MG. Road (Bangur Nagar, Gorega Mumbai – 400 104	GALAXY", & Link Road,
d)		oor No., Survey No., Site, T. S.	Survey No. 161 Pt &	CTS Nos. 236, 236/1
	N	o. etc.	to 3, 237, 237/1, 23	8, 238/1, 239, Village :
			Pahadi Goregaon	
e)	Ex	tent of land		
		(i) Boundaries of the property	As per Agreement	As per Site
		North	90 ft M.G. Road	90 ft M.G. Road
		South	Boundary line of	Boundary line of
			Village Goregaon	Village Goregaon
		East	Housing Board & 120' wide Link Road	Housing Board & 120' wide Link Road
		West	60 ft wide D.P. Road	60 ft wide D.P. Road
		(ii) Google Co-ordinates	Latitude : 19.1623	61,
			Longitude: 72.83315	54
		(iii) Whether the Security is		ed latitude longitude
		Geo-tagged Using Mobile	with the help of the	app. Hence the Lat-
		app like Disha, etc.:	long is as follows:	
				com/maps/place/19
				2N+72%C2%B049'59. 2,72.8331541,17z/dat
				0x5e8d25ae0990f20d!
			8m2!3d19.162362!4	
		(iv) Whether property is clearly demarcated?	Yes	





(v) Whether dimension of the property	Referred LSR of KARUNAKAR S.
tallied with dimension mentioned in the	SHETTY Adv. Office at Unit No. 15
records?	C/o. Stuti Enterprises, Andheri
If No, Specify such variations:	Universal Indl Estate, J.P. Road,
	Andheri (W), Mumbai - 400058
The Boundaries mentioned are tallying with	Having Reference No.
the Boundaries mentioned in Legal opinion	For Flat No. 501 -
of Mr Dated	LO/01/KBL/MINERVA CIRCLE /
	2022 dtd. 02.06.2022
	For Flat No. 502:-
,	LO/02/KBL/MINERVA CIRCLE /
	2022 dtd. 02.06.2022
	Boundaries not mentioned in LSR
(vi) Whether property is land locked?	No
(vii) Whether proper approach road is there	Yes
from the main road?	
(viii) Width of approach road leading to the	Yes, it is a Motorable Road, 8 - 10
property: Whether it is Motorable?	mtrs wide Road
(ix)Identification/ Landmarks to the	Bangur Nagar
property	

f)	Type/class of construction	RCC framed structure with RCC beams and columns
g)	Details of Building/flat/apartment	
	i) Type/class of construction	RCC framed structure with RCC beams and columns
	ii) Whether building Constructed Strictly according to the sanctioned plan details of variations noticed and effect of the same on the valuation to be dealt with specifically.	The building has received Occupation Certificate form Brihanmumbai Mahanagarpalika (MCGM) vide No - CHE/7818/BP (WS)/ AP Dated: 10/05/2005



Date: 01.07.2022



iii) Area of building/ flat/ Apartment (Sq. ft.)	As per agreement the built up area of the flat is as follows: Flat No. 501 - 665 sq.ft. Flat No. 502 - 575 sq.ft. Total built up area - 1240 sq.ft.
iv)No. of floors / storeys	Stilt +8 upper floors
v)Year of Construction	The above building was constructed in 2005
vi) a) If building under constru (give full details as to position) b) Any additions/improvem carried out	the
vii) Cost of construction at pr rates (at PWD/ Govt. app rates/Local rates)	
viii) Amount of depreciation v down	vritten Rs. 2,220/- per sq.ft.
ix) Present Depreciated Value Building	of Rs. 27,52,800/-
x) Present condition/state of building	Satisfactory
xi) Residual life of E (Remaining life period of Build	Building 43 years (Except natural calamities and provided proper maintenance is carried out)
xii) In case of Flats / Res Complexes :-Whether RE applicable	8
a) If Yes, give approval refe with details	rences N.A.
a) Additional information (If an b) RERA Bank Account details: i) Bank Name: ii) Branch Name: iii) Account No.:	
iv) IFSC Code :	



Date: 01.07.2022

h)	Whether whole or property notified for by the govt., or State (give details)	r acquisition	N.A.			
i)	Sketch of the land sh dimensions and phys buildings etc. (to be e	N.A. this is flat v	aluation			
j)	Details of the local en including the own surrounding lands.		Yes we have Mr.Ramesh	made lo	cal enquiry	With
k)	i) Details of Tax paid:	Year of Assessment	Amount	Dat	e of Payment	
	9	Flat No. 501	- Refer Maintenar	ice Receipt l	No. 49 - 01.04	.2022
	Corporation Tax :	for Rs. 6138/	- which includes	the Municipa	al Tax.	
	Land Revenue :	TOURS BOTTOM STREET, TOURS NOT THE	- Refer Maintenar			.2022
		for Rs. 6065/	 which includes t 	the Municipa	al Tax.	
	Wealth Tax :					

	1)	Particulars of Insurance Name of Company Insured Amount(Rs.) Risks Covered Expiry date of Insurance	Document not Provided
	m)	Whether the property is in seismic zone?	Mumbai also falls in the seismic zone 3. The location of Mumbai, which is on a coastal line, increases the risk of a tsunami. Since the last 20 years, most buildings in Mumbai & Thane district area have been designed keeping in mind the seismic zone.
5	i)	Since how long owning the property	Refer Agreement dtd 12.04.2001
	ii)	Purchase price and year of purchase	Flat No. 501 - Rs. 11,30,500/- Flat No. 502 - Rs. 9,77,500/-
	iii)	Type of ownership- Sole/Joint/Co-ownership/Lease/ Others(specify)	Joint Ownership
	iv)	If Joint Ownership, furnish share of each owner	May be 50% each





Date: 01.07.2022

If leasehold:	
a) Name of the lessor/lessee	No. it is Freehold Land
b) Nature of lease	
c) Date of commencement of	
lease	
d) Unexpired period of the lease	
e) Rent per annum	
	N.A. land
Agricultural / Non agricultural	я
Location of the property	
Advantages & disadvantages if any,	It is located within reasonable distance
to be Specified	from Schools, Colleges, Market, Hospitals,
	Banks etc. and the property is within 1 km
	distance
	Higher class
: Higher/Middle/Poor Class	
Civic Amenities	Available Nearby
Proximity to surface communication	Available Nearby
	•
	Within the limits of Municipal Corporation
limits	of Greater Mumbai
	Bus Stand - 2.0 km
	Railway Station – 2.0 km
	Municipal Office - 1.0 km
	Airport - 15 km
Distance from the Branch	
	b) Nature of lease c) Date of commencement of lease d) Unexpired period of the lease e) Rent per annum Whether land is converted? Agricultural / Non agricultural Location of the property Advantages & disadvantages if any, to be Specified Classification of locality : Higher/Middle/Poor Class Civic Amenities Proximity to surface communication Distance from the City/Municipal

7.		If the property is residential	
	i)	Whether independent house/ flat/apartment	Residential Flat
	ii)	In which floor/storey flat is located	Fifth Floor
	ii i)	Service items available: such as lifts, bore well, pump, motors, DG Set, water supply, sanitary systems, canteen, stores, etc.	All basic amenities provided in the building complex.
	iv)	Whether self-occupied / tenanted/let out	Owner Occupied





Date: 01.07.2022

v)	If te	enanted/let out	N.A
	a) b) c) d)	Since how long Number of tenants Total monthly income If partly owner occupied extent of area under owner occupation	N.A
8.		If the property is commercial	No
	i)	Whether well suited for office/ business/ Others (specify)	N.A.
	ii)	Present activity/business being conducted	N.A.
	iii)	If tenanted/let out: a) how many tenants b) total monthly income	N.A.
	iv)	If owner occupation: a) fully or partly area under owner occupation b) nature of activities	N.A.
9.		If the property is industrial	No.
	i)	a. State for what type of activity/industry, the premises is well suited. b. Whether the premises are well suited for the above activity? - Yes/ No	N.A.
	ii)	a. Sanctioned power load b. Connected power load	N.A.
	iii)	Other facilities available	N.A.
	iv)	Type of activity presently going on at the premises	N.A.
	v)	If tenanted, let out a)how many tenants b)total monthly income	N.A.





10.		Value of the property	
	i)	Value of the Building: / Flat	
	a)	Present depreciated value (as under S.No.4.h. ix)of building / Flat	Rs. 27,52,800/-
	b)	Present realizable market value of the building:	Rs. 23,39,880/-
	c)	Guideline or Sub-Registrar value of the property in case of flat/apartment	Rs. 191470/- per sq. mtr. – And Guideline value of Flat - Rs. 2,20,57,120/- (1240 sq.ft x Rs. 17788/- per sq.ft.)
	d)	Value adopted (Mention the methodology of valuing the property)	As per our market enquiry the ongoing rate in this vicinity is around Rs. 20000/- to Rs.24000/- per sq.ft. We have received the asking rates of 20,833/- and Rs. 23577/- per sq.ft. from the website 99acres.com. Generally the asking rate get negotiated and discounted by 5 to 20% between seller and purchaser. Hence we have discounted some percentage from Rs. 23577/- and considered the rate of Rs. 22000/-per sq.ft. for subject property.
ii)	Val	ue of Land:	
a)		deline rate/Sub-Registrar rate per t for the lands	Rs. 1,08,960/- per sq. mtr Rs. 10,123/- per sq.ft.
b)		ue of the land as per guidelines e/Sub-Registrar rate	Rs. 1,25,52,520/-
c)		sent realizable market (per unit) e for the land	Rs. 8,605/-
d)		land as per the rate under (\ensuremath{c})	Rs. 1,06,70,200/- (Rs. One Crore Six Lakhs Seventy Thousand Two Hundred Only).
e)		e adopted and the basis for the opted rates*: Prevailing rates in area/locality: Recent transaction - Purchase/Sale if available: Other relevant factor affecting/ contributing to the Value of Property:	attached for your reference



VAL.KB.077.2022 Date: 01.07.2022 This report is issued to Karnataka Bank, Bangalore.

f)	Value recommended	Not Applicable as the property in the form of apartment
iii)	Total value of the land & building: ((10. i. a) + (10. ii. f) above)	1240 sq.ft. x Rs. 22000/- per Sq. ft.= Rs. 2,72,80,000/- (Rs. Two Crores Seventy Two Lakhs Eighty Thousand Only)
	f there is any abnormal variation mong purchase value, present market	The state of the s

_								
	amo	there is any abnormal variation ong purchase value, present market	N.A.					
		e and guideline value, then reason the same:						
		ether the property/ asset can be	YES / No,					
	disp	osed off / auctioned easily -						
	If No	o, Please furnish the reasons	N.A					
	In justi	case of re-valuation process, ification for variation (either	No, this is fresh valuation for Mortgage purpose					
	incr	ease or decrease) in the value of the						
		perty:						
	_	ails of valuation:						
		e of Valuation :						
	Nam	ne of the Valuer :	N.A.					
	Valu	ation Amount :	N.A					
	iv)	Forced sale value of the property	Rs. 2,04,60,000/- (Rupees Two Crores					
		If less than 75% of the market value reasons thereof	Four Lakhs Sixty Thousand Only).					
	v)	Rate as per website like 99 acres.com / magicbricks.com / property bazaar.com	Asking rate from 99 acres.com					
	vi)	Clarification by valuer (if the rate variation between (iv) & (v) is more than 15%)	N.A.					





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RESIDENTIAL FLAT NO. 501 & 502 ON FIFTH FLOOR IN "B" WING OF THE BUILDING KNOWN AS "MARS" OF VASANT GALAXY" SITUATED AT JUNCTION OF M.G. ROAD & LINK ROAD, BANGUR NAGAR, GOREGAON (W), MUMBAI - 400 104 MR. RAJENDRA K. BHAGERIA & MRS. KANCHAN BHAGERIA

Guideline Rate: - Rs. 191470/- per sq. mtr. - ie., Rs. 17,788/- per sq.ft

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन बाजरमुल्य दर पत्रक												
Home	<u>Val</u>	uation Rules	User Manua					9	Close			
Year			Annual S	tateme	ent of	Rates					Languaç	е
20222023 🕶	Selected District	मुंबई(उपनगर)		•							English	*
	Select Village		व पश्चिम (बोरीव	ली)		~						
Search By Survey No CLocation												
	Enter Survey No	236	Se	arch								
	उपविभाग			चुली जमीन	निवासी सदनिका	बौफीस	दुकाने	औद्योगिक	एक क (Rs./)	Attribute		
	57/265A-भुभागः वाली मिळकरी	ल विभागातील सि /सेठीया कॉस्प्लेक्स		108960	191470	238600	294800	191470		मि.टी.एस. तंबर		
	57/265-भुभाग : उत्तरे दक्षिणेस गावार्च	प्र गावाची हह, पूर्वे ो हह व पश्चिमेस वि	स एस. व्ही रोड, लेंक रोड.	76820	160470	184550	218300	160470	चौरस मीटर	सि.टी.एस. नंबर		

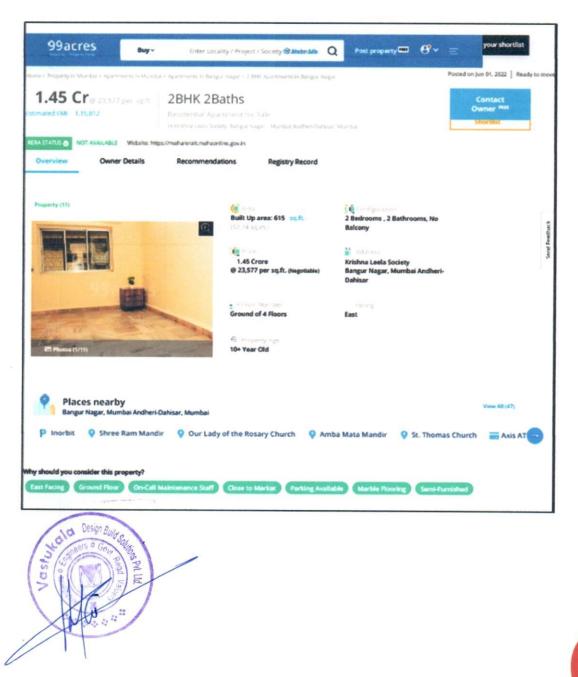




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MR. RAJENDRA K. BHAGERIA & MRS. KANCHAN BHAGERIA

Comparable rates: Asking rate: Rs. 23,577/- per sq.ft.

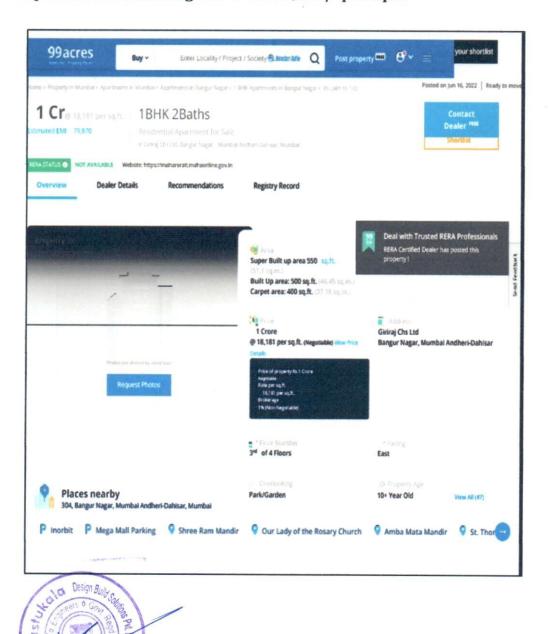




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Comparable rates: Asking rate: Rs. 20,833/- per sq.ft.





VAL.KB.077.2022 Date: 01.07.2022 This report is issued to Karnataka Bank, Bangalore.

11. Declaration

a) I hereby declare that the information : Yes furnished above are true to the best of my knowledge and belief

b) I have no direct or indirect interest in the : Yes property valued

c) I inspected the property personally on : 19.06.2022

d) I have not been found guilty of : Yes misconduct in my professional capacity

e) My Empanelment, vide HO.Cr MD/ 60043/1873/2019-20 DTD. 16.09.2019 is valid up to 25.08.2024

Date : 01.07.2022

Place : Dombivli

SIGNATURE OF THE VALUER

For Vastukala Design Build Solutions Pvt. Ltd.



Annexure:

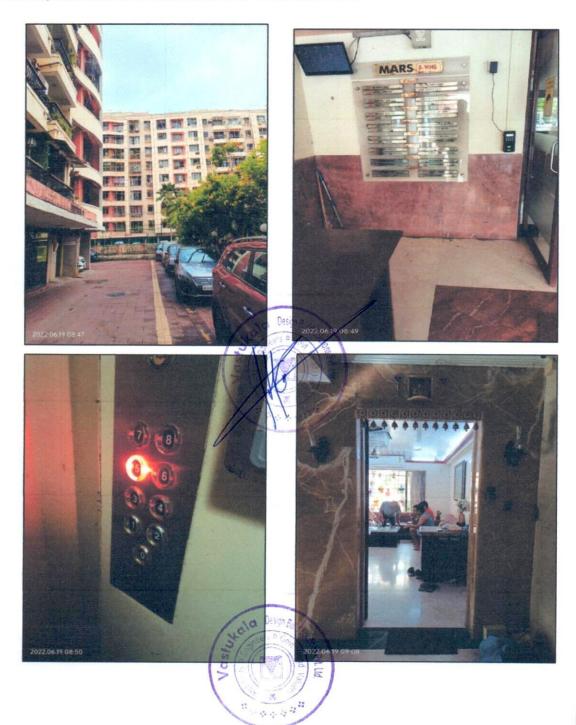
- 1) Photographs
- 2) Google Map



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MR. RAJENDRA K. BHAGERIA & MRS. KANCHAN BHAGERIA





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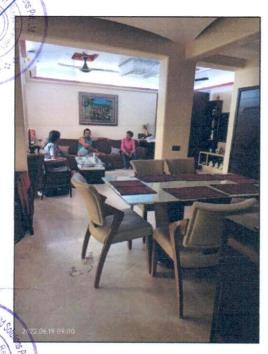
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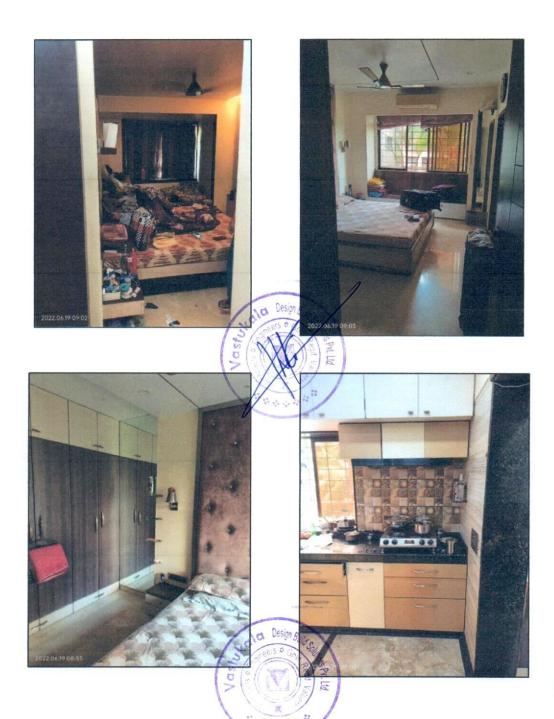




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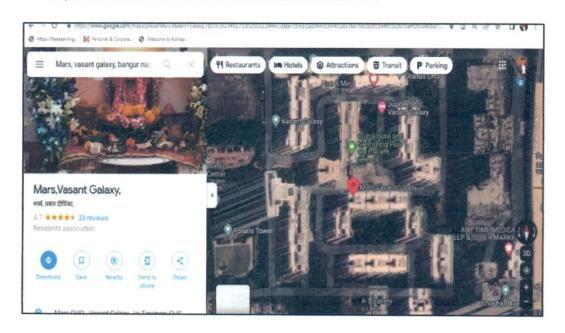
MR. RAJENDRA K. BHAGERIA & MRS. KANCHAN BHAGERIA

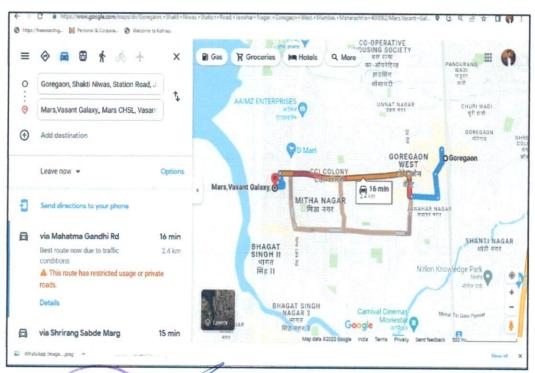




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VAL.KB.077.2022 Date: 01.07.2022
This report is issued to Karnataka Bank, Bangalore.



CERTIFICATE/CONFIRMATION

I/We have / My/our representative has accompanied who is in the panel of approved valuers of the Bank during valuation of the property, situated at Flat RESIDENTIAL FLAT NO. 501 & 502 ON FIFTH FLOOR IN "B" WING OF THE BUILDING KNOWN AS "MARS" OF VASANT GALAXY" SITUATED AT JUNCTION OF M.G. ROAD & LINK ROAD, BANGUR NAGAR, GOREGAON (W), MUMBAI - 400 104 offered as security for the credit limits availed/ to be availed by MR. RAJENDRA K. BHAGERIA & MRS. KANCHAN BHAGERIA

I/We hereby certify/confirm that the extent of land and boundaries of the property are correct.

Date:

Place:

OWNER OF THE PROPERTY

BORROWER

Vastukala Design Build Solutions Pvt. Ltd.

VAL.KB.077.2022 Date: 01.07.2022 This report is issued to Karnataka Bank, Bangalore.

CERTIFICATE

I have	e accompanied Shri	who is in the panel of									
approved valuers of the Bank during valuation of the property situated at											
	offered as security for the credit limits availed/ to be availed by										
IVI / S	M/s on										
(a) In my/our opinion value of Rs (Rupees) appears to be											
	nable.										
(b) If not reasonable, remarks:-											
	TATIL All and										
	Whether the property valued earlier, if so										
i)	Date of valuation										
ii)	Name & address of the Valuer										
iii)	a. Whether bank's approved										
,	Valuer?										
	b. Whether empanelment of the										
	valuer is in force?										
iv)											
iv)	Purpose										
v)	Basis of valuation(attach copy										
	of the earlier valuation)										
	•										
Date :											
Place	2:	Officer / ABM/Branch Head									
		(whoever accompanied the valuer)									



Project Management Consultants
Turnkey Project
Interior Designers
Leed Consultants
Structural Auditors
Surveyors
Fire Loss Accessors &
Arbitrators

SSR/KB/077/2022-23

To, Chief Manager, Karnataka Bank Ltd, Bengaluru – Minerva Circle 163, Ground Floor, Rajeshwari Complex R.V. Road, V.V. Puram, Bengaluru – 560 004

Sub:- Structural Assessment of Residential Flat Nos. 501 & 502 on Fifth Floor In "B" Wing Of the Building Known As "Mars" Of Vasant Galaxy", Situated at Junction Of M.G. Road & Link Road, Bangur Nagar, Goregaon (W), Mumbai - 400 104
For MR. RAJENDRA K. BHAGERIA & MRS. KANCHAN BHAGERIA

Date: 01.07.2022

Respected Sir,

As per your request, we have visited the above site, & we are submitting here with the Structural Assessment for your perusal.

Thanking You,

Design Bully Company Park Ltd.

Encl: Structural Assessment

Sincerely Yours,

or Vastukala Design Build Solutions Pvt. Ltd

1/2



Project Management Consultants
Turnkey Project
Interior Designers
Leed Consultants
Structural Auditors
Surveyors
Fire Loss Accessors &
Arbitrators

SSR/KB/077/2022-23

Date: 01.07.2022

STRUCTURAL ASSESSMENT

As per the request, we have visited the Residential Flat Nos. 501 & 502 on Fifth Floor In "B" Wing Of the Building Known As "Mars" Of Vasant Galaxy", Situated at Junction Of M.G. Road & Link Road, Bangur Nagar, Goregaon (W), Mumbai - 400 104 for MR. RAJENDRA K. BHAGERIA & MRS. KANCHAN BHAGERIA

The structure was constructed in the year 2005 as per Occupancy Certificate received from MCGM vide No – vide No – CHE/7818/BP (WS)/ AP Dated: 10/05/2005 & it is 17 years old, the building consists of Stilt. + 8 upper floors with lift. We have inspected the above mentioned property on 19/06/2022, We have inspected internally & externally and following points were noted:

- During our site visit the building external repair work cum painting work was going on.
- Road level & the Building level are same.
- The said structure is surrounded by Residential cum commercial area.
- The structure is RCC framed structure with RCC beams and columns with brick walls
- The flooring is provided with Vitrified flooring.
- Kitchen Platform is covered with Granite with glazed tiles upto full height.
- · Wooden flush doors are provided in all rooms.
- · The building structure found O.K.

Considering the age of the structure, level of maintenance, its surrounding area, the Future life of the above structure as per our assessment would be around 43 years approximately, provided the structure is properly maintained & periodic maintenance is carried out. Structural Audit is to be necessarily carried out by the Structural Auditor (Structural Consultant) and accordingly the repair work should be taken up as per his recommendations.

Please note that we have not touch the legal & technical aspect of the said structure, as it was not asked.

Note: No structural Analysis has been carried out as Structural drawings were not made available to us. Hence it is not possible to specify the permissible loading of property under consideration. Any over loading beyond permissible limits as per IS code can cause harm to the property under consideration. As such there is no guarantee that there are no cracks in other flats / galas. Hence this certificate is only valid for this particular flat /-shop.



or Vastukara Design Build Solutions Pvt. Ltd.

Regd. Office: 101/A, 1st Flr., Hari Krupa, Above Shrihari Mangal Karyalaya, Pandurang Wadi, 1st Lane, Dombivli (E) Mumbai 421 201. Maharashtra, INDIA. Mob.: +91-97694 42655 / +91-98700 70121 / +91-98212 99221



Project Management Consultants Turnkey Project Interior Designers Leed Consultants

Structural Auditors

TAX INVOICE

Invoice Date

Report No

State

GSTIN

Invoice No. : 081

Rs. 225/-

04.07.2022

: VAL.KB.77.2022

MAHARASHTRA

Surveyors
Fire Loss Accessors &

Arbitrators

Karnataka Bank Ltd,

To,

Bengaluru – Minerva Circle

163, Ground Floor,

Rajeshwari Complex R.V. Road, V.V. Puram,

Bengaluru - 560 004

A/c: MR. RAJENDRA K. BHAGERIA &

Reverse Charge: -no-

SAC : 998331

: 27AACCV9564F1ZY

MRS. KANCHAN BHAGERIA Sr Description of services Amount SGST@ 9% CGST@ 9% Total Amount No 1 Professional charges for visiting at site Rs. 10,000/-Rs. 900/-Rs. 900/-Rs. 11,800/and submitting valuation report of Residential Flat Nos. 501 & 502 on Fifth Floor In "B" Wing Of the Building Known As "Mars" Of Vasant Galaxy", Situated at Junction Of M.G. Road & Link Road, Bangur Nagar, Goregaon (W), MUMBAI - 400 104

Rs. 2,500/-

Total Invoice Amount: - (Rupees Fourteen Thousand Seven Hundred Fifty Only)

A/c Name

: VASTUKALA DESIGN BUILD SOLUTIONS PVT LTD.

Bank of India

: Dombivli - East branch : 009520110000205

Current A/c No. IFSC Code No.

: BKID0000095

PAN NO.

: AACCV9564F

For Structural Stability Report

Terms & conditions

Please credit the bill at

the earliest

Common seal



Certified that the particulars given above are true and correct

Rs. 225/-

Rs. 2,950/-

Rs. 14,750/-

r Vastukera Design Build Solutions Pvt. Ltd.

Regd. Office: 101/A, 1st Flr., Hari Krupa, Above Shrihari Mangal Karyalaya, Pandurang Wadi, 1st Lane, Dombivli (E) Mumbai 421 201. Maharashtra, INDIA. Mob.: +91-97694 42655 / +91-98700 70121 / +91-98212 99221