

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Shrimita Gaurav Suvarna & Mrs. Shalini Yogesh Bangera**

Residential Flat No. 602, 6th Floor, Wing 'A', "**Vasundhara - IV Co-Op. Hsg. Soc. Ltd.**", Poonam Sagar Complex,
Opp. Sector - 9, Village Penkarpada, Mira Road (East), Taluka & District – Thane, PIN – 401 107,
State – Maharashtra, Country – India.

Latitude Longitude - 19°16'16.7"N 72°51'43.7"E

Valuation Prepared for:

Cosmos Bank

Vasai (West) Branch

Morya Shopping Centre, S. No. 16, H. No. 10 & 11, Navghar, Ambadi Road, Vasai (West), Palghar - 401 202.
State – Maharashtra, Country – India.



Our Pan India Presence at :

Mumbai	Aurangabad	Pune	Rajkot
Thane	Nanded	Indore	Raipur
Delhi NCR	Nashik	Ahmedabad	Jaipur

Regd. Office : B1-001, U/B Floor, Boomerang,
Chandivali Farm Road, Andheri (East),
Mumbai - 400 072, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org



Vastu/Mumbai/10/2023/4345/2303164
23/17-361-JASH
Date: 23.10.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 602, 6th Floor, Wing 'A', "Vasundhara - IV Co-Op. Hsg. Soc. Ltd.", Poonam Sagar Complex, Opp. Sector - 9, Village Penkarpada, Mira Road (East), Taluka & District – Thane, PIN – 401 107, State – Maharashtra, Country – India belongs to **Mrs. Shrimita Gaurav Suvama & Mrs. Shalini Yogesh Banger**.

Boundaries of the property.

North	:	100 Feet Road
South	:	Regency Enclave
East	:	Poonam Sagar CHSL
West	:	Vaishali CHSL

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 **₹ 63,96,338.00 (Rupees Sixty Three Lakh Ninety Six Thousand Three Hundred Thirty Eight 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**

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

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=Vastukala, email=manoj@vastukala.com, c=IN,
2.5.4.20=9022b0c0d135d07e0c7f9a2685913490c7d33d4133
3115279b17a18b5a52, postalCode=400069, st=Maharashtra,
serialNumber=41a5da56ab8cd9d6b2c55a8fca3cb31f31bd2
e394e282e29a327b625b4c, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.10.23 17:53:32 +05'30'

Auth. Sign.



Our Pan India Presence at :

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Residential Flat No. 601, 6th Floor, Wing 'A', "Vasundhara - IV Co-Op. Hsg. Soc. Ltd.", Poonam Sagar Complex, Opp. Sector - 9, Village Penkarpada, Mira Road (East), Taluka & District - Thane, PIN - 401 107, 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 23.10.2023 for Bank Loan Purpose
2	Date of inspection	11.10.2023
3	Name of the owner/ owners	Mrs. Shrimita Gaurav Suvarna & Mrs. Shalini Yogesh Bangera
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. 602, 6th Floor, Wing 'A', "Vasundhara - IV Co-Op. Hsg. Soc. Ltd.", Poonam Sagar Complex, Opp. Sector - 9, Village Penkarpada, Mira Road (East), Taluka & District - Thane, PIN - 401 107, State - Maharashtra, Country - India. Contact Person: Mr. Shekhar C. Bandiwadekar (Seller) Contact No.: 9892162064
6	Location, street, ward no	100 Feet Road, Poonam Sagar Complex, Opp. Sector - 9
	Survey/ Plot no. of land	Old Survey No. 202 & 203, New Survey No. 34 & 35 of Village - Penkarpada
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. = 401.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 401.00 (Area as per Agreement for Sale)

		Built-up Area in Sq. Ft. = 481.00 (Area as per Index II)
13	Roads, Streets or lanes on which the land is abutting	100 Feet Road, Poonam Sagar Complex
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 (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Seller 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 MBMC norms Percentage actually utilized - Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	N.A.

	(ii)	Portions in their occupation	N.A.
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 13,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		Are any of the occupants related to, or close to business associates of the owner?	N.A.
28		Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29		Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30		Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31		If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32		If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33		Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34		What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35		Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36		Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37		Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
		SALES	
38		Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
39		Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40		If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
		COST OF CONSTRUCTION	

41	Year of commencement of construction and year of completion	Year of Completion - 2005 (As per Occupancy 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, Vasai (West) Branch to assess fair market value as on 23.10.2023 for Residential Flat No. 601, 6th Floor, Wing 'A', "**Vasundhara - IV Co-Op. Hsg. Soc. Ltd.**", Poonam Sagar Complex, Opp. Sector - 9, Village Penkarpada, Mira Road (East), Taluka & District – Thane, PIN – 401 107, State – Maharashtra, Country – India belongs to **Mrs. Shrimita Gaurav Suvama & Mrs. Shalini Yogesh Bangera**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 27.09.2023 between Mr. Shekhar c. Bandiwadekar (the Transferor) AND Mrs. Shrimita Gaurav Suvama & Mrs. Shalini Yogesh Bangera. (the Transferees)
2	Copy of Index II dated 27.09.2023
3	Copy of Part Occupancy Certificate No. MNP / NR / 1786 / 2005-06 dated 29.10.2005 issued by Mira – Bhayandar Mahangarpalika.
4	Copy of Draft Search & Title Report dated 18.10.2023 issued by Anushka Gogate, Advocate, High Court.

LOCATION:

The said building is located at land bearing Old Survey No. 202 & 203, New Survey No. 34 & 35 of Village Penkarpada, Taluka & District Thane, within the limits of Mira-Bhayandar Municipal Corporation. The property falls in Residential Zone. It is at a travelling distance of 1.4 km from Mira Road 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. 6th Floor has 4 Residential Flats. The building is having 1 lift.

Residential Flat:

The residential flat under reference is situated on the 6th Floor. The composition of residential flats is Living Room 1 Bedroom + Kitchen + Toilet + WC (i.e., 1BHK + 1 Toilet & WC). 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 23rd October 2023

The Built-up Area of the Residential Flat	:	481.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2005 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	18 Years
Cost of Construction	:	481.00 X 2,600.00 = ₹ 12,50,600.00
Depreciation {(100-10) X 18/60}	:	27,00%
Amount of depreciation	:	₹ 3,37,662.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 99,225.00 per Sq. M. i.e. ₹ 9,218.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 87,917.00 per Sq. M. i.e. ₹ 8,168.00 per Sq. Ft.
Prevailing market rate	:	₹ 14,000.00 per Sq. Ft.
Value of property as on 23.10.2023	:	481.00 Sq. Ft. X ₹ 14,000.00 = ₹ 67,34,000.00

(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 23.10.2023	:	₹ 67,34,000.00 - ₹ 3,37,662.00 = ₹ 63,96,338.00
Total Value of the property	:	₹ 63,96,338.00
The realizable value of the property	:	₹ 57,56,704.00
Distress value of the property	:	₹ 51,17,070.00
Insurable value of the property (481.00 X 2,600.00)	:	₹ 12,50,600.00
Guideline value of the property (481.00 X 8,168.00)	:	₹ 39,28,808.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 601, 6th Floor, Wing 'A', "**Vasundhara - IV Co-Op. Hsg. Soc. Ltd.**", Poonam Sagar Complex, Opp. Sector - 9, Village Penkarpada, Mira Road (East), Taluka & District – Thane, PIN – 401 107, State - Maharashtra, Country - India for this particular purpose at **₹ 63,96,338.00 (Rupees Sixty Three Lakh Ninety Six Thousand Three Hundred Thirty Eight Only)** as on **23rd October 2023**.

NOTES

1. 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 **23rd October 2023** is **₹ 63,96,338.00 (Rupees Sixty Three Lakh Ninety Six Thousand Three Hundred Thirty Eight 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
1.	No. of floors and height of each floor		Part Ground + Part Stilt + 7 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat situated on 6 th Floor
3	Year of construction		2005 (As per Occupancy Certificate)
4	Estimated future life		42 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- load bearing walls/RCC frame/ steel frame		R.C.C. Framed Structure
6	Type of foundations		R.C.C. Foundation
7	Walls		All external walls are 9" thick and partition walls are 6" thick.
8	Partitions		6" thick brick wall
9	Doors and Windows		Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows
10	Flooring		Vitrified tiles flooring
11	Finishing		Cement plastering
12	Roofing and terracing		R.C.C. Slab
13	Special architectural or decorative features, if any		No
14	(i)	Internal wiring – surface or conduit	Concealed electrification
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15	Sanitary installations		As per Requirement
	(i)	No. of water closets	
	(ii)	No. of lavatory basins	
	(iii)	No. of urinals	
	(iv)	No. of sink	
16	Class of fittings: Superior colored / superior white/ordinary.		Ordinary
17	Compound wall Height and length Type of construction		R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls
18	No. of lifts and capacity		1 lift
19	Underground sump – capacity and type of construction		R.C.C tank
20	Over-head tank Location, capacity Type of construction		R.C.C tank on terrace
21	Pumps- no. and their horse power		May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving		Chequered 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

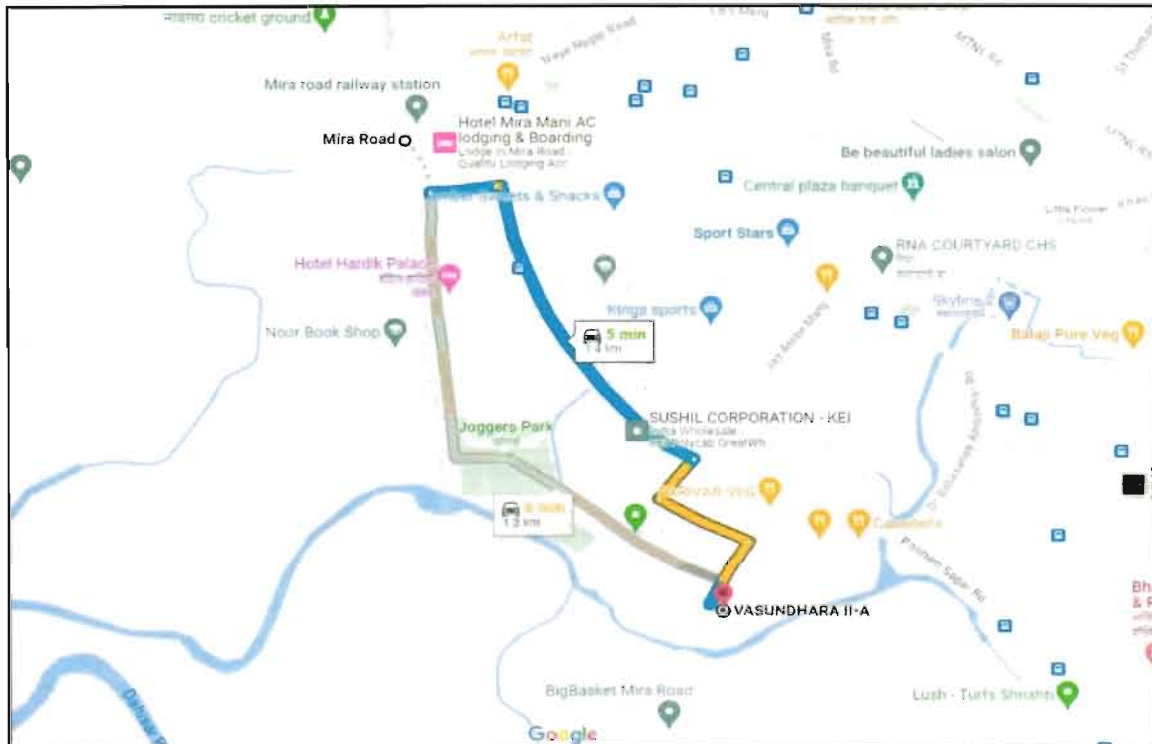


Actual site photographs



Route Map of the property

Site, u/r



Latitude Longitude - 19°16'16.7"N 72°51'43.7"E

Note: The Blue line shows the route to site from nearest railway station (Mira Road – 1.4 km.)

Stamp Duty Ready Reckoner Market Value Rate for Flat	94,500.00			
5% Increase on flat located on 6 th floors	4,725.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	99,225.00	Sq. Mtr.	9,218.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	36,400.00			
The difference between land rate and building rate (A – B = C)	62,825.00			
Depreciation Percentage as per table (D) [100% - 18%] (Age of the Building – 18 Years)	82%			
Rate to be adopted after considering depreciation [B + (C x D)]	87,917.00	Sq. Mtr.	8,168.00	Sq. Ft.

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

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

99acres Buy | Enter | Locality | Project | Society | Landmark

₹67 Lac | 1BHK 2Baths | Estimated Size: 35.513 sq.ft.

Overview | Dealer Details | Price Trends | Explore Locality | Recommendations | Article

Property (12)



Key Features:

- Carpet area: 400 sq.ft.
- 1 Bedroom, 2 Bathrooms, 2 Balconies with Store Room
- ₹67 Lac+ Govt Charges & Tax @ 16,750 per sq.ft. (Registration Fee: ₹1,00,000)
- 2nd of 7 Floors
- North-East
- 10+ Year Old

Places nearby

25C, Poonam Sagar Complex, Mira Road And Beyond, Mumbai

Ayyappa Temple | Vitthal Rakhumai Mandir | Shiv temple | Shiv Temple | Al Shamsh jummah mosque | Asmita

magicbricks Buy | Rent | Sell | Home Loans | Login | Post Property

₹65.0 Lac | 1BHK 375 Sq.ft Flat For Sale | Mira Road, Mumbai

1 Bed | 1 Bath | Unfurnished

Property Details:

- Carpet Area: 400 sq.ft. ~ ₹16,250/sq.ft.
- Developer: PNR Builder
- Project: Poonam Sagar Complex
- Floor: 2 (Out of 7 Floors)
- Transaction Type: Resale
- Status: Ready to Move
- Pacing: North - East
- Lift: Y
- Furnished Status: Unfurnished

Contact Agent

Totaram Joshi | Get Phone No.

More Details

Price Breakup	₹65 Lac ₹3,25,000 Approx. Registration Charges ₹1,200 Monthly
Booking Amount	₹1.0 Lac
Address	Mira Road Area, Mumbai, Mira Road, Mumbai - Mira Road and Beyond, Maharashtra
Landmarks	Shantinath Empress CPoonam Sagar Complex Road, Near, Mira road east
Furnishing	Unfurnished
Flooring	Vitrified



Vastukala Consultants (I) Pvt. Ltd.
An ISO 9001:2015 Certified Company | www.vastukala.org



Price Indicators

HOUSING 100% Buy to Member

1 BHK Flat

By PNA 202009

PNK Poonam Sagar Complex, Poonam Sagar, Mira Road East, Mumbai.

₹67.0 L. EMI starts at ₹32,486. ₹15.96 K/sq.ft.

480 sq.ft Built Up Area | ₹15.96 K/sq.ft Avg. Price | 15 Year Old Age of property | Ready to move Possession status | Middle of 7 floors | Unfurnished Furnishing

OVERVIEW BUY-O-METER AMENITIES RATINGS AND REVIEWS PRICE TRENDS LOCALITY PROJECT G&A SALES OFFICE CALL

Dream. Inspire. Build

PNK Poonam Sagar Complex, Poonam Sagar, Mira Road East, Mumbai.

Property Location: PNK Poonam Sagar Complex, Poonam Sagar, Mira Road East, Mumbai

NOBROKER

1 BHK Flat in Vasundhara 4 For Sale in Poonam Sagar Complex.

₹75 Lacs | ₹42,385/Month | 350 sq.ft.

1 Bedroom | 2 Bathroom | 1 Balcony | 1 Kitchen | 1 Living Room | 1 Dining Room | 1 Study Room | 1 Car Port

Get Owner Details

Price trends by 1000 square feet

Report what was not correct in this property

Activity On This Property

Similar Properties

Overview

Age of Building	15 Years	Ownership Type	Self Owned
Maintenance Charges	₹2.8 Per Sq.Ft/M	Flooring	Mosaic/Granite
Building Area	100 Sq.ft	Carpet Area	75 Sq.ft

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **23rd 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.
2. Buyer and seller are well informed and are acting prudently.
3. The property is exposed for a reasonable time on the open market.
4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.

DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for **₹ 63,96,338.00 (Rupees Sixty Three Lakh Ninety Six Thousand Three Hundred Thirty Eight Only).**

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**MANOJ BABURAO
CHALIKWAR**

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: c=IN, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=admins,
2.5.4.20=98222b6c4fbd35dc03e0c79e26865913490c7bd33d41333
115279b17a18b5d57, postalCode=400009, st=Maharashtra,
serialNumber=A1a5fa566abcc99d507a55a8f0c3c9b31f1b1bd2a3
94e287a279a327b623b4c, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.10.23 17:53:55 +05'30'



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

Think.Innovate.Create