#### **PROFORMA INVOICE**

\/-	stukala Consultanto //\ P-4   4-1		Invoice	No.		Dated		
B1-001,U/B FLOOR, BOOMERANG,CHANDIVALI FARM ROAD, ANDHERI-EAST 400072						25-Oct-23		
			Delivery Note		<u>'</u>		s of Payment	
			Deliver	y Note		AGAINST	-	
			Referer	nce No. &	Date.	Other References		
E-l	E-Mail : accounts@vastukala.org			Order No	,	Dated		
	yer (Bill to)		Buyer's Order No.  Dispatch Doc No.		,.	Dated		
	<b>DSMOS BANK- KANDIVALI(WEST)</b> ndivali (West) Branch	1				Delivery No	te Date	
	op No. 6 - 7, Sangita Apartment, Opp. Ba	bharti School	00443	3/230317	<b>'</b> 3			
S.	V. Road, Kandivali (West), Mumbai	- 400 067,	Dispato	hed throu	igh	Destination		
	STIN/UIN : 27AAAAT0742K1ZF ate Name : Maharashtra, Code		Terms	of Deliver	v			
					,			
SI No.	Particular	S	7		HSN/SA	C GST Rate	Amount	
1	VALUATION FEE				997224	18 %	2,000.00	
1	(Technical Inspection and Certification	Services)			331224	10 70	2,000.00	
	\			CGST		19	180.00	
)				SGST			180.00	
				363)			100.00	
						1		
	-			Total			2,360.00	
Αл	nount Chargeable (in words)	0	=	/ Otal	7		E. & O.E	
In	dian Rupee Two Thousand Three	Hundred Siz	xty Only	ý				
	HSN/SAC	Taxable		tral Tax		tate Tax	Total	
		Value	Rate	Amount		Amount		
99	7224	2,000.00	9%	180. 180.		180.0 180.0		
_	Total	2 000 001				100.0		
	· Amount (in words) : In dian Down a Ti	2,000.00	-l 6:	700	00	1,000	000.00	
Ta	x Amount (in words) : Indian Rupee Ti	ree Hundre	-	Only			000.00	
Ta	-	ree Hundre	-	Only ny's Bank	Details	- A:-		
Ta	-	ree Hundre	Compar Bank Na A/c No.	Only ny's Bank ame	Details The Co	smos Co-Op	erative Bank Ltd	
	Th	ree Hundre	Compar Bank Na A/c No.	Only ny's Bank ame	Details The Co	smos Co-Op	erative Bank Ltd	
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This is a Computer Generated Invoice

MSME Registration No. - 27222201137





Authorised 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: Mrs. Saraswati Nagin Solanki & Mr. Nagin Ghela Solanki

Residential Flat No. B/208, 2<sup>nd</sup> Floor, Wing 'B', "Pooja Nagar Building No. 5 Co-op. Hsg. Soc. Ltd.", Cabin Cross Road, Bhayandar (East), Taluka & District Thane, PIN – 401 105, State – Maharashtra, Country – India.

Latitude Longitude - 19°18'12.5"N 72°51'21.5"E

# Think.Innovate.Create

### Valuation Prepared for: Cosmos Bank

### Kandivali (West) Branch

Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West), Mumbai - 400 067, 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 / Kandivali (West) Branch / Mrs. Saraswati Nagin Solanki (4433/2303173) Page 2 of 16

Vastu/Mumbai/10/2023/4433/2303173 25/04-370-JASH

Date: 25.10.2023

# **VALUATION OPINION REPORT**

The property bearing Residential Flat No. B/208, 2<sup>nd</sup> Floor, Wing 'B', "Pooja Nagar Building No. 5 Co-op. Hsg. Soc. Ltd.", Cabin Cross Road, Bhayandar (East), Taluka & District Thane, PIN – 401 105, State – Maharashtra, Country – India belongs to Mrs. Saraswati Nagin Solanki & Mr. Nagin Ghela Solanki.

Boundaries of the property.

North : Pooja Nagar Road South : Deepak Apartment

East : Pooja Nagar Building No. 6
West : Pooja Nagar Building No. 4

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 ₹ 30,38,000.00 (Rupees Thirty Lakh Thirty Eight Thousand 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.

Sharadkumar B. Chalikwar

Digitally signed by Sharadkumar B. Chalikwar DN: cn=Sharadkumar B. Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=CMD, email=cmd@vastukala.org, c Date: 2023.10.25 13:04:52 +05'30'

04:52 +05'30'
Auth. Sign.

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09 Cosmos Emp. No. H.O./Credit/67/2019-20 Encl. Valuation Report





Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

TeleFax: +91 22 28371325/24 mumbai@vastukala.org

# <u>Valuation Report of Residential Flat No. B/208, 2nd Floor, Wing 'B', "Pooja Nagar Building No. 5 Co-op. Hsg. Soc. Ltd."</u>, Cabin Cross Road, Bhayandar (East), Taluka & District Thane, PIN – 401 105,

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 25.10.2023 for Bank Loan Purpose	
2	Date of inspection	21.10.2023	
3	Name of the owner/ owners	Mrs. Saraswati Nagin Solanki & Mr. Nagin Ghela Solanki	
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. B/208, 2nd Floor, Wing 'B', "Pooja Nagar Building No. 5 Co-op. Hsg. Soc. Ltd.", Cabin Cross Road, Bhayandar (East), Taluka & District Thane, PIN – 401 105, State – Maharashtra, Country – India.  Contact Person: Ms. Aarti Sahu (Tenant)  Owner Contact No.: 9004712096	
6	Location, street, ward no	Cabin Cross Road, Near Narmada Nagar, Bhayandar (East), Taluka & District Thane.	
7	Survey/ Plot no. of land	Old Survey No. 120, New Survey No. 101, Hi No. 6 & 7	
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. = 235.00 (Area as per Actual Site Measurement)	
		Super Built-up Area in Sq. Ft. = 310.00 (Aea as per Agreement for Sale)	



13	Roads, Streets or lanes on which the land is abutting	Cabin Cross Road, Near Narmada Nagar, Bhayandar (East), Taluka & District Thane.
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 Ite.Create
24	Is the building owner occupied/ tenanted/ both?	Tenant Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	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	Ms. Aarti Sahu, from 1 year



	(ii)	Portions in their occupation	Fully Occupied
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹6,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	Information not available
27		ny of the occupants related to, or close to ess associates of the owner?	Information not available
28	of fix	coarate amount being recovered for the use ktures, 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, , 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	1	ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N.A.
32		urnp is installed, who is to bear the cost of tenance 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		is the amount of property tax? Who is to 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. Ite Create
37	1	any standard rent been fixed for the ises under any law relating to the control of:	N.A.
	SALI	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
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	1	e instances are not available or not relied , the basis of arriving at the land rate	N. A.
	cos		





Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Mrs. Saraswati Nagin Solanki (4433/2303173) Page 6 of 16

41	Year of commencement of construction and year of completion	Year of Construction – 1991 (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, Kandivali (West) Branch to assess fair market value as on 25.10.2023 for Residential Flat No. B/208, 2<sup>nd</sup> Floor, Wing 'B', "Pooja Nagar Building No. 5 Co-op. Hsg. Soc. Ltd.", Cabin Cross Road, Bhayandar (East), Taluka & District Thane, PIN – 401 105, State – Maharashtra, Country – India belongs to Mrs. Saraswati Nagin Solanki & Mr. Nagin Ghela Solanki.

#### We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 12.02.2021 between Mr. Ramnath Chimnaram Kapuria (Transferor)
	AND Mrs. Saraswati Nagin Solanki & Mr. Nagin Ghela Solanki. (the Transferees).
2	Copy of Occupancy Certificate Dated 21.04.1991 issued by Mira Bhayandar Municipal Corporation.

#### LOCATION:

The said building is constructed on the plot of land bearing Old Survey No. 120, New Survey No. 101, Hissa No. 6 & 7 of Village Khari of Bhayandar, Taluka & District Thane, within the limits of Mira — Bhayandar Municipal Corporation. The property falls in Residential Zone. It is at a walkable distance of 900m. from Bhayandar railway station.

# BUILDING: Think.Innovate.Create

The building under reference is having 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 building is used for residential purpose. 2<sup>nd</sup> Floor is having 4 Residential Flat. The building is without lift.

#### **Residential Flat:**

The residential flat under reference is situated on the 2<sup>nd</sup> Floor. It consists of Living Room + Kitchen + 1 Toilet + Passage + WC (i.e., 1RK with Toilet & WC). The residential flat is finished with Ceramic tiles flooring, Teak wood door frame with flush shutters, Aluminum sliding windows, Concealed electrification & plumbing etc.





#### Valuation as on 25th October 2023

The Super Built-up Area of the Residential Flat	:	310.00 Sq. Ft.

#### **Deduct Depreciation:**

Year of Construction of the building	:	1991 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	32 Years
Cost of Construction	:	310.00 × 2,500.00 = ₹ 7,75,000.00
Depreciation {(100-10) X 32 / 60}	:	48.00%
Amount of depreciation	:	₹ 3,72,000.00
Guideline rate obtained from the Stamp Duty Ready	:	₹ 69,800.00 per Sq. M.
Reckoner for new property	- /	i.e. ₹ 6,485.00 per Sq. Ft.
Guideline rate (after depreciate)	:/	₹ 55,400.00 per Sq. M.
		i.e. ₹ 5,147.00 per Sq. Ft.
Prevailing market rate	1	₹ 11,000.00 per Sq. Ft.
Value of property as on 25.10.2023	:	310.00 Sq. Ft. X ₹ 11,000.00 = ₹ 34,10,000.00

(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 25.10.2023		₹ 34,10,000.00 - ₹ 3,72,000.00 = ₹ 30,38,000.00
Total Value of the property	1	₹ 30,38,000.00
The realizable value of the property	:	₹ 27,34,200.00
Distress value of the property	:	₹ 24,30,400.00
Insurable value of the property (310 X 2,500.00)		₹ 7,75,000.00
Guideline value of the property (310 X 5,147.00)	:	₹ 15,95,570.00
Think.lnn	OVO	te.Create

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. B/208, 2nd Floor, Wing 'B',\_"Pooja Nagar Building No. 5 Co-op. Hsg. Soc. Ltd.", Cabin Cross Road, Bhayandar (East), Taluka & District Thane, PIN − 401 105, State − Maharashtra, Country − India for this particular purpose at ₹ 30,38,000.00 (Rupees Thirty Lakh Thirty Eight Thousand Only) as on 25<sup>th</sup> October 2023.







Valuation Report Prepared For. Cosmos Bank / Kandivali (West) Branch / Mrs. Saraswati Nagin Solanki (4433/2303173) Page 8 of 16

### **NOTES**

- I, Sharad 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 25<sup>th</sup> October 2023 is ₹ 30,38,000.00 (Rupees Thirty Lakh Thirty
  Eight Thousand 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

		<u> </u>
1.	No. of floors 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 2 <sup>nd</sup> Floor
3	Year of construction	1991 (As per Occupancy Certificate)
4	Estimated future life	28 Years Subject to proper, preventive periodic
		maintenance & structural repairs
5	Type of construction- load bearing	R.C.C. Framed Structure
	walls/RCC frame/ steel frame	The second secon
6	Type of foundations	R.C.C. Foundation
7	Walls	All external walls are 9" thick and partition walls
	1	are 6" thick.
8	Partitions	6" thick brick wall
9	Doors and Windows	Teak wood door frame with flush shutters,
	\	Alurninum sliding windows
10	Flooring	Ceramic tiles flooring
11	Finishing	Cement plastering
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features,	No
	if any	110
14	(i) Internal wiring – surface or	Concealed electrification & plumbing
	conduit	7
	(ii) Class of fittings: Superior/	J /
	Ordinary/ Poor.	1 1
15	Sanitary installations	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	
	(iii) No. of urinals (iv) No. of sink	1
16	Class of fittings: Superior colored / superior	Ordinary
10	white/ordinary.	Ordinary
17	Compound wall	R.C.C. framed structure with 9" thick external
'.	Height and length	walls and 6" thick internal brick walls
	Type of construction	
18	No. of lifts and capacity	No lift
19	Underground sump – capacity and type of	R.C.C tank
	construction	
20	Over-head tank	R.C.C tank on terrace
	Location, capacity	
04	Type of construction	May be assisted as you require you
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	Cement concrete in open spaces, etc.
23	Sewage disposal – whereas connected to	Connected to Municipal Sewerage System
20	public sewers, if septic tanks provided, no.	Connected to Municipal Gewerage Gystem
	parado concio, a copilo tarino providos, no	1





# **Actual site photographs**

















# Route Map of the property

Site u/r



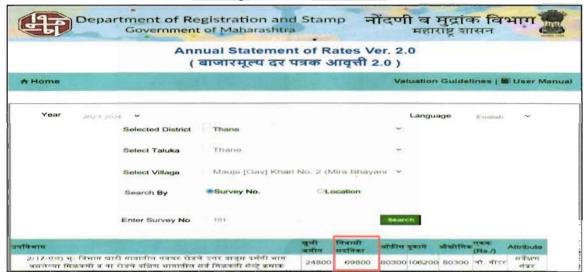


Latitude Longitude - 19°18'12.5"N 72°51'21.5"E

Note: The Blue line shows the route to site from nearest railway station (Bhayandar – 900 M.)



# **Ready Reckoner Rate**



Rate to be adopted after considering depreciation [B + (C x D)]	55,400.00	Sq. Mt.	5,147.00	Sq. Ft.
(Age of the Building – 32 Years)	/			
Depreciation Percentage as per table (D) [100% - 32%]	68%			
The difference between land rate and building rate (A – B = C)	45,000.00			
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	24,800.00			
(A) .	1			
Stamp Duty Ready Reckoner Market Value Rate (After Increase)	69,800.00	Sq. Mtr.	6,485.00	Sq. Ft.
No Increase for flat located on 2 <sup>nd</sup> floor	0.00			
Stamp Duty Ready Reckoner Market Value Rate for Flat	69,800.00			

### 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	Rate
	the building	
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

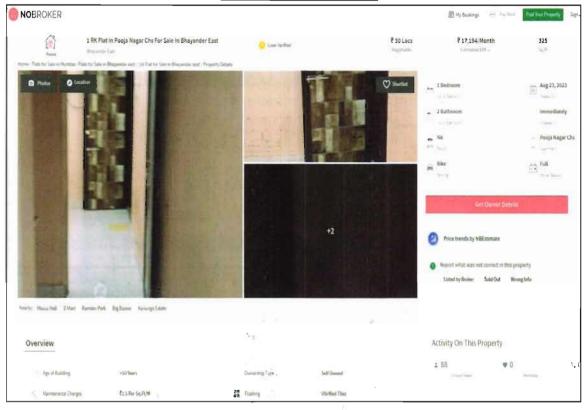
Table - D: Depreciation Percentage Table

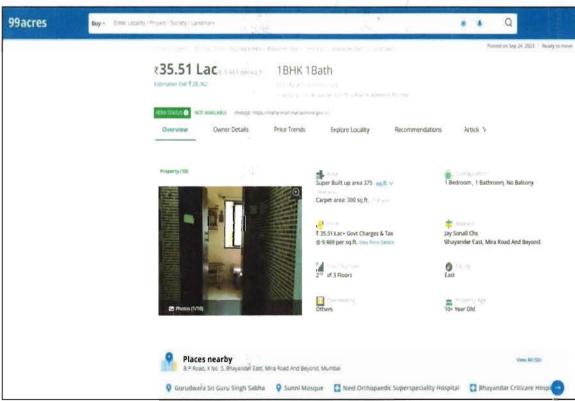
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation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





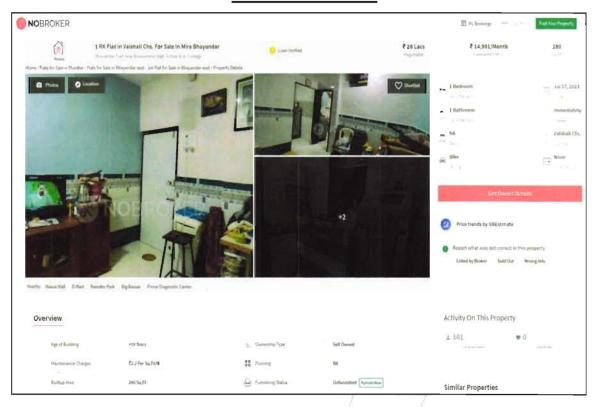






Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Mrs. Saraswati Nagin Solanki (4433/2303173) Page 14 of 16

# **Sales Instance**



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#### DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 25th 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 ₹ 30,38,000.00 (Rupees Thirty Lakh Thirty Eight Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar

B. Chalikwar

Director

Digitally signed by Sharadkumar B.
Chalikwar
DN: cn=Sharadkumar B. Chalikwar,

DN: cn=Sharadkumar B. Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=CMD, email=cmd@vastukala.org, c=IN Date: 2023.10.25 13:05:09 +05'30'

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

Cosmos Emp. No. H.O./Credit/67/2019-20

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