

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Jagdish Ubale & Janvhi Jagdish Ubale**

Residential Flat No. 2002, 20th Floor, Wing – A, "**Casa Ecopolis**", Upper Thane Ecopolis A - B,
Village Anjur, Surai & Mankoli, Near Lodha Dham, Mumbai Nashik Highway, Bhiwandi, Thane – 421 302,
State – Maharashtra, Country – India.

Latitude Longitude - 19°14'07.6"N 73°02'51.3"E

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Valuation Done for:

Cosmos Bank

Mulund (East) Branch

Ground + 1st Floor of Shop No. 2, 1st Floor of Shop No. 1, "Romell Vasanti", Vasanti Vihar Co-op. Hsg. Soc. Ltd.,
Navghar Road, Mulund (East), Mumbai – 400 081, State – Maharashtra, Country – India.



Our Pan India Presence at :

- | | | | |
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| Mumbai | Aurangabad | Pune | Rajkot |
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- 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



VALUATION OPINION REPORT

The property bearing Residential Flat No. 2002, 20th Floor, Wing – A, "Casa Ecopolis", Upper Thane Ecopolis A - B, Village Anjur, Surai & Mankoli, Near Lodha Dham, Mumbai Nashik Highway, Bhiwandi, Thane – 421 302, State – Maharashtra, Country – India belongs to **Jagdish Ubale & Janvhi Jagdish Ubale**.

Boundaries of the property.

North	: Open Plot
South	: Wing – B
East	: Internal Road & Open Plot
West	: Lodha Upper Thane Football Ground

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 **₹ 62,12,500.00 (Rupees Sixty-Two Lakh Twelve Thousand Five Hundred Only)**.

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

**MANOJ BABURAO
CHALIKWAR**

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=PC, ou=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
c=IN, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
2.5.4.20+982786c4fad35d3e01edc734e26865913490c73a338412
33113279e1741805652, postalCode=400009, st=Maharashtra,
serialNumber=4414564509ab8cc894602a53a88e3e7a611f31Indi
a394428E2a29a327b625bfc, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.10.20 17:57:30 +05'30'



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

Auth. Sign.



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

Valuation Report of Residential Flat No. 2002, 20th Floor, Wing – A, "Casa Ecopolis", Upper Thane Ecopolis A - B, Village Anjur, Surai & Mankoli, Near Lodha Dham, Mumbai Nashik Highway, Bhiwandi, Thane – 421 302, 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 20.10.2023 for Bank Loan Purpose
2	Date of inspection	19.10.2023
3	Name of the owner/ owners	Jagdish Ubale & Janvhi Jagdish Ubale
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of share of ownership is not available
5	Brief description of the property	Address: Residential Flat No. 2002, 20 th Floor, Wing – A, "Casa Ecopolis", Upper Thane Ecopolis A - B, Village Anjur, Surai & Mankoli, Near Lodha Dham, Mumbai Nashik Highway, Bhiwandi, Thane – 421 302, State – Maharashtra, Country – India. Contact Person: Mr. Jagdish Ubale (Owner) Contact No. 8898999909
6	Location, street, ward no	Upper Thane Ecopolis A - B, Village Anjur, Surai & Mankoli, Near Lodha Dham, Mumbai Nashik Highway, Bhiwandi, Thane
	Survey/ Plot no. of land	Survey No. 239(P), 253(P), 254(P), 255/1A, 255/1B, 255/2, 255/3, 256 & Other of Village – Anjur, Survey No. 12/1, 12/3, 12/4, 12/15, 14/5, 14/6, 14/7, 14/8, 14/10P, 14/11, 14/12 & Other of Village – Surai, Survey No. 41/1, 41/3P, 41/4, 41/6, 41/7, 41/9, 41/10P, 45/3, 35/4, 45/4, 45/5 & Other of Village – Mankoli
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. = 406.00 DB Area in Sq. Ft. = 17.00 CB Area in Sq. Ft. = 7.00 Total Carpet Area in Sq. Ft. = 430.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 412.00 EBVT Area in Sq. Ft. = 45.00 Total Carpet Area in Sq. Ft. = 457.00 (Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 548.00 (Carpet Area + 10% of agreement area)
13	Roads, Streets or lanes on which the land is abutting	Upper Thane Ecopolis A - B, Village Anjur, Surai & Mankoli, Near Lodha Dham, Mumbai Nashik Highway, Bhiwandi, Thane – 421 302.
14	If freehold or leasehold land	Free hold
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	Attached

	separate sheet (The Annexure to this form may be used)	
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per MMRDA 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	₹ 15,500.00 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?	Information not available
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 – 2021 (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, Mulund (East) Branch to assess fair market value as on 20.10.2023 for Residential Flat No. 2002, 20th Floor, Wing – A, "Casa Ecopolis", Upper Thane Ecopolis A - B, Village Anjur, Surai & Mankoli, Near Lodha Dham, Mumbai Nashik Highway, Bhiwandi, Thane – 421 302, State – Maharashtra, Country – India belongs to **Jagdish Ubale & Janvhi Jagdish Ubale**.

We are in receipt of the following documents:

1	Copy of Agreement to Sell dated 08.01.2018 Between Ajitnath Hi-Tech Builders Private Limited (the Company) and Jagdish Ubale & Janvhi Jagdish Ubale (the Purchasers).
2	Copy of Occupancy Certificate No. SROT / BSNA / 2501 / BP / OC / ITP – Anjur, Mankoli & Surai / 347 / 2021 dated 31.03.2021 issued by Mumbai Metropolitan Region Development Authority.
3	Copy of Parking Letter dated 23.11.2021 in the name of Jagdish Ubale & Janvhi Jagdish Ubale issued by Lodha.
4	Copy of Amend Commencement Certificate No. SROT / BSNA / 2501 / BP / Amended / ITP – Anjur, Mankoli & Surai / 1117 / 2018 dated 02.07.2018 issued by Mumbai Metropolitan Region Development Authority. (As downloaded from RERA site).
5	Copy of RERA Registration Certificate No. P51700007192 dated 09.09.2021. (As downloaded from RERA site).

LOCATION:

Valuation Report Prepared For: Cosmos Bank / Mulund (East) Branch / Jagdish Ubale (4452/2303127) Page 7 of 16

The said building is located at Survey No. 239(P), 253(P), 254(P), 255/1A, 255/1B, 255/2, 255/3, 256 & Other of Village – Anjur, Survey No. 12/1, 12/3, 12/4, 12/15, 14/5, 14/6, 14/7, 14/8, 14/10P, 14/11, 14/12 & Other of Village – Surai, Survey No. 41/1, 41/3P, 41/4, 41/6, 41/7, 41/9, 41/10P, 45/3, 35/4, 45/4, 45/5 & Other of Village – Mankoli, Bhiwandi, Thane. The property falls in Residential Zone. It is at a travelling distance 5.8 Mt. from Bhiwandi Road railway station.

BUILDING:

The building under reference is having Ground + 23 Upper Floors (As per OC). 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 external condition is good. The building is used for residential purpose. 20th Floor is having 5 Residential Flat. The building is having 3 Lifts.

Residential Flat:

The residential flat under reference is situated on the 20th Floor. It consists of 1 Bedroom + Living Room + Kitchen + 2 Toilets + Passage (i.e., **1BHK with 2 Toilets**). The residential flat is finished with Vitrified flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows & Concealed electrification & Concealed plumbing.

Valuation as on 20th October 2023

The Carpet Area of the Residential Flat	:	457.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2021 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	02 Years
Cost of Construction	:	548.00 X 2,800.00 = ₹ 15,34,400.00
Depreciation $\{(100-10) \times 2 / 60\}$:	N.A., as the property age is below 5 years.
Amount of depreciation	:	
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 29,150.00 per Sq. M. i.e., ₹ 2,708.00 per Sq. Ft.
Guideline rate (after depreciate)	:	N.A., as the property age is below 5 years.
Prevailing market rate	:	₹ 12,500.00 per Sq. Ft.
Value of property as on 20.10.2023	:	457.00 Sq. Ft. X ₹ 12,500.00 = ₹ 57,12,500.00

(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 20.10.2023 (A)	:	₹ 57,12,500.00
One Car Parking (B)	:	₹ 5,00,000.00
Total Value of the property (A) + (B)	:	₹ 62,12,500.00

The realizable value of the property	:	₹ 55,91,250.00
Distress value of the property	:	₹ 49,70,000.00
Insurable value of the property (548 X 2,800.00)	:	₹ 15,34,400.00
Guideline value of the property (548 X 2,708.00)	:	₹ 14,83,984.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 2002, 20th Floor, Wing – A, "**Casa Ecopolis**", Upper Thane Ecopolis A - B, Village Anjur, Surai & Mankoli, Near Lodha Dham, Mumbai Nashik Highway, Bhiwandi, Thane – 421 302, State – Maharashtra, Country – India for this particular purpose at ₹ 62,12,500.00 (Rupees Sixty Two Lakh Twelve Thousand Five Hundred Only). as on 20th October 2023.

NOTES

- 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 20th October 2023 is ₹ 62,12,500.00 (Rupees Sixty Two Lakh Twelve Thousand Five Hundred Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 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.
- 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.

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PART III- DECLARATION

I hereby declare that

- The information furnished in part I is true and correct to the best of my knowledge and belief;
- 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	Ground + 23 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 20 th Floor
3	Year of construction	2021 (As per Occupancy Certificate)
4	Estimated future life	58 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	
	(i) No. of water closets	As per Requirement
	(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	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity	3 Lifts
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	Cement concrete 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



Route Map of the property


Site|u/r



Latitude Longitude - 19°14'07.6"N 73°02'51.3"E

Note: The Blue line shows the route to site from nearest railway station (Bhiwandi Road – 5.8 Km.)

Ready Reckoner Rate


Department of Registration & Stamps
 Government of Maharashtra

नोंदणी व मुद्रांक विभाग
 महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
 बाजारमूल्य दर पत्रक

Home Valuation Rules User Manual Close Feedback

Year: 2023/2024
Language: English

Selected District:
 Select Taluka:
 Select Village:
 Search By: Survey No Location

Select	उपविभाग	भूमी कमी	निवाडी बदलिका	बीडिस	दुकाने	औद्योगिक	एकक (Rs./)
SurveyNo	1/1-सखदाण व घाटे सामावीय जमिनी	2310	28200	31500	35200	31500	चौ. मीटर
SurveyNo	1/2/A-रहिवास विभागातील विकास समतेच्या जमिनी	1540	0	0	0	0	चौ. मीटर
SurveyNo	1/2-रहिवास बाहेर सामावीय विकसित जमिनी	2210	26500	30600	33200	30600	चौ. मीटर
SurveyNo	2/1/A-औद्योगिक विभागातील विकास समतेच्या जमिनी	1830	0	0	0	0	चौ. मीटर
SurveyNo	3/1/A-वाणिज्य विभागातील विकास समतेच्या जमिनी	1710	0	0	0	0	चौ. मीटर

Stamp Duty Ready Reckoner Market Value Rate for Flat	26,500.00			
Increase by 10% at Flat Located on 20 th Floor	2,650.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	29,150.00	Sq. Mtr.	2,708.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	00.00			
The difference between land rate and building rate (A – B = C)	00.00			
Depreciation Percentage as per table (D) [100% - 2%] (Age of the Building – 2 Years)	00%			
Rate to be adopted after considering depreciation [B + (C x D)]	00.00	Sq. Mtr.	00.00	Sq. Ft.

Multi-Storied building with Lift

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

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

Table – D: Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate

R-



Price Indicators

The screenshot displays a real estate listing for 'Lodha Upper Thane Ecopolis A'. At the top, there is a 'POPULAR PROJECT' badge and a price range of ₹37.95 L - 59.68 L. The project is located in 'Borivali, Sector 1, Borivali East, Mumbai'. Below this, a map shows the project's location. The main listing title is 'Lodha Upper Thane Ecopolis A' with a price of ₹47.78 L - 1.29 Cr and ₹10.15 K/sq.ft. The listing includes a video player, a gallery of 13 more images, and key details: '1, 2, 3 BHK Apartments Configurations', 'Sep. 2022 Possession Starts', '₹10.15 K/sq.ft Avg. Price', and '412.00 sq.ft. - 1004.00 sq.ft. (Carpet Area) Sizes'. A 'Contact Seller' button is also visible.

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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 **20th 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 knowledgeable 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 ₹ 62,12,500.00 (Rupees Sixty Two Lakh Twelve Thousand Five Hundred Only).

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

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=India, 2.5.4.201=8022644-664E354p036edf9a268650134995f3554133
3115279b12a1805552, postalCode=400009, st=Maharashtra,
serialNumber=41a564966ad9c8860a2a55a8f0c3e631317e22e
f94e28f2e294327b8225bfc, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.10.20 17:57:44 +05'30'

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