

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Kavita Kumar &
Mr. Deepak Kumar.**

Residential Flat No.11, Stilt Fifth Floor (Sixth Floor), "**Shreeji Tower**", Survey No.106/1/2, Plot No.19, CTS No.4291, Opposite Chhatrapati Shivaji Maharaj Chowk, Wadala Pathardi Road, Village – Wadala, Taluka & District - Nashik, PIN Code – 422 009, State – Maharashtra, Country – India.

Latitude Longitude: 19°58'08.0"N 73°46'57.2"E

Valuation Prepared for:

**Bank of Baroda
Regional Office**

BSNL Building, Datta Mandir Road, Nashik Road,
Nashik, PIN – 422 101, State - Maharashtra, Country - India.



Nashik : 4, 1st Floor, Madhusa Elite, Vrundavan Nagar, Jatra-Nandur Naka Link Road, Adgaon, Nashik - 422 003, (M.S.)
E-mail : nashik@vastukala.org, Tel. : +91 253 4068262 / 9890380564

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

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No.11,Stilt Fifth Floor(Sixth Floor),"Shreeji Tower", Survey No.106/1/2, Plot No.19, CTS No.4291, Opposite Chhatrapati Shivaji Maharaj Chowk, Wadala Pathardi Road,Village – Wadala, Taluka & District - Nashik, PIN Code – 422 009, State – Maharashtra, Country – India belongs to **Mrs.Kavita Kumar & Mr.Deepak Kumar**.

Boundaries of the property.

Boundaries	Building	Flat
North	Plot No.18	Marginal Space
South	Survey No.106/1	Marginal Space
East	Plot No.17	Flat No.12
West	Nashik Pathardi Road	Marginal Space

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 for this particular purpose at ₹ **68,74,750.00 (Rupees Sixty-Eight Lakh Seventy-Four Thousand Seven Hundred Fifty Only)**

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

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Encl: Valuation report.

Auth. Sign.



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Vastukala Consultants (I) Pvt. Ltd.B1-001, U/B Floor, **Boomerang**, Chandivali Farm Road, Powai, Andheri (East), Mumbai – 400 072

To,
The Chief Manager,
Bank of Baroda
Regional Office
 BSNL Building, Datta Mandir Road, Nashik Road,
 Nashik, PIN – 422 101, State - Maharashtra, Country - India.

VALUATION REPORT (IN RESPECT OF FLAT)

I	General	
1.	Purpose for which the valuation is made	: To assess Fair Market value of the property for Bank Loan (Education) Purpose.
2.	a) Date of inspection	: 23.10.2023
	b) Date on which the valuation is made	: 23.10.2023
3.	List of documents produced for perusal: 1) Copy of Deed of Apartment Vide No.6951/2014 Dated.13.10.2014 between Bandana Singh & Mrs. Kavita Kumar & Mr. Deepak Kumar. 2) Copy of Commencement Certificate No. LND / BP/ A2 / 188/ 2052 / 10 dated 21.08.2010 issued by Nashik Municipal Corporation. 3) Copy of Occupancy Certificate Javak No.NRV/ A4/ 10357/ 547 Dated.06.02.2012, issued by Nashik Municipal Corporation 4) Copy of Approved Building Plan Accompanying Occupancy Certificate No.Nashik/ A4/ 10357/ 547/12 Dated.06.02.2012, issued by Executive Engineer Town Planning Nashik Municipal Corporation, Nashik.	
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	: Mrs.Kavita Kumar & Mr.Deepak Kumar <u>Address:</u> Residential Flat No.11, Stilt Fifth Floor, (Sixth Floor) " Shreeji Tower ", Survey No.106/1/2, Plot No.19 Opposite Chhatrapati Shivaji Maharaj Chowk, Wadala Pathardi Road,Village – Wadala, Taluka & District - Nashik, PIN Code – 422 009, State – Maharashtra, Country – India. <u>Contact Person:</u> Mr.Deepak Kumar (Owner) Contact No. +91 9021337843 Joint Ownership
5.	Brief description of the property (Including Leasehold / freehold etc.)	: The property is a Residential Flat No.11 is located on Stilt Fifth Floor. As per Approved Plan the composition of flat is Hall + 3 Bedrooms + Toilet + Passage + C/B+ Balcony (i.e. 3 Bedrooms + Hall).

			<p>Internal changes done on Site 1 Bedroom is Converted into Kitchen and Additional 1 Room is Constructed on Site, as per Site The composition of flat is Hall + Kitchen + 2 Bedrooms + Toilet + Passage+ C/B+ Balcony+1 Room (i.e. 2BHK+1Room).</p> <p>The property is at 8.1 Km. distance from nearest railway station Nashik Road.</p> <p>Landmark: Opposite Chhatrapati Shivaji Maharaj Chowk</p>
5a.	Total Lease Period & remaining period (if leasehold)	:	N.A. as the property is freehold.
6.	Location of property	:	
	a) Plot No. / Survey No.	:	Survey No.106/1/2, Plot No.19
	b) Door No.	:	Residential Flat No.11
	c) T.S. No. / Village	:	Village – Wadala
	d) Ward / Taluka	:	Taluka – Nashik
	e) Mandal / District	:	District – Nashik
	f) Date of issue and validity of layout of approved map / plan	:	Copy of Approved Building Plan Accompanying Occupancy Certificate No.Nashik/ A4/ 10357/ 547/12 Dated.06.02.2012, issued by Executive Engineer Town Planning Nashik Municipal Corporation, Nashik
	g) Approved map / plan issuing authority	:	Nashik Municipal Corporation, Nashik
	h) Whether genuineness or authenticity of approved map/ plan is verified	:	Yes
	i) Any other comments by our empanelled valuers on authentic of approved plan	:	Yes-There are derivations as mentioned in the remark
7.	Postal address of the property	:	Residential Flat No.11, Stilt Fifth Floor (Sixth Floor), " Shreeji Tower ", Survey No.106/1/2, Plot No.19 Opposite Chhatrapati Shivaji Maharaj Chowk, Wadala Pathardi Road, Village – Wadala, Taluka & District - Nashik, PIN Code – 422 009, State – Maharashtra, Country – India
8.	City / Town	:	Nashik
	Residential area	:	Yes
	Commercial area	:	No
	Industrial area	:	No
9.	Classification of the area	:	
	i) High / Middle / Poor	:	Middle Class
	ii) Urban / Semi Urban / Rural	:	Urban

10.	Coming under Corporation limit / Village PanChhayat / Municipality	:	Village – Wadala Nashik Municipal Corporation
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No
13.	Dimensions / Boundaries of the Property / Building		As per Actual Site As per the Deed
	North	:	Plot No.18 Plot No.18
	South	:	Survey No.106/1 Survey No.106/1
	East	:	Plot No.17 Plot No.17
	West	:	Nashik Pathardi Road Nashik Pathardi Road
13.1	Flat		As per Actual Site As per the Deed
	North		Marginal Space Marginal Space
	South		Marginal Space Marginal Space
	East		Flat No.12 Flat No.12
	West		Marginal Space Marginal Space
13.2	Whether Boundaries Matching with Actual		Yes
13.3	Latitude, Longitude & Co-ordinates of the site	:	19°58'08.0"N 73°46'57.2"E
14.	Extent of the site	:	Total Carpet Area in Sq. Ft. = 968.00 (Area as per Site Measurement) Carpet Area in Sq. Ft. = 940.00 Built Up Area in Sq. Ft. = 1175.00 (Area as per Deed Agreement)
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	Built Up Area in Sq. Ft. = 1175.00 (Area as per Deed Agreement)
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Occupied
II	APARTMENT BUILDING		
1.	Nature of the Apartment	:	Residential
2.	Location	:	
	S. No.	:	Survey No.106/1/2, Plot No.19
	Block No.	:	-
	Ward No.	:	-
	Village / Municipality / Corporation	:	Village – Wadala Nashik Municipal Corporation
	Door No., Street or Road (Pin Code)	:	Residential Flat No.11, Stilt Fifth Floor (Sixth Floor) , "Shreeji Tower" , Survey No.106/1/2, Plot No.19 Opposite Chhatrapati Shivaji Maharaj Chowk, Wadala Pathardi Road, Village – Wadala, Taluka & District - Nashik, PIN Code – 422 009, State – Maharashtra,

		Country – India
3.	Description of the locality Residential / Commercial / Mixed	: Residential
4.	Year of Construction	: 2012 (As per Occupancy Certificate)
5.	Number of Floors	: Ground (Parking) + Stilt + 5 th Uppers Floor (Sixth Floor)
6.	Type of Structure	: R.C.C. Framed Structure
7.	Number of Dwelling units in the building	: 2 Flats on Stilt Fifth Floor (Sixth Floor)
8.	Quality of Construction	: Excellent
9.	Appearance of the Building	: Excellent
10.	Maintenance of the Building	: Excellent
11.	Facilities Available	:
	Lift	: 1 Lift (R)
s	Protected Water Supply	: Municipal Water supply
	Underground Sewerage	: Connected to Municipal Sewerage System
	Car parking - Open / Covered	: Stilt Car Parking
	Is Compound wall existing?	: Yes
	Is pavement laid around the building	: Yes
III	FLAT	
1	The floor in which the Flat is situated	: Stilt Fifth Floor
2	Door No. of the Flat	: Residential Flat No.11
3	Specifications of the Flat	: 2BHK
	Roof	: R.C.C. Slab
	Flooring	: Vitrified tile Flooring
	Doors	: Teak Wood door framed with flush doors
	Windows	: Aluminum sliding window with M.S. Grills
	Fittings	: Concealed Plumbing, Concealed Electrical wiring
	Finishing	: Cement Plastering with POP
	Paint	: Lustre Paint
4	House Tax	:
	Assessment No.	: Details Not Provided
	Tax paid in the name of:	: Details Not Provided
	Tax amount:	: Details Not Provided
5	Electricity Service connection No.:	: Details Not Provided
	Meter Card is in the name of:	: Details Not Provided
6	How is the maintenance of the Flat?	: Excellent
7	Sale Deed executed in the name of	: Mrs.Kavita Kumar & Mr.Deepak Kumar
8	What is the undivided area of land as per Sale Deed?	: Details not available
9	What is the plinth area of the Flat?	: Built Up Area in Sq. Ft. = 1175.00 (Area as per Deed Agreement)
10	What is the floor space index (app.)	: As per NMC norms
11	What is the Carpet Area of the Flat?	: Total Carpet Area in Sq. Ft. = 968.00 (Area as per Site Measurement) Carpet Area in Sq. Ft. = 940.00 (Area as per Deed Agreement)
12	Is it Posh / I Class / Medium / Ordinary?	: Medium
13	Is it being used for Residential or Commercial	: Residential purpose

	purpose?		
14	Is it Owner-occupied or let out?	:	Owner Occupied
15	If rented, what is the monthly rent?	:	₹ 12,000.00 Expected rental income per month
IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Located in developing area
3	Any negative factors are observed which affect the market value in general?	:	No
V	Rate	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality? - (Along with details / reference of at least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 5,000.00 to ₹ 6,800.00 per Sq. Ft. on Built Up Area
2	Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation after comparing with the specifications and other factors with the Flat under comparison (give details).	:	₹ 5,500.00 per Sq. Ft. on Built Up Area
3	Break – up for the rate	:	
	i) Building + Services	:	₹ 2,000.00 per Sq. Ft.
	ii) Land + others	:	₹ 3,500.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 38,500.00 per Sq. M. ₹ 3,577.00 per Sq. Ft.
	Guideline rate obtained (after Depreciation)	:	₹ 35,860.00 per Sq. M. ₹ 3,331.00 per Sq. Ft.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate	:	₹ 1,670.00 per Sq. Ft.
	Replacement cost of Flat with Services (v(3)i)	:	₹ 2,000.00 per Sq. Ft.
	Age of the building	:	11 Years
	Life of the building estimated	:	49 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	16.5%
	Depreciated Ratio of the building	:	
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 1,670.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 3,500.00 per Sq. Ft.
	Total Composite Rate	:	₹ 5,170.00per Sq. Ft.
<p>Remarks: 1) <u>As per Approved Plan the composition of flat is Hall + 3 Bedrooms + Toilet + Passage + C/B+ Balcony (i.e. 3 Bedrooms Hall). Internal changes done on Site 1 Bedroom is Converted into Kitchen and Additional 1 Room is Constructed on Site, as per Site The composition of flat is Hall + Kitchen + 2 Bedrooms + Toilet + Passage+ C/B+ Balcony+1 Room (i.e. 2BHK+1Room).</u></p> <p>2) <u>Additional 3 Rooms are Constructed on Terrace Area which is not Approved on Provided Building plan, Said Additional Area is not Consider for this Valuation.</u></p>			

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	1175.00 Sq. Ft.	5,170.00	60,74,750.00
2	Furniture Cost	Lump Sum	Lump Sum	4,00,000.00
3	POP Cost	Lump Sum	Lump Sum	4,00,000.00
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works etc.			
9	Potential value, if any			
10	Others			
11	Parking			
12	As per current stage of work completion the value of the Flat (if Flat is under construction)			
13	After 100% completion final value of Flat			
	Total			68,74,750.00

Value of Flat

Fair Market Value	68,74,750.00
Realizable value	65,31,013.00
Distress Value	54,99,800.00
Insurable value of the property (1175.00 Sq. Ft. X ₹ 2,000.00)	23,50,000.00
Guideline value of the property (1175.00 Sq. Ft. X ₹ 3,331.00)	39,13,925.00

Justification for price / rate

The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property is carried out. As far as Market Value in Index II is concerned, it is not possible to comment on same, may be government rates are fixed by sampling during same point of time in part and whereas, Market values change every month.

In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

Method of Valuation / Approach

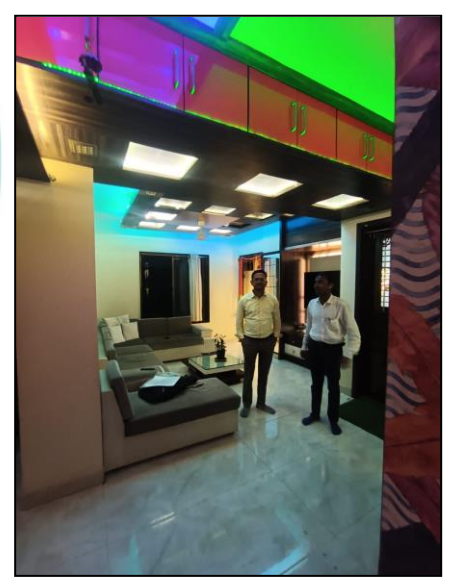
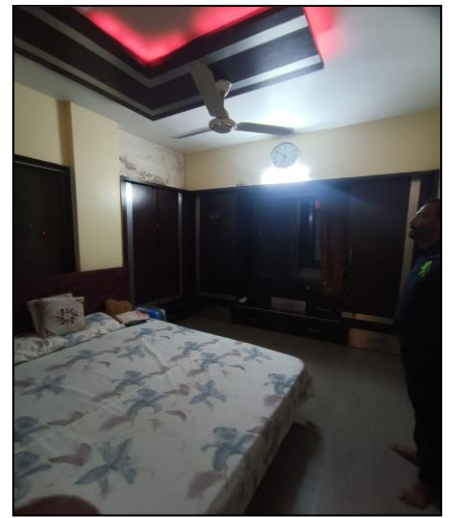
The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Flat, where there are typically many comparables available to analyze. As the property is a Residential Flat, we have adopted Sale

Comparison Approach Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of ₹ 5,000.00 to ₹ 5,800.00 per Sq. Ft. on Built Up Area. Considering the rate with attached report, current market conditions, demand and supply position, Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all-round development of commercial and residential application in the locality etc. We estimate ₹ 5,170.00 per Sq. Ft. (after depreciation) on Built Up Area for valuation.

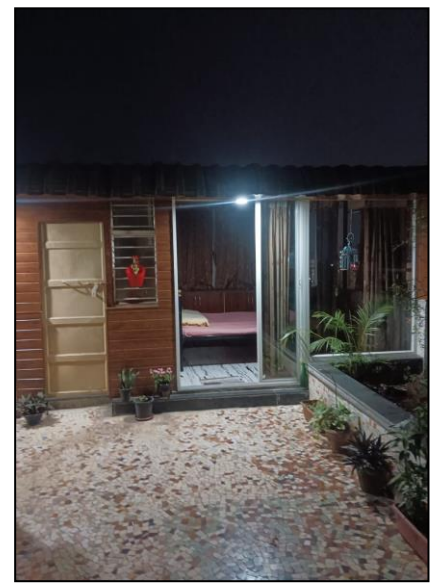
Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	Not applicable.
i) Saleability	Good
ii) Likely rental values in future in and	₹ 12,000.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income [®]

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Actual site photographs

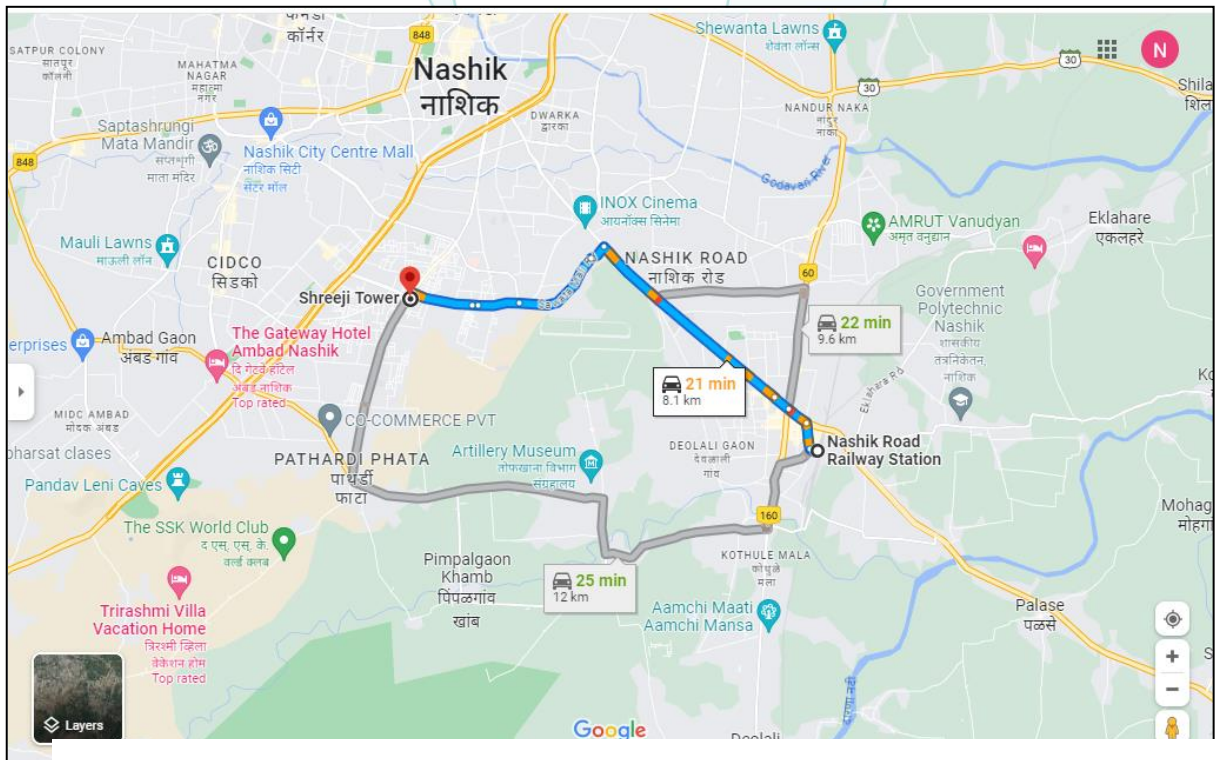
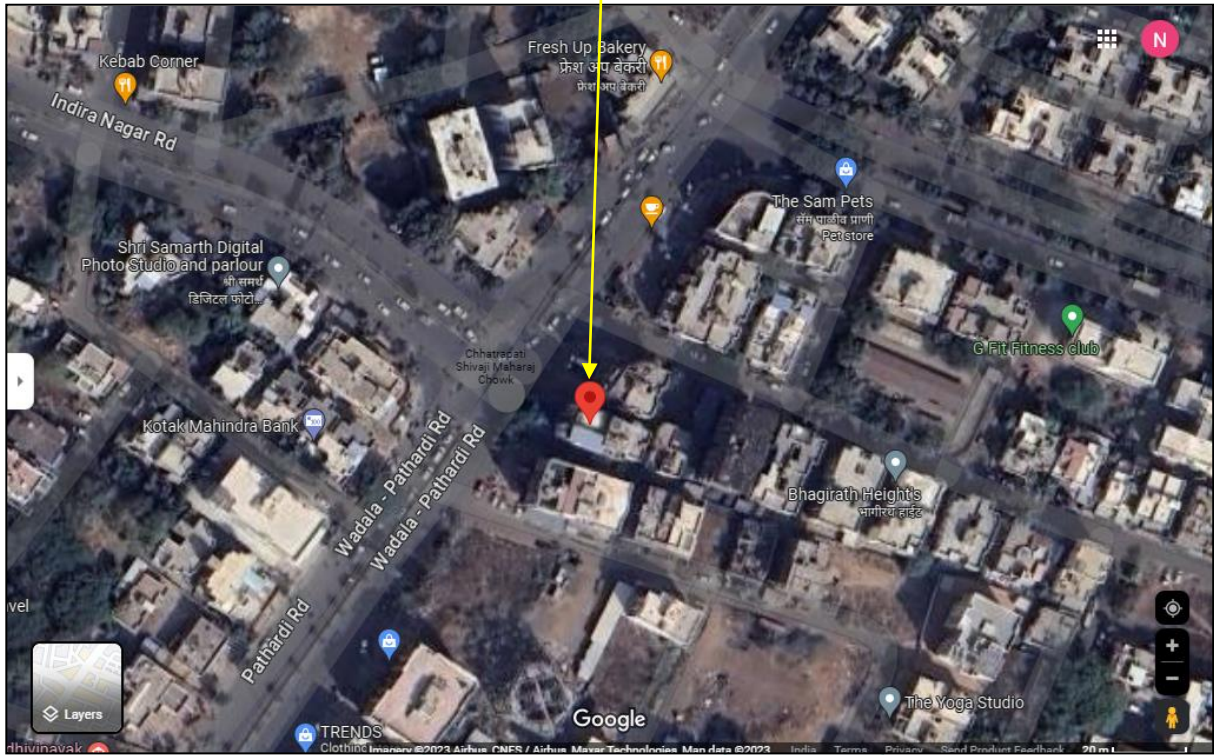


Actual site photographs



Route Map of the property


Site u/r



Latitude Longitude: 19°58'08.0"N 73°46'57.2"E


Note: The Blue line shows the route to site from nearest railway station (Nashik Road – 8.1 Km.)

Ready Reckoner Rate



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



Annual Statement of Rates Ver. 2.0
(बाजारमूल्य दर पत्रक आवृत्ती 2.0)

🏠 Home
Valuation Guidelines | 📖 User Manual

Year
Language

Selected District

Select Taluka

Select Village

Search By Survey No. Location

Enter Survey No Search

उपविभाग	खुली जमीन	निवासी इमारतिका	ऑफिस दुकाने	औद्योगिक	एकक (Rs./)	Attribute
25.5 - 30 मीटर रुंद रस्ता राजसारथी सोसायटी ते पाथर्डी कडे जाणारा रस्ता	14500	38500	44270	49400	0	चौ. मीटर सर्वेक्षण नंबर

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Price Indicators

+ Add

🔍

Configurations
2, 3 BHK Apartments

Interested →

Configurations
3, 4 BHK Apartments

Interested →

Home / Nashik / Wadala Gaon / Apex Heights Last updated: Apr 6, 2018

Apex Heights

By **APEX BUILDERS & DEVELOPERS**

Khodanagar, Sawta Mall Road, Opposite Ashoka Joggers Park, Nashik

Become the first to Rate

Price excludes maintenance, floor rise c... [See More](#)

Contact Seller

Project Images
SHARE
SAVE

1.5 BHK

+
1 more

1.5 BHK Apartment
Configuration

Ready to Move
Possession Status

₹3.50 K/sq.ft
Avg. Price

1040.00 sq.ft.
(Builtup Area)
Size

+ Add

🔍

By Aditya Developers
Deolali Gaon, Nashik

Configurations
2, 3 BHK Apartments

Interested →

By Jaljumar Constructions Ltd
Chandbhi, Nashik

Configurations
3, 4 BHK Apartments

Interested →

Home / Nashik / Pirabhi Nagar / Vimal Guru Ayyappan Last updated: Jan 10, 2020

Vimal Guru Ayyappan

By **VIMAL BUILTECH**

Wadala Gaon, Nashik

Request Photos

Price excludes maintenance, floor rise c... [See More](#)

Contact Developer

No Property Images Available

Request Photos

1, 2 BHK Apartments
Configurations

Apr, 2023
Possession Starts

₹4.55 K/sq.ft
Avg. Price

427.00 sq.ft. - 623.00 sq.ft.
(Carpet Area)
Sizes

Price Indicators

Nashik
Wadala Gaon ✕ + Add
Download App
List Property Free

Configurations
3, 4 BHK Apartments

Interested →

Configurations
2, 3 BHK Apartments

Interested →

Home / Nashik / Wadala Gaon / Skylark Sapphire Last updated: Apr 6, 2018

Skylark Sapphire

By SKYLARK CONSTRUCTIONS PVT. LTD

Near Gaosiya, Sawata Mail Road, Opp Vescon IT Park, Nashik

Become the first to Rate

₹21.12 L - 39.2 L | ₹3.20 K/sq.ft

EMI starts at ₹11.18 K

Price excludes maintenance, floor rise c... [See More](#)

Contact Developer

Project Images
SHARE
SAVE

Project Images

Project Images

+
5 more

1, 2 BHK Apartments
Configurations

Ready to Move
Possession Status

₹3.20 K/sq.ft
Avg. Price

660.00 sq.ft. - 1225.00 sq.ft.
(Builtup Area)
Sizes i

Wadala Gaon ✕ + Add
Configurations 2, 3 BHK Apartments
Interested →
Configurations 3, 4 BHK Apartments
Interested →

Home / Nashik / Parab Nagar / Lotus Pride Last updated: Dec 28, 2021

Lotus Pride

By LOTUS BUILDCON

Survey No. 100/1 to 12/2, Plot No. 28, Indira Nagar, Nashik

Become the first to Rate

₹14.24 L - 17.04 L | ₹3.99 K/sq.ft

EMI starts at ₹7.54 K

Price excludes maintenance, floor rise c... [See More](#)

Contact Developer

No Property Images Available

Request Photos

1 BHK Apartment
Configuration

Ready to Move
Possession Status

₹3.99 K/sq.ft
Avg. Price

357.00 sq.ft. - 427.00 sq.ft.
(Carpet Area)
Sizes i

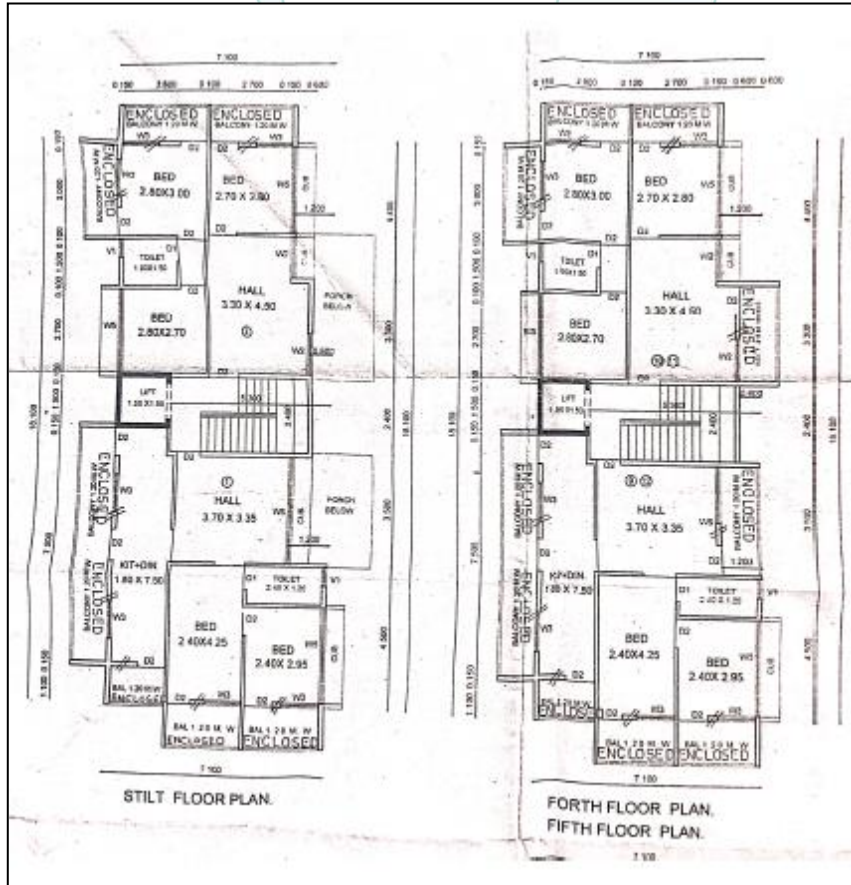
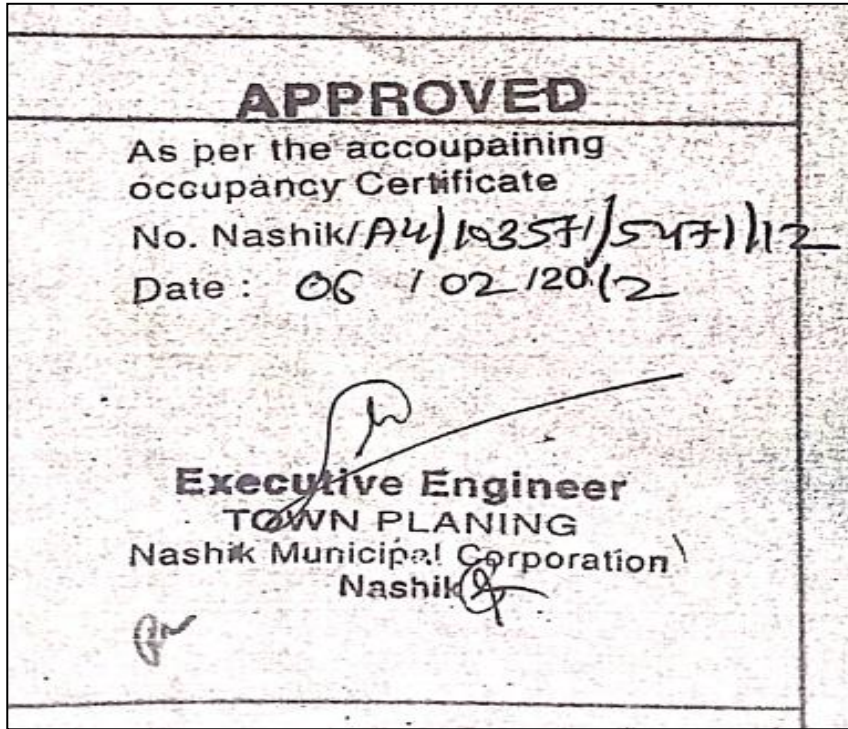
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Valuers & Appraisers
Architects &
Interior Designers
Chartered Engineers (I)
TEV Consultants
Licence's Engineer
NO. 123 MH2010 PTC010109

Approved Plan



Commencement Certificate & Occupancy Certificate

NASHIK MUNICIPAL CORPORATION
NO.INDBP/A2/188/2019/10
OFFICE OF NASHIK MUNICIPAL CORPORATION
DATE - 21/08/19

1/3

SANCTION OF BUILDING PERMIT AND COMMENCEMENT CERTIFICATE

10. **Shree Land Developers & Builders through Partner A. H. Bhalodiya & Other One.**
C/o. Er. Ashok Jandkar & Stru. Engg. Ashok Jandkar of Nashik.

Subj:- Sanction of Building Permit & Commencement Certificate in Plot No.--- 19 of S. No. 106/1/2 of Wadala Shivar.

Ref:- Your Application & Plan dated: 11 / 03 /2016 Inward No. A2/BP/1865
Case No. ---

Sanction of building permit & commencement certificate is hereby granted under section 45 & 69 of the Maharashtra Regional and Town Planning Act 1966 (Mah. of 1966) to carry out development work/and building permits under section 253 of The Bombay Provincial Municipal Corporation Act, 1949 (Bombay Act, No. LX of 1949) to erect building for Residential purpose as per plan duly amended in --- subject to the following conditions.

CONDITIONS (1 to 32)

- The land vacated in consequence of enforcement of the set-back rule shall form part of public street.
- No new building of part thereof shall be occupied or allowed to be occupied or permitted to be used by any person until completion certificate, under sec. 263 of the Bombay Provincial Municipal Corporation Act, 1949 is duly granted
- The commencement certificate Building permit shall remain valid for a period of one year commencing from date of its issue & thereafter it shall become invalid automatically unless otherwise renewed in stipulated period Construction work commenced after expiry of period for which commencement certificate is granted will be treated as unauthorized development & action as per provisions laid down in Maharashtra Regional & Town Planning Act 1966 & under Bombay Provincial Municipal Corporation Act, 1949 will be taken against such delinquent which should please be clearly noted.
- This permission does not entitles you to develop the land which does not vest in you.
- The date of commencement of the construction work should be intimated to this office WITHIN SEVEN DAYS
- Permission required Under the provision of any other Act, for the time being in force shall be obtained from the concerned authorities before commencement of work [viz under Provision of Urban Land Ceiling & Regulation Act & under appropriate sections of Maharashtra Land Revenue Code 1956 etc.]
- After completion of plinth, certificate of planning authority to the effect that the plinth is constructed as per sanctioned plan should be taken before commencement of superstructure.

नाशिक महानगरपालिका, नाशिक
इमारत बांधकामाचा धातूर करणे बाबतचा शाखला
(पूर्ण/आगत): नकाशे क्र./मं.सं./प्लान/२०१६/१०६५
दिनांक ०८.०८.१९२

No. A 10357

को.प्र.सं. श्री ए.एच. डेव्हलपर्स मॅज्स्ट्रिटी प्रॉजॅक्ट U. उ.प.
- फ्लॉरिंग व इतर प्लॅन.
संदर्भ: मुळाव्या दिनांक ०८/१२/२०१६ या अर्जा क्रमांक ३०१५४३५

प्लॅन, ०३१०७ शिवाजीपती / सि.सं. क्र. १०६१/२
दुरुस्त देण्यात येतो की (अर्जा क्र. १०६१/२)
दि. १९ नवील इमारतीच्या लागू + स्टॅण्ड + प्राय मंजूर मॉ.प.
नकाशे इमारत बांधकाम परवानगी क्र. ३०१२/१९८८/२०१२/३० दिनांक २९.०८.२०१६ अन्वये

नकाशाचे नवीनीकरण/रुक्ते/सुधारणा, श्री. अशोक जणकर
श्री. निरंजनाबाई पूर्ण इतली असून निवासी / निवासीत / शैक्षणिक कारणासाठी खालील मॉ.प. मधील बांधकाम
नकाशाच्या बाबत कलम २६३ अन्वये परवानगी देण्यात येत आहे. १०३-२४-चौ-१४
प्लॅन क्र. १३५-६४-चौ-१४

शे.पं. ३
श.सं. १०६५/२/२०१६
१३-६४-चौ-१४

१) शहर इमारतीचा धातूर निवासी/शैक्षणिक/शैक्षणिक कारणाकडिलेला करावा येईल. त्या इमारत नवले करावे नाही
कारण शहर कलम २६३ अन्वये इमारत बांधकामाची पूर्ण परवानगी घ्यावी लागेल
२) शहरची इमारतीसाठी आवश्यक प्रत्येक (कम) धातुरी मिळावे घेणे
संबंधीत निमाणावरून तयारीत संशय नाही.
३) शहर प्लॅन वीज पुरवठा करणेस हरकत नाही
४) नकाशा पूर्ण केलेल्या इमारतीत न.न.पा.च्या पूर्ण परवानगी मिळवायानंतर

इमारतीची बांधकाम परवानगी क्र. ३०१२/१९८८/२०१२/३० दिनांक २९.०८.२०१६ अन्वये
श्री. ए.एच. डेव्हलपर्स मुळाव्या दिनांक ०८.१२.२०१६ या अर्जा क्र. ३०१५४३५

अशोक जणकर
नवील इमारत बांधकाम अधिकारी



Deed of Apartment

3

दस्तावेज नं. (१६६९/२०१९)

Declaration No. 9258 dt. 11/9/2012.
 VALUATION CHART NO. : 25.5 VADALA
 AREA OF THE FLAT : 109.15 Sq.mtrs. Builtup
 AREA OF THE FLAT : 87.32 Sq.mtrs. Carpet
 RATE PER SQ.MTR. : Rs.34300/-X%+32585/-X%+34215/- Sq.Mtrs
 GOVT.VALUATION : Rs.37,35,000/-
 CONSIDERATION COST : Rs.17,00,000/-
 STAMP RS. : Rs. 2,24,100/- (1% LBT PAID)
 REGIST. FEE RS. : Rs. 30,000/-

DEED OF APARTMENT

THIS DEED OF APARTMENT is made and executed at Nashik on this 15th day of October 2014

BETWEEN
BANDANA SINGH PAN CARD NO. BICPS 38791 Age :47 Years, Occ. : Business Shreeji Tower Apartment, Indira Nagar Wadala Pathardi Road Nashik 422009 Hereinafter referred to as the "VENDOR" | which shall always deem to mean and include his / her / their legal heirs, successors, executors, administrators, assigns etc. | of the ONE PART;

A N D
1.KAVITA KUMAR PAN CARD NO. AOVPK4594C Age 32 years Occ. Business
2.DEEPAK KUMAR PAN CARD NO. AMDPK1219M Age 45 years Occ. Service Both R/at. 11 Shreeji Tower Apartment, Indira Nagar Wadala Pathardi Road Nashik 422009 Hereinafter referred to as the "PURCHASER" | which expression, unless it be repugnant to the context or meaning thereof, shall always deem to mean and include his / her / their legal heirs, successors, executors, administrators, assigns etc. | of the OTHER PART.

WHEREAS the Vendor her absolutely own and possess of or otherwise well and sufficiently entitled to a constructed premises bearing Flat No. 11 admeasuring 109.15 sq.mtrs. Carpet area 87.32 sq.mtrs. in the building known as SHREEJI TOWER APARTMENT Situated at plot No. 19 admeasuring 661.80 Sq yard i.e 553.55 sq.mtrs. Out of Survey No. 106/1/2/19 [CTS No. 4291] laying and being situated at Vadala within the limits of Nashik Municipal corporation, Nashik which is more particularly described in the Second Schedule hereinafter written & herein after referred to as "THE SAID APARTMENT" for the sake of brevity.

AND WHEREAS the Vendor her acquired the said Apartment by virtue of Deed of Apartment dated 16/4/2013 which is made and executed between the Vendor and Shree Land Developers & Builders through its Partner Mr. Atul Ashokbhai Bhalodiya The said Deed of Apartment is registered with the Joint Sub-Registrar Class II of Nashik 03 at document Sr. No. 3589 dt 18/04/2013. Since then the Vendor became the absolute owner of the said Apartment.

AND WHEREAS the Vendor her interested in disposing of the said Flat. The purchaser came to know about the Vendor's desire. The Purchasers are interested in purchasing the said Flat. The Purchaser contacted the Vendor & shown their interest in purchasing the said Flat. The Vendor & the Purchasers were talks & negotiations were fruitful. The Vendor her agreed to the Purchasers & the Purchasers have agree to Purchase the said Flat. The Vendor & the Purchasers agreed between them. The vendor & the Purchasers have decided to reduce into writing the terms & conditions agreed between them & hence this Deed of Apartment.

AND WHEREAS the said plot property is out of larger land which converted for non-agricultural use, by the order issued by the District Collector, Nashik bearing No.SR/136/98 dated 7/04/2000. The Vendor has also paid the non-agricultural assessment till date and there are no arrears against the same.

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नसिन-३
 दस्तावेज नं. (१६६९/२०१९)

06. The Apartment conveyed hereunder is free from any mortgage and that the Vendor her not subjected to any charge in way of mortgage, lien, lease, gift, oral or written agreement, will, etc. The Purchaser have verified the title of the said Apartment and the said plot and is satisfied about the same.

07. The Purchaser shall enjoy the ownership and possession of the said Flat / Apartment conveyed hereunder as absolute and exclusive owner without any disturbance or obstructions from the Vendor or anybody claiming through her.

08. All the rates, taxes, etc. in respect of the said Apartment shall be borne and paid by the Purchaser only from the date of receipt of completion certificate.

09. The entire expenses of this Deed of Apartment is borne and paid by the Purchaser exclusively.

10. The exclusive right to utilize top terrace on the flat no 11 is transferred to the purchaser.

11. The Deed of Declaration in respect of SHREEJI TOWER APARTMENT is made and executed on 11/9/2012 which has been registered in the office of Joint Sub-Registrar Class II of Nashik at Sr.No. 9258 on 11/9/2012.

SCHEDULE-I OF THE SAID PROPERTY REFERRED TO ABOVE

ALL THAT piece and parcel of the land bearing plot No. 19 out-of S.No.106/1/2/19 admeasuring 661.80sq.yards i.e. 553.55 sq. mtrs. [CTS No. 4291] situated at Vadala within the limits of Nashik Municipal Corporation, Nashik and also within the Registration and Sub-Registration District of Nashik, bounded as follows :-

On or towards East	: Plot No. 17
On or towards West	: Nashik Pathardi Road
On or towards South	: Survey No. 106/1
On or towards North	: Plot No. 18

All the said property together with all rights to utilize the sanctioned T.D.R. to the extent of 220.00 Sq. Mtrs.

All the said property together with all things appurtenant thereto together with all the rights of easement and access appurtenant thereto.

SCHEDULE-II OF THE SAID FLAT REFERRED TO ABOVE

ALL THAT Part and parcel of the constructed premises of residential Flat No. 11 (Eleven) admeasuring 940.00 Square Feet i.e. 87.32 Square Meters Carpet area and 1175 Square Feet i.e. 109.15 Square Meters built-up area comprising of 3 Bedrooms + Hall Kitchen Dining + Balcony + Toilets situated on the Sixth Floor (Sixth floor) in the building of SHREEJI TOWER duly constructed on the land property, more particularly described in Schedule-I written herein above, with design, specifications as per approved Building Plan, bounded as follows :-

On or towards East	: Flat No. 12
On or towards West	: Marginal Space
On or towards South	: Marginal Space
On or towards North	: Marginal Space

The Purchaser herein is provided allotted Private Parking.

WITNESSES WHEREOF the parties hereto have hereunto subscribed their respective hands on this day, month and year hereinafter expressed.

SIGNED SEALED & DELIVERED BY THE WITHING NAMED PURCHASER
BANDANA SINGH

SIGNED SEALED & DELIVERED BY THE WITHING NAMED VENDOR
BANDANA SINGH

Think.Innovate.Create

As a result of my appraisal and analysis, it is my considered opinion that the **Fair Market Value** for this particular above property in the prevailing condition with aforesaid specification is ₹ **68,74,750.00 (Rupees Sixty-Eight Lakh Seventy-Four Thousand Seven Hundred Fifty Only)**. The **Realizable Value** of the above property ₹ **65,31,013.00 (Rupees Sixty-Five Lakh Thirty-One Thousand Thirteen Only)** and the **Distress Value** ₹ **54,99,800.00 (Rupees Fifty-Four Lakh Ninety-Nine Thousand Eight Hundred Only)**.

Place: Nashik

Date: 23.10.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Encl: Valuation report.

Auth. Sign.

Enclosures		
	Declaration from the valuer (Annexure – I)	Attached
	Model code of conduct for valuer (Annexure – II)	Attached

The undersigned has inspected the property detailed in the Valuation Report dated _____

on _____. We are satisfied that the fair and reasonable market value of the property is ₹ _____ (Rupees _____

_____ only).

Date

Signature
(Name Branch Official with seal)

(Annexure – I)

DECLARATION FROM VALUERS

I, Manoj Chalikwar son of Shri. Baburao Chalikwar declare that:

- a. The information furnished in my valuation report dated 23.10.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I/ my authorized representative have personally inspected the property on 21.10.2023. The work is not sub - contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of imprisonment.
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure IV - A signed copy of same to be taken and kept along with this declaration)
- i. I am Director of the company, who is competent to sign this valuation report.
- j. Further, I hereby provide the following information.

Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property was purchased by Mrs.Kavita Kumar & Mr.Deepak Kumar from Vandana Sinha as per Vide Deed of Apartment Dated.13.10.2014
2.	purpose of valuation and appointing authority	As per client request, to ascertain the present market value of the property for Bank of Baroda, Regional Office Branch. to assess value of the property for Banking purpose
3.	identity of the valuer and any other experts involved in the valuation;	Sharadkumar B. Chalikwar – Regd. Valuer Sanjay Phadol- Regional Technical Manager Sachin Raundal – Site Engineer Binu Surendran – Technical Manager Chintamani Chaudhari – Technical Officer
4.	disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	date of appointment, valuation date and date of report;	Date of Appointment – 21.10.2023 Valuation Date - 23.10.2023 Date of Report - 23.10.2023
6.	inspections and/or investigations undertaken;	Physical Inspection done on 21.10.2023
7.	nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> • Market Survey at the time of site visit • Ready Reckoner rates / Circle rates • Online search for Registered Transactions • Online Price Indicators on real estate portals • Enquiries with Real estate consultants • Existing data of Valuation assignments carried out by us
8.	procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparison Method
9.	restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10.	major factors that were taken into account during the valuation;	current market conditions, demand and supply position, Residential Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all-round development of commercial and residential application in the locality etc.
11.	major factors that were not taken into account during the valuation;	Nil
12.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **23th October 2023** and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

We are not engaged to carry out all possible investigations in relation to the subject property. Where in our report we identify certain limitations to our investigations, this is to enable the reliant party to instruct further investigations where considered appropriate or where we recommend as necessary prior to reliance. Vastukala Consultants India Pvt. Ltd. (VCIPL) is not liable for any loss occasioned by a decision not to conduct further investigations

Assumptions

Assumptions are a necessary part of undertaking valuations. VCIPL adopts assumptions for the purpose of providing valuation advise because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

Information Supplied by Others

The appraisal is based on the information provided by the client. The same has been assumed to be correct and has been used for appraisal exercise. Where it is stated in the report that another party has supplied information to VCIPL, this information is believed to be reliable but VCIPL can accept no responsibility if this should prove not to be so.

Future Matters

To the extent that the valuation includes any statement as to a future matter, that statement is provided as an estimate and/or opinion based on the information known to VCIPL at the date of this document. VCIPL does not warrant that such statements are accurate or correct.

Map and Plans

Any sketch, plan or map in this report is included to assist the reader while visualising the property and assume no responsibility in connection with such matters.

Site Details

Based on inputs received from Client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **1175.00 Sq. Ft. Built Up Area** owned by **Mrs.Kavita Kumar & Mr.Deepak Kumar**. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

Property Title

Based on our discussion with the Client, we understand that the subject property is being owned by **Mrs.Kavita Kumar & Mr.Deepak Kumar**. For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

We have assumed that the subject property is not contaminated and is not adversely affected by any existing or proposed environmental law and any processes which are carried out on the property are regulated by environmental legislation and are properly licensed by the appropriate authorities.

Area

Based on the information provided by the Client, we understand that the Residential Flat, admeasuring **1175.00 Sq. Ft. Built Up Area**

Condition & Repair

In the absence of any information to the contrary, we have assumed that there are no abnormal ground conditions, nor archaeological remains present which might adversely affect the current or future occupation, development or value of the property. The property is free from rat, infestation, structural or latent defect. No currently known deleterious or hazardous materials or suspect techniques will be used in the construction of or subsequent alteration or additions to the property and comments made in the property details do not purport to express an opinion about, or advise upon, the condition of uninspected parts and should not be taken as making an implied representation or statement about such parts

Valuation Methodology

For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Current use / Existing use premise is considered for this assignment.

The Direct Comparison Approach involves a comparison of the property being valued to similar properties that have actually been sold in arms - length transactions or are offered for sale. This approach demonstrates what buyers have historically been willing to pay (and sellers willing to accept) for similar properties in an open and competitive market and is particularly useful in estimating the value of the Flat and properties that are typically traded on a unit basis.

In case of inadequate recent transaction activity in the subject micro-market, the appraiser would collate details of older transactions. Subsequently, the appraiser would analyse rental / capital value trends in the subject micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.

Where reliance has been placed upon external sources of information in applying the valuation methodologies, unless otherwise specifically instructed by Client and/or stated in the valuation, VCIPL has not independently verified that information and VCIPL does not advise nor accept it as reliable. The person or entity

to whom the report is addressed acknowledges and accepts the risk that if any of the unverified information in the valuation is incorrect, then this may have an effect on the valuation.

Not a Structural Survey

We state that this is a valuation report and not a structural survey

Other

All measurements, areas and ages quoted in our report are approximate

Legal

We have not made any allowances with respect to any existing or proposed local legislation relating to taxation on realization of the sale value of the subject property. VCIPL is not required to give testimony or to appear in court by reason of this appraisal report, with reference to the property in question, unless arrangement has been made thereof. Further, no legal advice on any aspects has been obtained for the purpose of this appraisal exercise

Property specific assumptions

Based on inputs received from the client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **1175.00 Sq. Ft. Built Up Area**

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

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.

(Annexure – II)**MODEL CODE OF CONDUCT FOR VALUERS****Integrity and Fairness**

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations / guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.

15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee.
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his / its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his /its decisions and actions.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an advantage in the conduct of profession for himself / itself.

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

Place: Nashik
Date: 23.10.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Sharadkumar B. Chalikwar
Govt. Reg. Valuer
Chartered Engineer (India)
Reg. No. (N) CCIT/1-14/52/2008-09
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