

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Sachin Shantaram Betkar**

Residential Flat No. 203, 2nd Floor, Tower No. 3, Type – A, Cluster 4, "**My City Phase II – Cluster 4**",
Diva Manpada Road, Off. Kalyan Shil Road, Village – Usarghar, Dombivli (East), Thane - 421 201,
State – Maharashtra, Country – India.

Latitude Longitude - 19°10'43.4"N 73°04'30.0"E

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Valuation Prepared for:

Cosmos Bank


Veera Desai Road Andheri (West) Branch

Shop No. 7, Dhanashree Heights, Building No. 42, Off. Veera Desai Road, Andheri (West),
Mumbai – 400 053, State – Maharashtra, Country – India.



Our Pan India Presence at :

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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. 203, 2nd Floor, Tower No. 3, Type – A, Cluster 4, "My City Phase II – Cluster 4", Diva Manpada Road, Off. Kalyan Shil Road, Village – Usarghar, Dombivli (East), Thane - 421 201, State – Maharashtra, Country – India belongs to **Mr. Sachin Shantaram Betkar**.

Boundaries of the property.

North	:	Tower No. 4
South	:	Internal Road
East	:	Tower No. 2
West	:	Internal Road

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 ₹ **44,66,000.00 (Rupees Forty Four Lakh Sixty Six 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.

Manoj
Chalikwar
Director

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2023.11.25 16:11:35 +05'30'

Auth. Sign.



Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Encl. Valuation Report



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

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Valuation Report of Residential Flat No. 203, 2nd Floor, Tower No. 3, Type – A, Cluster 4, "My City Phase II – Cluster 4", Diva Manpada Road, Off. Kalyan Shil Road, Village – Usarghar, Dombivli (East), Thane - 421 201, 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 25.11.2023 for Bank Loan Purpose
2	Date of inspection	24.11.2023
3	Name of the owner/ owners	Mr. Sachin Shantaram Betkar
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	Address: Residential Flat No. 203, 2nd Floor, Tower No. 3, Type – A, Cluster 4, "My City Phase II – Cluster 4", Diva Manpada Road, Off. Kalyan Shil Road, Village – Usarghar, Dombivli (East), Thane - 421 201, State – Maharashtra, Country – India. Contact Person: Mr. Jaydas Mhatre (Agent)
6	Location, street, ward no	Divya Manpada Road, Off. Kalyan Shil Road, Village – Usarghar, Dombivli (East), Thane - 421201
	Survey/ Plot no. of land	Survey No. 17/1, 17/2, 34/1, 37/2 & others of Village - Usarghar
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. = 417.00 Flower Bed Area in Sq. Ft. = 48.00 Total Carpet Area in Sq. Ft. = 465.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 406.00 (Area as per Agreement for Sale)

		Built-Up Area in Sq. Ft. = 447.00 (Carpet Area + 10%)
13	Roads, Streets or lanes on which the land is abutting	Diva Manpada Road, Off. Kalyan Shil Road, Village – Usarghar, Dombivli (East), Thane - 421 201
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 separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Vacant
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully
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	₹ 11,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		Are any of the occupants related to, or close to business associates of the owner?	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	N. A.

	up on, the basis of arriving at the land rate	
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2022 (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, Veera Desai Road Andheri (West) Branch to assess fair market value as on 25.11.2023 for Residential Flat No. 203, 2nd Floor, Tower No. 3, Type – A, Cluster 4, "My City Phase II – Cluster 4", Diva Manpada Road, Off. Kalyan Shil Road, Village – Usarghar, Dombivli (East), Thane - 421 201, State – Maharashtra, Country – India belongs to **Mr. Sachin Shantaram Betkar**.

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 08.01.2018 Between M/s. Horizon Projects Pvt. Ltd. (The Promoter) and Mr. Sachin Shantaram Betkar (The Purchaser).
2	Copy of Occupancy Certificate No. SROT / Growth Centre / 2401 / BP / ITP – OC / Usarghar. – Sandeep – 01 / Vol -17 / 733 / 2022 dated 19.05.2022 issued by MMRDA (As downloaded from RERA site).
3	Copy of Amended Commencement Certificate No. SROT / Growth Centre / 2401 / BP / ITP – Usarghar & Sandeep – 01 dated 03.02.2020 issued by MMRDA (As downloaded from RERA site).
4	Copy of RERA Certificate No. P51700008440 dated 09.09.2021(As downloaded from RERA site).

LOCATION:

The said building is located at Survey No. 17/1, 17/2, 34/1, 37/2 & others of Village – Usarghar. The property falls in Residential Zone. It is at a travelling distance 2.9 Km. from Dativali railway station.

BUILDING:

The building under reference is having Ground + 2 Podiums + 23rd Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The building external condition is Good. The building is used for residential purpose. 2nd Floor is having 6 Residential Flats. 3 Lifts provided in the building.

Residential Flat:

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

Valuation as on 25th November 2023

The Carpet Area of the Residential Flat	:	406.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	Year of Completion – 2022 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	01 Year
Cost of Construction	:	447.00 X 2,500.00 = ₹ 11,17,500.00
Depreciation $\{(100-10) \times 01 / 60\}$:	N.A. Building age is below 5 years
Amount of depreciation	:	N.A. Building age is below 5 years
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 57,200.00 per Sq. M. i.e., ₹ 5,314.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner (after depreciate)	:	N.A. Building age is below 5 years
Prevailing market rate	:	₹ 11,000.00 per Sq. Ft. including car parking
Value of property as on 25.11.2023	:	406.00 Sq. Ft. X ₹ 11,000.00 = ₹ 44,66,000.00

(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 25.11.2023	:	₹ 44,66,000.00
Total Value of the property	:	₹ 44,66,000.00
The realizable value of the property	:	₹ 40,19,400.00
Distress value of the property	:	₹ 35,72,800.00
Insurable value of the property (447.00 X 2,500.00)	:	₹ 11,17,500.00
Guideline value of the property (447.00 X 5,314.00)	:	₹ 23,75,358.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 203, 2nd Floor, Tower No. 3, Type – A, Cluster 4, "My City Phase II – Cluster 4", Diva Manpada Road, Off. Kalyan Shil Road, Village – Usarghar, Dombivli (East), Thane - 421 201, State – Maharashtra, Country – India for this particular purpose at **₹ 44,66,000.00 (Rupees Forty Four Lakh Sixty Six Thousand Only)** as on **25th November 2023**.

NOTES

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **25th November 2023 is ₹ 44,66,000.00 (Rupees Forty Four Lakh Sixty Six 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:

ANNEXURE TO FORM 0-1

	Technical details	Main Building
1.	No. of floors and height of each floor	Ground + 2 Podiums + 23 rd 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 nd Floor
3.	Year of construction	Year of Completion – 2022 (As per Occupancy Certificate)
4.	Estimated future life	59 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 doors, Aluminium sliding windows
10	Flooring		Vitrified tiles flooring
11	Finishing		Cement plastering with POP finished
12	Roofing and terracing		R.C.C. Slab
13	Special architectural or decorative features, if any		No
14	(i)	Internal wiring – surface or conduit	Concealed Electrification
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed Plumbing
15	Sanitary installations		As per Requirement
	(i)	No. of water closets	
	(ii)	No. of lavatory basins	
	(iii)	No. of urinals	
	(iv)	No. of sink	
16	Class of fittings: Superior colored / superior white/ordinary.		Ordinary
17	Compound wall Height and length Type of construction		Not Provided
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

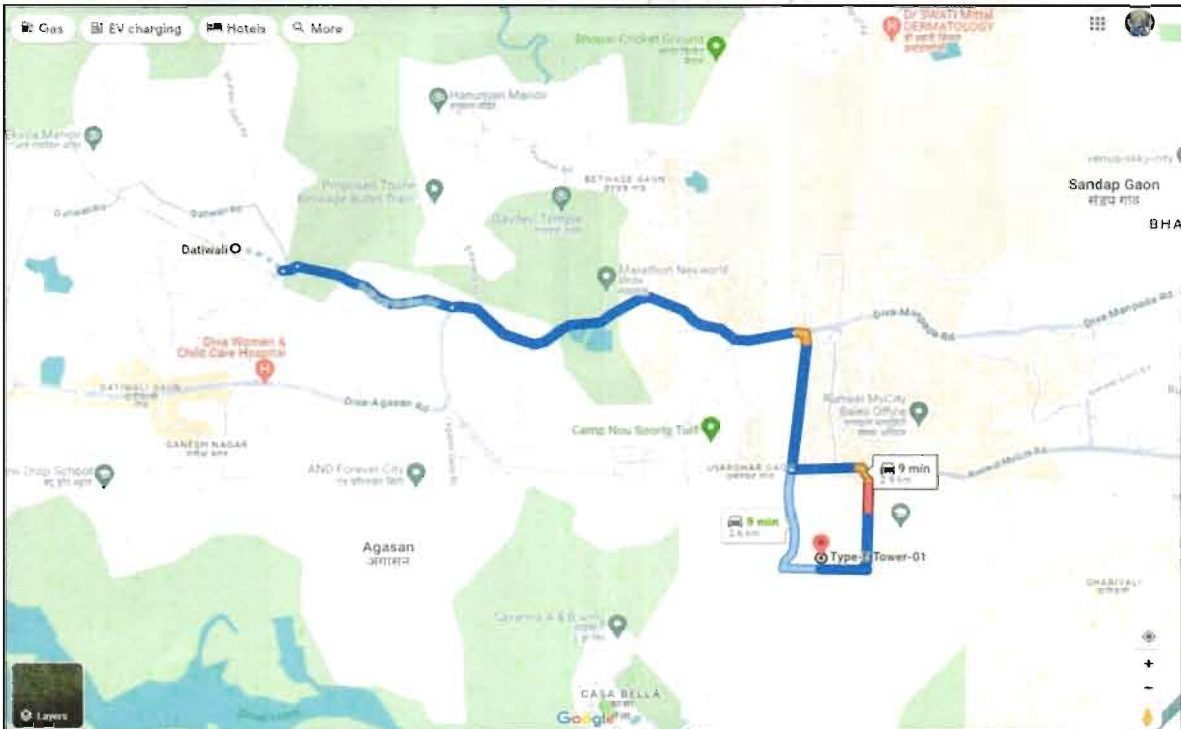
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Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude - 19°25'45.9"N 72°49'04.1"E

Note: The Blue line shows the route to site from nearest railway station (Datiwali – 2.9 Km.)



Vastukala Consultants (I) Pvt. Ltd.


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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: 2023-2024
Language: English

Selected District: Thane

Select Taluka: Kalyan

Select Village: Gavache Nav : Usaraghar (Kalyan Dor)

Search By: Survey No. Location

Enter Survey No: 17 Search

अपडेटिंग 47/148-मौज उमरगड गावठाणी वहीदाम विभागातील सिद्धकरी 7900 निचारी दरनिर्वा 57200 मंजूर झाले 35900/71700/ 65900 ऑथोरिटीक एन्ट्री (Rs./) Attribute श्री. सी.टी. मंडळीग नगर

Stamp Duty Ready Reckoner Market Value Rate for Flat	57,200.00			
No Increase by Flat Located on 2 nd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	57,200.00	Sq. Mtr.	5,314.00	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



Price Indicators

square yards Thane Buy Rent Projects Agents Services Resources Intelligence

Home Projects for Sale in Thane Projects for Sale in Dombivli East Projects for Sale in Runwal My City Phase II Cluster 05 Thane 1 Bedroom 450 Sq Ft Apartment in Dombivli East Thane

13 Views Compare

Runwal My City Phase II Cluster 05
1 Bedroom 450 Sq.Ft. Apartment in Dombivli East Thane
 Listing ID: #4849813

₹ 45 L

1 Bedroom
 Unfurnished
 1 Bathroom
 450 Sq Ft (Carpet Area)
 Park

Map View

Get Insure Home Loan | Request for Call

Need Loan? Get Free Cost Estimate

Overview Amenities Agent Overview About Project Data Intelligence Commute Time Dombivli East Reviews

Key Highlights

Prime Location Vastu compliant Spacious Well ventilated Luxurious lifestyle

Dombivli east is one of the most sought after locality in thane

- People who have bought property in dombivli east have a perfect option to choose from
- This apartment has been launched at a price of Rs 4500000
- The apartment is located in a good locality and is a good option for families
- The apartment is divided into a good amount of space and has 1 bedrooms, 1 bathrooms.
- The apartment has 1 parking facility as well
- There are multiple amenities in the vicinity of the apartment
- There are multiple parks and green spaces in the vicinity of the apartment
- There are multiple amenities in the vicinity

Contact our Real Estate Experts

Ramakant Dolare

+91 9700000000

Name

Email ID

+91 Phone Number

Enable updates through WhatsApp

Contact Us

HOUSING.com Buy in Mumbai

Palava Phase 1... Add

OVERVIEW PROMOTIONS POPULAR PROPERTIES NEARBY BUY-O-METER AMENITIES RATINGS AND REVIEWS PRICE TRENDS

Why 1 BHK Flat in . Usarghar Gaon for sale - Thane | Housing.com?

SPECIFICATIONS

Flooring

View More Highlights

Great special/1pc neighborhood around

Contact Seller

Ashwin

+9199871...

Please share your contact

+91

I agree to be contacted by Housing and other agents via WhatsApp, SMS, phone, email etc

I am interested in Home Loans

Get Contact Details

still ongoing?

Share Report

Property Location

Runwal My City Phase II Cluster 4, Palava Phase 1 Usarghar Gaon, Thane

Around This Property

Food and Drinks Durgis

Commute Dhwani Road

View more on Maps

Property Overview

Project Name: Runwal My City Phase II Cluster 4

1100 sq.ft

100 Charge

Access 24x7 Brokerage Properties

₹ 45 L

408 sq.ft

Price Indicators

HOUSING.COM Buy in Thrift

Runwal My City Phase I Part II

₹45 L - 55 L | 48.76 K/sq.ft
EMI starts at ₹23,833*

By Runwal

Survey No. 36-PT-77-PT-46, Dombivli, Beyond Thane, Thane

Project Images

1, 2 BHK Apartments Configurations

Dec. 2019 Possession Starts

₹8.76 K/sq.ft Avg. Price

401.00 sq.ft. ~ 498.00 sq.ft. (Carpet Area) Sizes

Overview/Home Highlights More About Project About Project Floor Plan Tour This Project Amenities

NOBROKER

1 BHK Flat in Runwal My City Phase II, Cluster 04 T3 Type A Flat No.403 Fo...

₹45 Lacs

₹25,791/Month Estimated EM*

685 sq.ft.

2 Bedrooms

2 Bathroom

Oct 12, 2023

Immediately

Runwal My City Ph...

Get Owner Details

Price trends by NB Estimate

Report what was not correct in this property

Listed by Broker Sold Out Wrong Info

Activity On This Property

± 17

Similar Properties

Overview

Age of Building	Recently Constructed	Comm. Start Date	Self Owned
Maintenance Charges	₹1.5 Per Sq.Ft/M	Flooring	Vitrified Tiles
Builtup Area	405 Sq.Ft	Carpet Area	406 Sq.Ft

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **25th November 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 ₹ 44,66,000.00 (Rupees Forty Four Lakh Sixty Six Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**
Director

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2023.11.25 16:11:52 +05'30'


Auth. Sign.

Manoj B. Chalikwar
Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
Cosmos Emp. No. H.O./Credit/67/2019-20

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