

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Vilas Vithal Pawar, Mr. Amol Vilas Pawar & Mrs. Swapnali Amol Pawar**

Residential Flat No. 604, 6th Floor, Wing – A, "Dhawalgiri Co-Op. Hsg. Soc. Ltd.", Plot No. 19 & 20,
Datta Jagdamba Mandir Road, Sher-E-Punjab, Andheri (East), Mumbai – 400 093
State - Maharashtra, Country – India.

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Latitude Longitude - 19°07'28.9"N 72°51'40.3"E

Valuation Prepared for:

Cosmos Bank

Santacruz (East) Branch

Ground Floor, Uday Darshan Building, Jawaharlal Nehru Road, Golibar, Santacruz (East),
Mumbai – 400 055, State – Maharashtra, Country – India.



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Our Pan India Presence at :

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Thane Nanded Indore Raipur
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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. 604, 6th Floor, Wing – A, "Dhawalgiri Co-Op. Hsg. Soc. Ltd.", Plot No. 19 & 20, Datta Jagdamba Mandir Road, Sher-E-Punjab, Andheri (East), Mumbai – 400 093, State - Maharashtra, Country – India belongs to **Mr. Vilas Vithal Pawar, Mr. Amol Vilas Pawar & Mrs. Swapnali Amol Pawar.**

Boundaries of the property.

North	:	Internal Road
South	:	Manas Apartment
East	:	ICICI Bank
West	:	Datta Jagdamba Mandir 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 **₹ 1,10,42,400.00 (Rupees One Crore Ten Lakh Forty Two Thousand Four 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
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 Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2023.12.02 17:16:46 +05'30'

Auth. Sign.



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Valuation Report of Residential Flat No. 604, 6th Floor, Wing – A, "Dhawalgiri Co-Op. Hsg. Soc. Ltd.", Plot No. 19 & 20, Datta Jagdamba Mandir Road, Sher-E-Punjab, Andheri (East), Mumbai – 400 093
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 02.12.2023 for Bank Loan Purpose
2	Date of inspection	01.12.2023
3	Name of the owner/ owners	Mr. Vilas Vithal Pawar, Mr. Amol Vilas Pawar & Mrs. Swapnali Amol Pawar
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 604, 6 th Floor, Wing – A, "Dhawalgiri Co-Op. Hsg. Soc. Ltd.", Plot No. 19 & 20, Datta Jagdamba Mandir Road, Sher-E-Punjab, Andheri (East), Mumbai – 400 093, State - Maharashtra, Country – India. Contact Person: Mr. Sanjay Okhale (Seller) Contact No. 9323127170
6	Location, street, ward no	Datta Jagdamba Mandir Road
7	Survey/ Plot no. of land	Plot No. 19 & 20, C. T. S. No. 368 / 300 of Village - Mogra
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. = 508.00 (Area as per actual site measurement) Built Up Area in Sq. Ft. = 600.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Datta Jagdamba Mandir Road



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14	If freehold or leasehold land	Freehold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Seller Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MCGM 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	₹ 23,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		Are any of the occupants related to, or close to business associates of the owner?	N.A.
28		Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29		Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30		Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31		If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32		If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33		Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34		What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35		Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36		Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37		Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
		SALES	
38		Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
39		Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40		If sale instances are not available or not relied upon, the basis of arriving at the land rate	N. A.
		COST OF CONSTRUCTION	
41		Year of commencement of construction and	Year of Completion – 1985 (As per Agreement

	year of completion	for Sale)
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 Residential Flat No. 604, 6th Floor, Wing – A, "Dhawalgiri Co-Op. Hsg. Soc. Ltd.", Plot No. 19 & 20, Datta Jagdamba Mandir Road, Sher-E-Punjab, Andheri (East), Mumbai – 400 093, State - Maharashtra, Country – India belongs to **Mr. Vilas Vithal Pawar, Mr. Amol Vilas Pawar & Mrs. Swapnali Amol Pawar.**

We are in receipt of the following documents:

1.	Copy of Article of Agreement dated 21.11.2023 between Mr. Sanjay Dattaram Okate, Mrs. Pradnya Prabhakar Salpe, Mrs. Seema Sanjay Aangare & Smt. Vidya Vijay Okate (The Seller's) And Mr. Vilas Vithal Pawar, Mr. Amol Vilas Pawar & Mrs. Swapnali Amol Pawar (The Purchaser's).
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LOCATION:

The said building is located at Plot No. 19 & 20, C. T. S. No. 368 / 300 of Village – Mogra. The property falls in Residential Zone. It is at a travelling distance of 2.1 Km. from Andheri Railway Station.

BUILDING:

The building under reference is having Ground + 6th 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 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. 6th Floor is having 3 Residential Flats. The building having 1 Lift.

Residential Flat:

The residential flat under reference is situated on the 6th Floor. It consists of 1 Bedroom + Living Room + Kitchen + W.C. + Bath + Passage. (i.e., **1 BHK + W.C. + Bath**). The residential flat is finished with Mosaic tiles flooring, Wooden door frame with flush shutters, Powder coated Aluminium Sliding Windows, Concealed plumbing & Open electrification etc.

Valuation as on 02nd December 2023

The Built-up Area of the Residential Flat	:	600.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	Year of Completion – 1985 (As per Agreement for Sale)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	38 years
Cost of Construction	:	600.00 Sq. Ft. X ₹ 2,800.00 = ₹ 16,80,000.00
Depreciation $\{(100-10) \times 38 / 60\}$:	57.00%
Amount of depreciation	:	₹ 9,57,600.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,59,799.50 per Sq. M. i.e., ₹ 14,846.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property (after depreciate)	:	₹ 1,27,017.00 per Sq. M. i.e., ₹ 11,800.00 per Sq. Ft.
Prevailing market rate	:	₹ 20,000.00 per Sq. Ft.
Value of property as on 02.12.2023	:	600.00 Sq. Ft. X ₹ 20,000.00 = ₹ 1,20,00,000.00

(Area of property x market rate of developed land & Residential premises as on 2023 - 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 02.12.2023	:	₹ 1,20,00,000.00 - ₹ 9,57,600.00 = ₹ 1,10,42,400.00
Total Value of the property	:	₹ 1,10,42,400.00
The realizable value of the property	:	₹ 99,38,160.00
Distress value of the property	:	₹ 88,33,920.00
Insurable value of the property (600.00 X 2,800.00)	:	₹ 16,80,000.00
Guideline value of the property (As per Index II)	:	₹ 89,10,448.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 604, 6th Floor, Wing – A, "Dhawalgiri Co-Op. Hsg. Soc. Ltd.", Plot No. 19 & 20, Datta Jagdamba Mandir Road, Sher-E-Punjab, Andheri (East), Mumbai – 400 093, State - Maharashtra, Country – India for this particular purpose at ₹ 1,10,42,400.00 (Rupees One Crore Ten Lakh Forty Two Thousand Four Hundred Only) as on 02nd December 2023.



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NOTES

1. 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 02nd December 2023 is ₹ 1,10,42,400.00 (Rupees One Crore Ten Lakh Forty Two Thousand Four 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.
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:

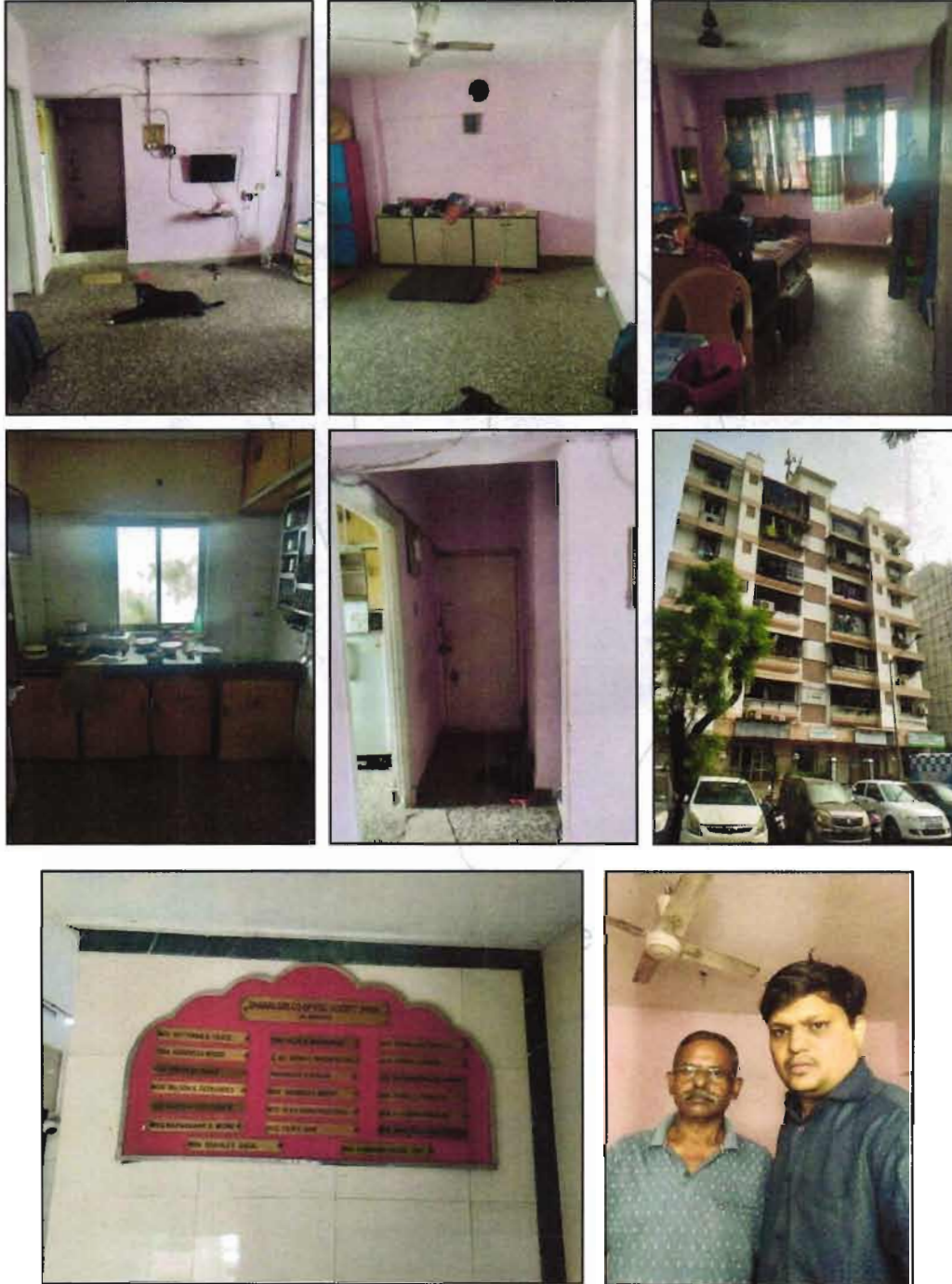
ANNEXURE TO FORM 0-1**Technical details Main Building**

1.	No. of floors and height of each floor	Ground + 6 th Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 6 th Floor
3.	Year of construction	Year of Completion – 1985 (As per Agreement for Sale)
4.	Estimated future life	22 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.



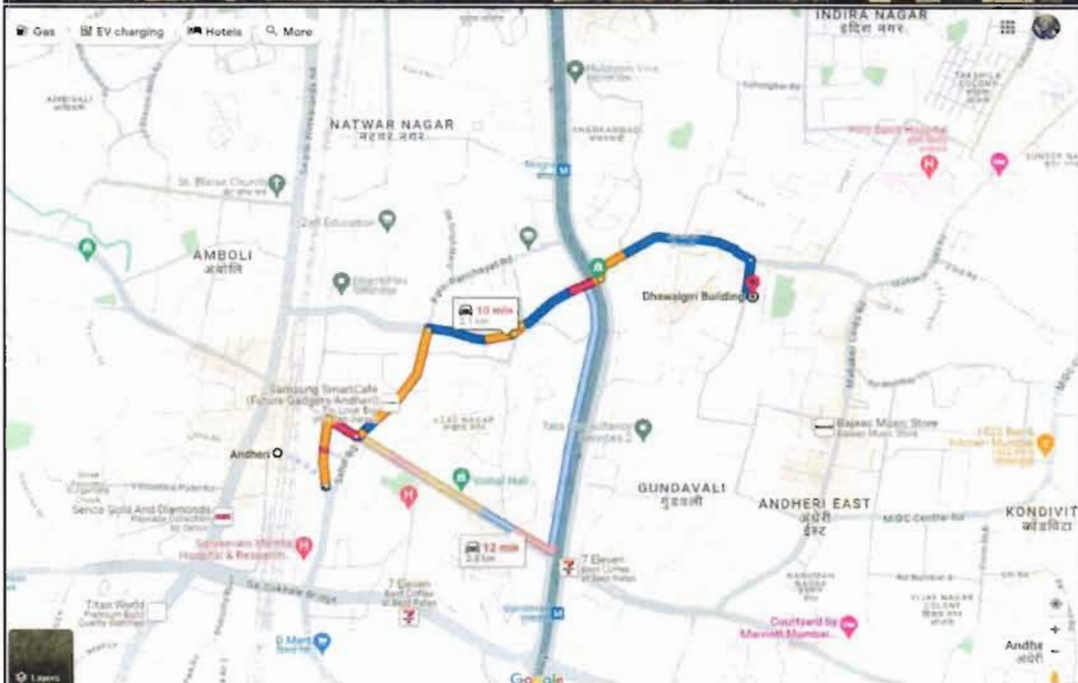
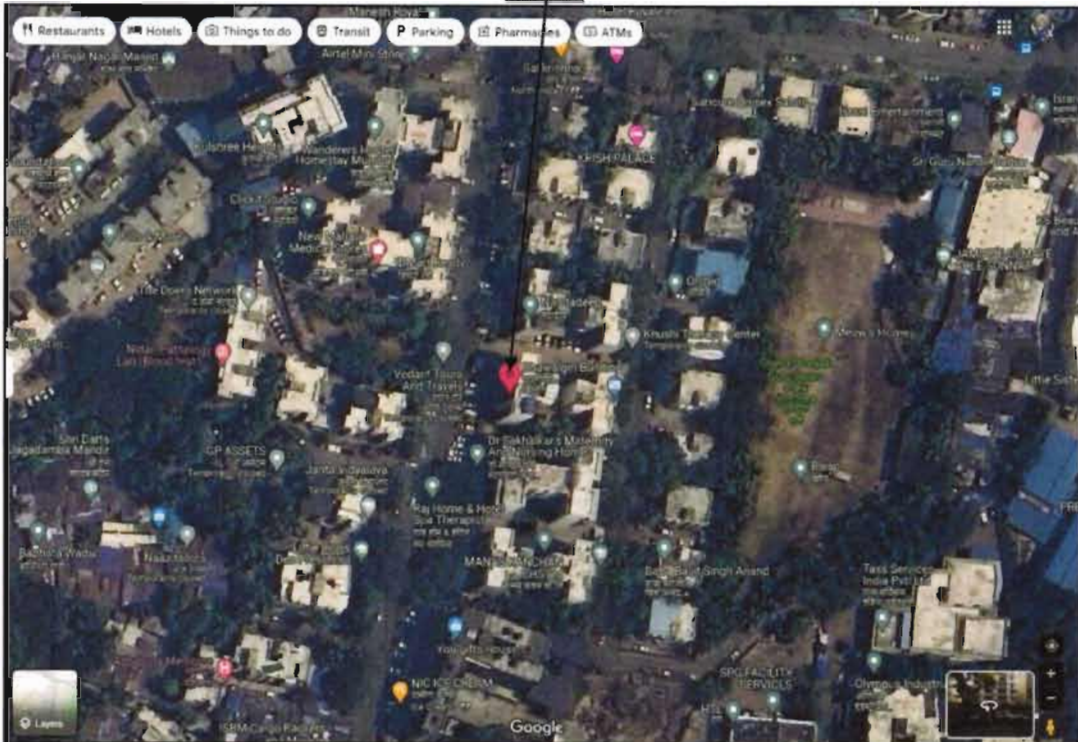
8	Partitions	6" thick brick wall
9	Doors and Windows	Wooden door frame with flush shutters, Powder coated Aluminum Sliding Windows
10	Flooring	Mosaic tiles flooring
11	Finishing	Cement plastering
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	Concealed plumbing & Open electrification etc.
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	
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	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity	1 Lift
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Paver Blocks 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°07'28.9"N 72°51'40.3"E

Note: The Blue line shows the route to site from nearest railway station (Andheri – 2.1 Km.)



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Ready Reckoner Rate

Department of Registration & Stamps
Government Of Maharashtra

नोंदणी व मर्दानक विभाग
महाराष्ट्र शासन

Valuation For Rural Area

*** welcome to valuation of properties in Maharashtra ***

Location Details

Select Type: Development Agreement Tenant Occupied Other

Division Name: [Help on Division](#)

District Name: Zone Name: Attribute: SubZone Name:

Open Land	Residence	Office	Shop	Industry	Unit
73530	152198	175029	208998	152198	Square Meter

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,52,190.00			
Increase by 05% on Flat Located on 6 th Floor	7,609.50			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,59,799.50	Sq. Mtr.	14,846.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	73,530.00			
The difference between land rate and building rate (A – B = C)	86,269.50			
Depreciation Percentage as per table (D) [100% - 38%] (Age of the Building – 38 Years)	62%			
Rate to be adopted after considering depreciation [B + (C x D)]	1,27,017.00	Sq. Mtr.	11,800.00	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
Mumbai Buy Rent Projects Agents Services Resources Intelligence

Dhawalgiri CHS Govt. Registered Recent Transactions

Showing Last 12 Transactions.

All
New Sale
Resale
Lease

Project Name	Date	Floor/Unit	Tower/Wing	Area	Value	Rate/Sq. Ft.	Transaction Type
Dhawalgiri CHS <small>Agrah Nagar, Andheri East</small>	2023-11-21	Floor 6, Unit 604	A	600 Sq. Ft.	₹ 90 L	₹ 15,000	Sale
Dhawalgiri CHS <small>Agrah Nagar, Andheri East</small>	2023-07-10	Floor 3, Unit 306	A	600 Sq. Ft.	₹ 29,200	₹ 47	Lease
Dhawalgiri CHS <small>Agrah Nagar, Andheri East</small>	2023-05-19	Floor 2, Unit 505	A	500 Sq. Ft.	₹ 20,000	₹ 40	Lease
Dhawalgiri CHS <small>Agrah Nagar, Andheri East</small>	2023-03-23	Floor 5, Unit 505	A	600 Sq. Ft.	₹ 1 Cr	₹ 16,667	Sale

NOBROKER
My Bookings View My Home Post Your Property Sign Up

1 BHK Flat In Prabhakar Kiran Society For Sale In Jogeshwari East

Pune Colony, Jogeshwari East, Mumbai, Maharashtra 400060, India

Home - Flats for Sale in Mumbai - Flats for Sale in Jogeshwari East - Flats for Sale in Jogeshwari East - Property Details

₹ 1.05 Crores

Registration

₹ 90,180/Moath

Estimated EMI

800

- 1 Bedroom
- 1 Bathroom
- 2
- Bike and Car

May 13, 2022
Immediately
Prabhakar Kiran Socie...
Partial
View Details

Get Owner Details

Price trends by HBL estimate

Report what was not correct in this property

Stated by Broker Sold Out Wrong Info

Overview

Age of Building	110 Years	Ownership Type	Self Owned
Maintenance Charges	₹121 Per Sq Ft/M	Flooring	Marble/Granite
Buildup Area	800 Sq Ft	Carpet Area	480 Sq Ft

Activity On This Property

1954 0 7

Similar Properties



Price Indicator

NOBROKER 1 BHK Flat in Mulshree Heights For Sale in Andheri East
 ₹ 1.3 Crores (₹ 74,500/Month) 000 Sq Ft

Overview

Age of Building	11 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 4.3 Per Sq Ft/M	Flooring	Marble/Greoble
Builtup Area	880 Sq Ft	Carpet Area	504 Sq Ft

Activity On This Property
 ± 634 (₹ 1.3 Crores) 2 (₹ 74,500/Month) 0 (000 Sq Ft)

NOBROKER 1 BHK Flat in Hilton Tower For Sale in Andheri East
 ₹ 1.05 Crores (₹ 71,043/Month) 000 Sq Ft

Overview

Age of Building	100 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 3.2 Per Sq Ft/M	Flooring	Vitrified Tiles
Builtup Area	680 Sq Ft	Carpet Area	475 Sq Ft

Activity On This Property
 ± 185 (₹ 1.05 Crores) 1 (₹ 71,043/Month) 0 (000 Sq Ft)



Price Indicator

The screenshot displays a real estate listing on the 99acres website. The main heading is "1BHK 1Bath" with a price of "₹1.31 Cr". Below this, it specifies "Flat/Apartment for Sale" and "Sher E Purjab Colony, Mumbai". The listing includes a "Property (3)" image showing an interior view of a room. Key details include: "Carpet area: 400 sq ft", "1 Bedroom, 1 Bathroom, No Balcony with Others", "1.31 Cr+ Govt Charges & Tax", "₹ 32,750 per sq ft", "27' of 7 Floors", "East", and "10+ Year Old". A "Places nearby" section lists "302, Sher E Purjab Colony, Mumbai and Sher-Dahisar, Mumbai".

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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 ₹ 1,10,42,400.00 (Rupees One Crore Ten Lakh Forty Two Thousand Four Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2023.12.02 17:17:11 +05'30'

Auth. Sign.

Director

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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