



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Kanjibhai Heerabhai Patel**

Residential Flat No. 305, 3rd Floor, Wing – C, "**Krishna Height**", Shree Krishna Heights Co-Op. Hsg. Soc. Ltd.,
Upper Govind Nagar, Malad (East), Mumbai, PIN Code - 400 097,
State - Maharashtra, Country - India.

Latitude Longitude: 19°10'38.4"N 72°51'18.6"E

Valuation Done for:

Private Valuation



Our Pan India Presence at :

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

Regd. Office : B1-001, U/B Floor, Boomerang,
Chandivali Farm Road, Andheri (East),
Mumbai - 400 072, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 305, 3rd Floor, Wing – C, "Krishna Height", Shree Krishna Heights Co-Op. Hsg. Soc. Ltd., Upper Govind Nagar, Malad (East), Mumbai, PIN Code - 400 097, State - Maharashtra, Country – India belongs to **Mr. Kanjibhai Heerabhai Patel**.

Boundaries of the property.

North	:	SBI Staff Quarters
South	:	Road
East	:	Dhurv Heights
West	:	Sarnath Apartment

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 ₹ 1,49,28,000.00 (Rupees One Crore Forty Nine Lakh Twenty Eight Thousand Only).

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

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD

Sharadkumar

B. Chalikwar

Director

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2024.01.13 15:24:33 +05'30

Auth. Sign.



Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Encl: Valuation report



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Vastukala Consultants (I) Pvt. Ltd.

B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri (East), Mumbai – 400 072.

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 Visa Purpose .
2.	a)	Date of inspection : 13.01.2024
	b)	Date on which the valuation is made : 13.01.2024
3.	List of documents produced for perusal: i) Copy of Agreement for Sale dated 16.02.2006 ii) Copy of Commencement Certificate Document No. CHE / 6628 / BP (WS) / AP dated 12.02.1997 issued by Municipal Corporation of Greater Mumbai iii) Copy of Electricity Bill consumer No. 150697603 in the name of Kanjibhai Hirabhai Patel issued by adani electricity iv) Copy of Society Maintenance Bill No. 267 dated 01.07.2023 v) Copy of Society Share Certificate Document No. 106 dated 31.03.2008	
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)	: Mr. Kanjibhai Heerabhai Patel. Address: Residential Flat No. 305, 3 rd Floor, Wing – C, " Krishna Height ", Shree Krishna Heights Co-Op. Hsg. Soc. Ltd., Upper Govind Nagar, Malad (East), Mumbai, PIN Code - 400 097, State - Maharashtra, Country - India. Contact Person: Mr. Ramesh Patel (Owner's Relative) Sole Ownership
5.	Brief description of the property (Including Leasehold / freehold etc.)	: The property is a Residential Flat No. 305 is located on 3 rd floor. The composition of flat will be 2 Bedrooms + Living Room + Kitchen + 2 Toilets. (i.e. 2 BHK + 2 Toilets). The property is at 550 Mt. distances from nearest metro station Dindoshi.
6.	Location of property	
	a)	Plot No. / Survey No. : Survey No. 48-A, Hissa No. 3, 48/C, Hissa No. 1, Survey No. 32, Hissa No. 5 of Village – Dindoshi, Plot No. N
	b)	Door No. : Residential Flat No. 305
	c)	C.T.S. No. / Village : City Survey No. 96/E-1 & 96/E-2
	d)	Ward / Taluka : Taluka - Borivali
	e)	Mandal / District : Mumbai Suburban District
	f)	Date of issue and validity of layout of approved map / plan : Copy of Approved Plan were not provided and not verified

	g)	Approved map / plan issuing authority	:	
	h)	Whether genuineness or authenticity of approved map/ plan is verified	:	
	i)	Any other comments by our empanelled valuers on authentic of approved plan	:	N.A.
7.		Postal address of the property	:	Residential Flat No. 305, 3 rd Floor, Wing – C, " Krishna Height ", Shree Krishna Heights Co-Op. Hsg. Soc. Ltd.", Upper Govind Nagar, Malad (East), Mumbai, PIN Code - 400 097, State - Maharashtra, Country - India.
8.		City / Town	:	Malad (East), Mumbai
		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 Panchayat / Municipality	:	Village – Chincholi, Malad, Dindoshi Municipal Corporation of Greater Mumbai
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
12.		Boundaries of the property		As per Actual Site As per Documents
		North	:	SBI Staff Quarters Details not available
		South	:	Road Details not available
		East	:	Dhurv Heights Details not available
		West	:	Sarnath Apartment Details not available
13		Dimensions of the site	:	N. A. as property under consideration is a flat in an apartment building.
				A B As per the Deed Actuals
		North	:	- -
		South	:	- -
		East	:	- -
		West	:	- -
14.		Extent of the site	:	Carpet Area in Sq. Ft. = 770.00 (Area as per Actual site measurement) Carpet Area in Sq. Ft. = 622.00 (Area as per Agreement for Sale)

		Built up Area in Sq. Ft. = 744.00 (Carpet Area +20%)
14.1	Latitude, Longitude & Co-ordinates of flat	: 19°10'38.4"N 72°51'18.6"E
15.	Extent of the site considered for Valuation (least of 13A& 13B)	: Carpet Area in Sq. Ft. = 622.00 (Area as per Agreement for Sale)
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	:
	C.T.S. No.	: Survey No. 48-A, Hissa No. 3, 48/C, Hissa No. 1, Survey No. 32, Hissa No. 5 of Village – Dindoshi, Plot No. N, City Survey No. 96/E-1 & 96/E-2
	Block No.	: -
	Ward No.	: -
	Village / Municipality / Corporation	: Village – Chincholi, Malad, Dindoshi Municipal Corporation of Greater Mumbai
	Door No., Street or Road (Pin Code)	: Residential Flat No. 305, 3 rd Floor, Wing – C, " Krishna Height ", Shree Krishna Heights Co-Op. Hsg. Soc. Ltd., Upper Govind Nagar, Malad (East), Mumbai, PIN Code - 400 097, State - Maharashtra, Country - India.
3.	Description of the locality Residential / Commercial / Mixed	: Residential
4.	Year of Construction	: 2007 (Approx.)
5.	Number of Floors	: Stilt + 8 upper floors
6.	Type of Structure	: R.C.C. Framed Structure
7.	Number of Dwelling units in the building	: 6 flats on 3 rd floor
8.	Quality of Construction	: Good
9.	Appearance of the Building	: Good
10.	Maintenance of the Building	: Good
11.	Facilities Available	:
	Lift	: 2 Lifts
	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	: 3 rd Floor
2	Door No. of the flat	: Residential Flat No. 305

3	Specifications of the flat	:	
	Roof	:	R.C.C. Slab
	Flooring	:	Vitrified tiles flooring
	Doors	:	Teak Wood door frame with Flush doors
	Windows	:	Powdered Coated Alluminum sliding windows
	Fittings	:	Concealed plumbing with C.P. fittings. Electrical wiring with Concealed.
	Finishing	:	Cement Plastering
4	House Tax	:	
	Assessment No.	:	Details not available
	Tax paid in the name of :	:	Details not available
	Tax amount :	:	Details not available
5	Electricity Service connection No. :	:	Consumer No. 150697603
	Meter Card is in the name of :	:	Kanjibhai Hirabhai Patel
6	How is the maintenance of the flat?	:	Good
7	Sale Deed executed in the name of	:	Mr. Kanjibhai Heerabhai Patel
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. = 744.00 (Carpet Area +20%)
10	What is the floor space index (app.)	:	As per MCGM norms
11	What is the Carpet Area of the flat?	:	Carpet Area in Sq. Ft. = 770.00 (Area as per Actual site measurement) Carpet Area in Sq. Ft. = 622.00 (Area as per Agreement for Sale)
12	Is it Posh / I Class / Medium / Ordinary?	:	Middle Class
13	Is it being used for Residential or Commercial purpose?	:	Residential
14	Is it Owner-occupied or let out?	:	Owner Occupied
15	If rented, what is the monthly rent?	:	₹ 31,000.00 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 developed 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 /	:	₹ 23,000.00 To ₹ 25,000.00 Per Sq. Ft. on Carpet Area

	reference of at - least two latest deals / transactions with respect to adjacent properties in the areas)	
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).	: ₹ 24,000.00 per Sq. Ft.
3	Break – up for the rate	:
	I. Building + Services	: ₹ 2,900.00 per Sq. Ft.
	II. Land + others	: ₹ 21,100.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	: ₹ 1,51,640.00 Per Sq. M. i.e. ₹ 14,088.00 per Sq. Ft.
	Guideline rate (After depreciation)	: ₹ 1,39,050.00 Per Sq. M. i.e. ₹ 12,918.00 per Sq. Ft.
5	Age of the building	: 17 years
6	Life of the building estimated	: 43 years Subject to proper, preventive periodic maintenance & structural repairs.
	Remarks: -	

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the flat	622.00 Sq. Ft.	24,000.00	1,49,28,000.00
2	Wardrobes			
3	Showcases /			
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			
	Total Value of the property			1,49,28,000.00
	Realizable Value of the property			1,34,35,200.00
	Distress Value of the property			1,19,42,400.00
	Insurable value of the property			22,38,000.00
	Guideline value of the property			96,36,828.00

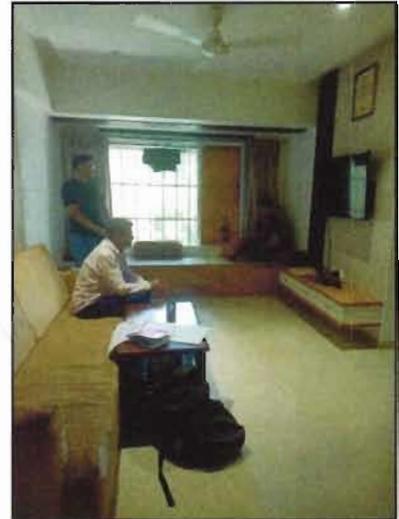
The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must 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 ₹ 23,000.00 To ₹ 25,000.00 Per Sq. Ft. on Carpet 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 residential application in the locality etc. We estimate ₹ 24,000.00.00 per Sq. Ft. on Carpet Area for valuation.



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Actual site photographs



Actual site photographs

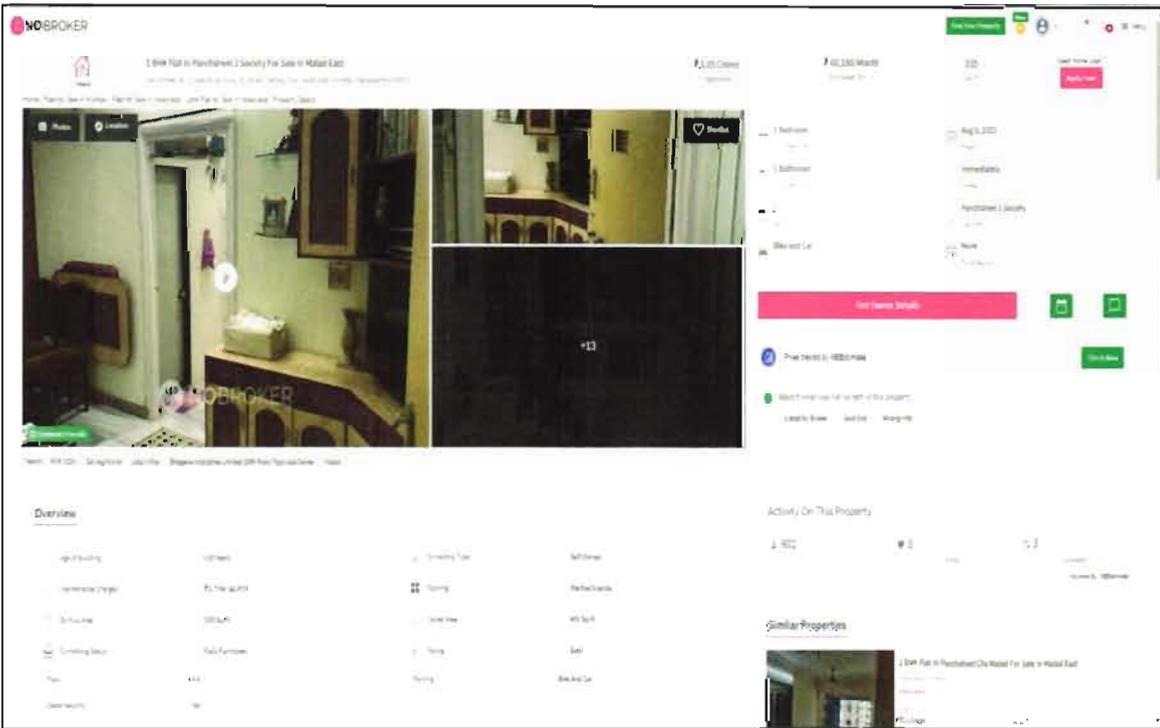
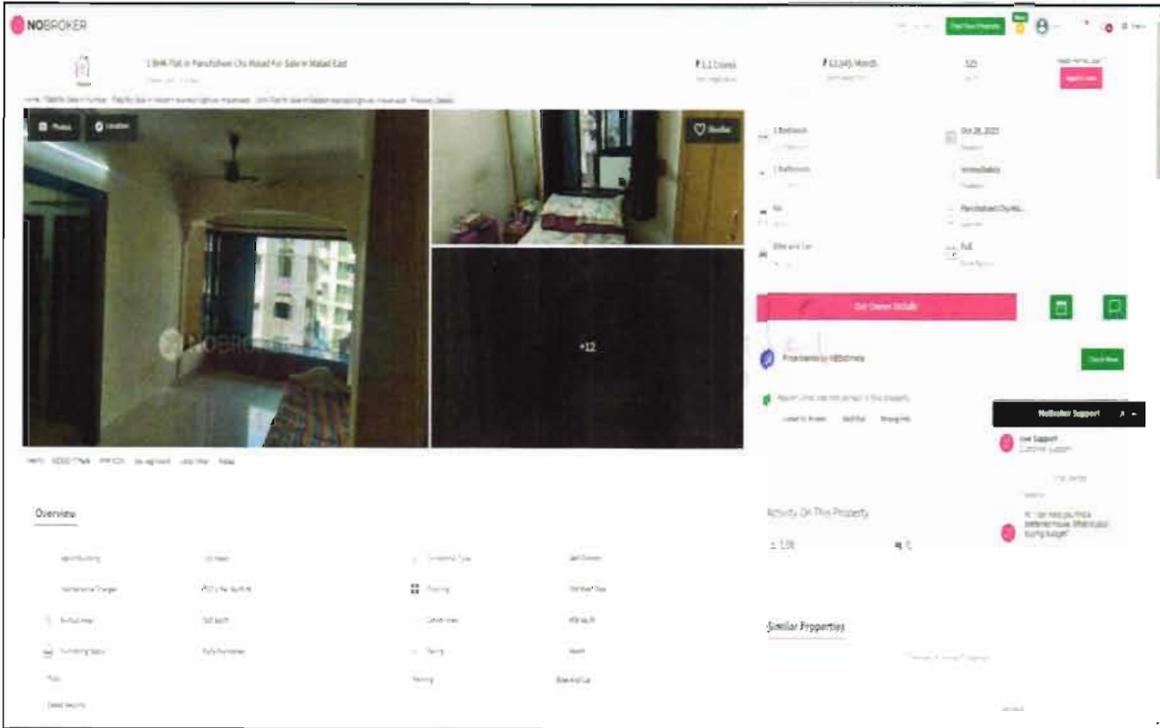


Ready Reckoner

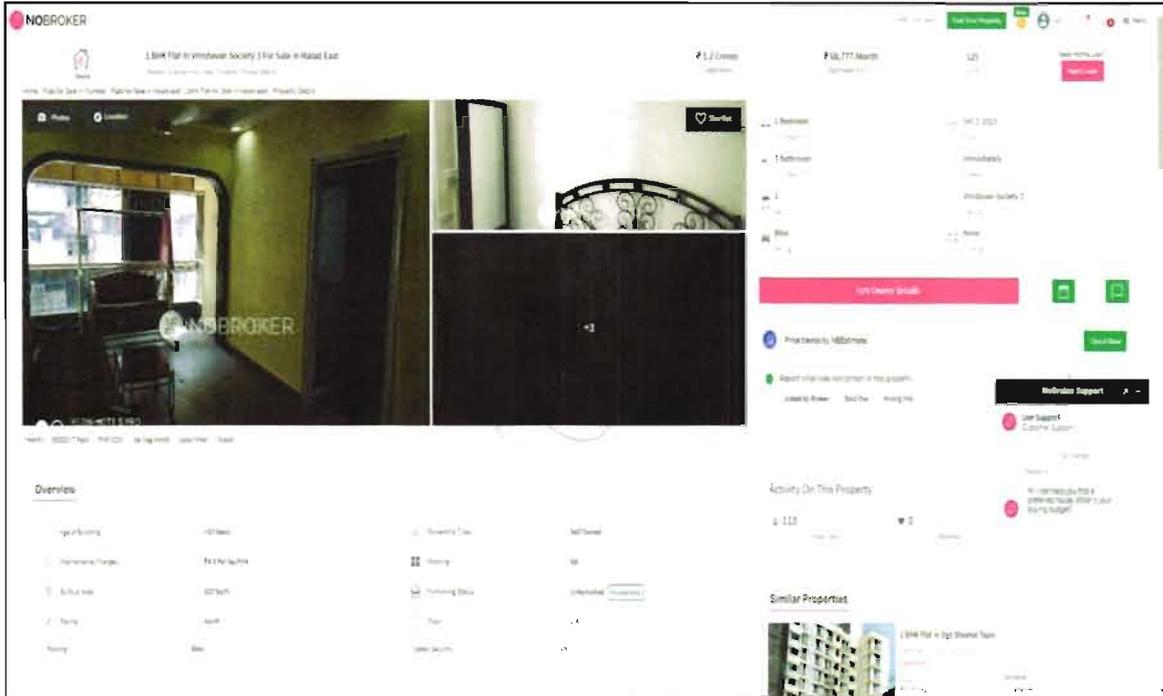
DIVISION / VILLAGE : DINDOSHI						
Commence From 1st April 2023 To 31st March 2024						
Type of Area	Urban		Local Body Type	Corporation "A" Class		
Local Body Name	Municipal Corporation of Greater Mumbai					
Land Mark	Terrain: Ward Boundary to the North, Village Boundary to the West, and South, Express Highway to the East.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
61	61/286	77580	151640	174380	189550	151640
C. T. S. No. 9B, 9C, 10, 10/10A/3, 10/10C, 10/1A, 10/1B, 10/1C, 10/1D, 10/1E, 10/31A, 10/31B, 11, 12, 13, 14, 14A, 14C, 15, 15A, 15B, 15C, 15D, 16, 17, 18, 19, 19B, 20, 21, 22, 23, 23/2, 23/3, 23/4, 23/5, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 34/1, 34B/1, 35, 36, 37, 38, 39, 40, 40A, 40C, 40D, 40E, 41, 42, 43, 43/1, 44, 44/1, 45, 46, 47, 48, 49, 50, 50A, 50B, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 62A/1, 62A/5, 62A/6, 62A/7, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80						

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Price Indicators



Price Indicators



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As a result of my appraisal and analysis, it is my considered opinion that of the above property in the prevailing condition with aforesaid specifications is ₹ 1,49,28,000.00 (Rupees One Crore Forty Nine Lakh Twenty Eight Thousand Only).

Place : Mumbai

Date : 13.01.2024

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar
B. Chalikwar

Director

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2024.01.13 15:25:04 +05'30'

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

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 & Designation of the Inspecting Official/s)

Countersigned
(BRANCH MANAGER)

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

Sr.	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property under consideration was owned by Mr. Kanjibhai Heerabhai Patel.
2.	Purpose of valuation and appointing authority	As per the request Private Valuation, to assess value of the property for Visa Purpose .
3.	Identity of the valuer and any other experts involved in the valuation;	Sharad B. Chalikwar – Regd. Valuer Bhavika Chavan – Valuation Engineer Prajakta Patil – Technical Officer Nitesh Khedekar – Technical Manager
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 – 13.01.2024 Valuation Date – 13.01.2024 Date of Report – 13.01.2024
6.	Inspections and/or investigations undertaken;	Physical Inspection done on 13.01.2024
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.	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

Property Title

Based on our discussion with the Client, we understand that the subject property is owned by **Mr. Kanjibhai Heerabhai Patel**. 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 **622.00 Sq. Ft. Carpet 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 Highest and Best Use model is used for analysing development potential.

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 **622.00 Sq. Ft. Carpet 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.

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property for under reference as on **13th January 2024**.

The term **Fair Market 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.

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 Fair Market value for **Visa Purpose** at **₹ 1,49,28,000.00 (Rupees One Crore Forty Nine Lakh Twenty Eight Thousand Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD

Sharadkumar
B. Chalikwar
Director

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2024.01.13 15:24:51 +05'30'

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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