

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shri. Rajesh Chandrakant Kajari & Mr. Amit C. Kajari**

Residential Flat No. 304, 3rd Floor, Building No. 'B-4', "Swastik Park 'B' Co-op. Hsg. Soc. Ltd.",
Next to Brahmand Housing Complex, Azad Nagar, Off. Ghodbunder Road, Thane (West), PIN - 400 607
State - Maharashtra, Country - India.

Latitude Longitude - 19°14'42.4"N 72°59'05.4"E

Valuation Prepared for:

Cosmos Bank

Fort Branch

229/231, Bazar Gate, Perin Nariman Street, Borabazar Precinct, Ballard Estate, Fort, Mumbai,
PIN Code – 400 001, State – Maharashtra, Country – India.



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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



Vastu/Mumbai/01/2024/6375/2304566
17/16-268-JASK
Date: 17.01.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 304, 3rd Floor, Building No. 'B-4', "Swastik Park 'B' Co-op. Hsg. Soc. Ltd.", Next to Brahmmand Housing Complex, Azad Nagar, Off. Ghodbunder Road, Thane (West), PIN - 400 607, State – Maharashtra, Country – India belongs to **Shri. Rajesh Chandrakant Kajari & Mr. Amit C. Kajari**.

Boundaries of the property.

North : Building No. B-5
South : Building No. B-6
East : Road / Open Plot
West : Garden

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 **₹ 79,65,750.00 (Rupees Seventy Nine Lakh Sixty Five 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.**

**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: 2024.01.17 17:09:41 +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



Our Pan India Presence at :

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Regd. Office : B1-001, U/B Floor, Boomerang,
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Valuation Report of Residential Flat No. 304, 3rd Floor, Building No. 'B-4', "Swastik Park 'B' Co-op. Hsg. Soc. Ltd.", Next to Brahmmand Housing Complex, Azad Naqar, Off. Ghodbunder Road, Thane (West), PIN - 400 607,

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 17.01.2024 for Bank Loan Purpose
2	Date of inspection	16.01.2024
3	Name of the owner/ owners	Shri. Rajesh Chandrakant Kajari & Mr. Amit C. Kajari
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. 304, 3 rd Floor, Building No. 'B-4', "Swastik Park 'B' Co-op. Hsg. Soc. Ltd.", Next to Brahmmand Housing Complex, Azad Nagar, Off. Ghodbunder Road, Thane (West), PIN - 400 607, State – Maharashtra, Country – India. Contact Person: Mr. Rajesh Kajari (Owner) Contact No.: 9322210834
6	Location, street, ward no	Next to Brahmmand Housing Complex, Azad Nagar, Off. Ghodbunder Road, Thane (West), Village - Kolshet, Taluka & District - Thane
7	Survey/ Plot no. of land	Survey No. 75/3, 75/5, 75/9, 76/1, 76/2, 283/2 of Village Kolshet
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. = 596.00 (Area as per Actual Site Measurement)

		Built-up Area in Sq. Ft. = 780.00 (Area as per Agreement)
13	Roads, Streets or lanes on which the land is abutting	Next to Brahmmand Housing Complex, Azad Nagar, Off. Ghodbunder Road
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?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per TMC 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	₹ 20,000.00 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	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 Construction – 2003 (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, Fort Branch to assess fair market value as on 17.01.2024 for Residential Flat No. 304, 3rd Floor, Building No. 'B-4', "Swastik Park 'B' Co-op. Hsg. Soc. Ltd.", Next to Brahmmand Housing Complex, Azad Nagar, Off. Ghodbunder Road, Thane (West), PIN - 400 607, State – Maharashtra, Country – India belongs to **Shri. Rajesh Chandrakant Kajari & Mr. Amit C. Kajari.**

We are in receipt of the following documents:

1	Copy of Agreement dated 08.05.2001 between M/s. Swastik Enterprises (the Builders / Promoters) AND Shri Rajesh Chandrakant Kajari & Mr. Amit C. Kajari (the Purchaser/s).
2	Copy of Occupancy Certificate No. 99/091 / TMC / TOB/ 4030 dated 31.03.2003 issued by Thane Municipal Corporation.
3	Copy of Share Certificate No. 052 bearing Nos. 0256 to 0260 having 5 Shares of Rs. 50/- each dated 01.05.2004 in the name of Shri. Rajesh Chandrakant Kajari & Amit C. Kajari issued by Swastik Park 'B' Co-op. Hsg. Soc. Ltd.

LOCATION:

The said building is constructed on the plot of land bearing Survey No. 75/3, 75/5, 75/9, 76/1, 76/2, 283/2 of Village Kolshet, Taluka & District – Thane, with the limits of Thane Municipal Corporation. The property falls in Residential Zone. It is at a travelling distance of 9.6 km. from Thane railway station.

BUILDING:

The building under reference is having Stilt + 7 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 is used for residential purpose. 3rd Floor is having 4 Residential Flats. The building has 1 lift.

Residential Flat:

The residential flat under reference is situated on the 3rd Floor. It consists of Living Room + 2 Bedrooms + Kitchen + Passage + WC with Bath + WC + Bath + Cupboard Area (i.e., **2BHK**). The residential flat is finished with Vitrified

tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed electrification & plumbing etc.

Valuation as on 17th January 2024

The Built-up Area of the Residential Flat	:	780.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2003 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	21 Years
Cost of Construction	:	780.00 X 2,500.00 = ₹ 19,50,000.00
Depreciation $\{(100-10) \times 21 / 60\}$:	31.50%
Amount of depreciation	:	₹ 6,14,250.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 94,600.00 per Sq. M. i.e. ₹ 8,786.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 78,619.00 per Sq. M. i.e. ₹ 7,304.00 per Sq. Ft.
Prevailing market rate	:	₹ 11,000.00 per Sq. Ft.
Value of property as on 17.01.2024	:	780.00 Sq. Ft. X ₹ 11,000.00 = ₹ 85,80,000.00

(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 17.01.2024	:	₹ 85,80,000.00 - ₹ 6,14,250.00 = ₹ 79,65,750.00
Total Value of the property	:	₹ 79,65,750.00
The realizable value of the property	:	₹ 71,69,175.00
Distress value of the property	:	₹ 63,72,600.00
Insurable value of the property (780 X 2,500.00)	:	₹ 19,50,000.00
Guideline value of the property (780 X 7,304.00)	:	₹ 56,97,120.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 304, 3rd Floor, Building No. 'B-4', "Swastik Park 'B' Co-op. Hsg. Soc. Ltd.", Next to Brahmmand Housing Complex, Azad Nagar, Off. Ghodbunder Road, Thane (West), PIN - 400 607, State – Maharashtra, Country – India for this particular purpose at **₹ 79,65,750.00 (Rupees Seventy Nine Lakh Sixty Five Thousand Seven Hundred Fifty Only)** as on **17th January 2024**.

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 **17th January 2024 is ₹ 79,65,750.00 (Rupees Seventy Nine Lakh Sixty Five Thousand Seven Hundred Fifty 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:

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ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Stilt + 7 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 3 rd Floor
3	Year of construction	2003 (As per Occupancy Certificate)
4	Estimated future life	39 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- load bearing walls/RCC frame/ steel frame	R.C.C. Framed Structure
6	Type of foundations	R.C.C. Foundation
7	Walls	All external walls are 9" thick and partition walls are 6" thick.
8	Partitions	6" thick brick wall
9	Doors and Windows	Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	Concealed electrification & plumbing
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	
15	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
	(iv) No. of sink	
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17	Compound wall Height and length Type of construction	Existing
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	Cement concrete in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

Actual site photographs



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Route Map of the property

Site u/r



Latitude Longitude - 19°14'42.4"N 72°59'05.4"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 9.6 km.)



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 बाजारमूल्य दर पत्रक

Home
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Feedback

Year: 2023/2024
Language: English

Selected District: ठाणे

Select Taluka: ठाणे

Select Village: कावाणे नाव : कोलगेत

Search By: Survey No Location

Enter Survey No: 75

उपविभाग	सुरती जमीन	निवासी सवनिचा	श्रीमिस	दुफाने	श्रीचोपिक	एकक (Rs./)	Attribute
10/40-2(ब) कोलगेत ठाणे रोडच्या दोन्ही बाजू वपाने मसे क्रमांक / विहीन मसे कोलगेत (श्रीमि क्र. 1,2,3,4,5,6,7,7,8,9,10,11)	20000	92300	95600	115300	95800	श्री. मीटर	शि.टी.एच. मंजर
10/41-2(ब) कोलगेत गावातील श्रीमि "अ" व "ब" व्यतिरीक्त इतर शि. वि. वि. भाग	18500	94600	100500	118300	100500	श्री. मीटर	मसहें मंजर

Stamp Duty Ready Reckoner Market Value Rate for Flat	94,600.00			
No Increase for flat located on 3 rd floor	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	94,600.00	Sq. Mtr.	8,786.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	18,500.00			
The difference between land rate and building rate (A – B = C)	76,100.00			
Depreciation Percentage as per table (D) [100% - 21%] (Age of the Building – 21 Years)	79%			
Rate to be adopted after considering depreciation [B + (C x D)]	78,619.00	Sq. Mt.	7,304.00	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 Home Buy Rent Projects Agents Services Resources Intelligence Prime Member

Home Property for Sale in Thane Property for Sale in Ghodbunder Road Property for Sale in Swastik Park CHS Thane 2 Bedroom 940 Sq.Ft Apartment in Ghodbunder Road Thane

37 Views Compare

Swastik Park CHS
2 Bedroom 940 Sq.Ft Apartment in Ghodbunder Road Thane
 Listing ID #625202

₹ 80 L Need Loan? Get Free Credit Score

2 Bedrooms + Extra Room
 Semi-Furnished
 2 Bathroom
 940 Sq Ft (Saleable Area)
 Garden View

Recent Registered Sale: ₹ 81.74 L

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Overview Furnishing Amenities Agent Overview About Project Data Intelligence Commute Time Ghodbunder Road Reviews

Key Highlights

Peaceful Vicinity Investment Opportunity Spacious Gated Society
 Plenty of Sunlight

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2bhk flat in Swastik Park Bharmand Ghodbunder road Thane west. Its 2bhk flat with Modular kitchen, wardrobes.

NOBROKER Find Your Property Sign Up

2 BHK Flat in Reputed Shreeji Splendor For Sale in Thane West
 Shreeji Splendor Thane West (2+1) - 744 sq.ft.

₹ 55 Lacs
 ₹ 48,717 Month
 744 sq.ft.

Home Buy for Sale in Ghodbunder Road for Sale in Thane West 2 BHK Flat for Sale in Thane West Property Details

Photos Location

2 Bedroom
 2 Bathroom
 744 sq.ft.
 Call for Details

Dec 11, 2022
 Immediately
 Reputed Shreeji Splendor
 Thane West

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
 279 Views 10 Favorites 2 Shares

Overview

Age of Building: +15 Years
 Ownership Type: Self Owned
 Maintenance Charges: ₹ 2.7 Per Sq.Ft/M
 Raising: NA
 Built-up Area: 744 Sq.Ft
 Furnishing Status: Semi-Furnished

Similar Properties

Price Indicators

NOBROKER

2 BHK Flat in Brahmamand Phase 6 Chs For Sale in Thane West

₹ 57 Lacs
₹ 55,588/Month
805 Sq Ft

2 Bedroom
2 Bathroom
NA
Bike

Sep 22, 2023
Immediately
Brahmamand Phase
Partial

Price trends by VSE estimate
Report what was not correct in this property
Listed by Broker Sold Out Wrong Info

Activity On This Property
± 234
❤️ 1

Overview

Age of Building	<10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 2.5 Per Sq.Ft/M	Flooring	Carpet
Balcony Area	885 Sq.Ft	Carpet Area	885 Sq.Ft

Similar Properties

square yards

Home Property for Sale in Thane Property for Sale in Ghodbunder Road Property for Sale in Swastik Park CHS Thane 2 Bedroom 600 Sq.Ft. Apartment in Ghodbunder Road Thane

Swastik Park CHS
2 Bedroom 600 Sq.Ft. Apartment in Ghodbunder Road Thane

₹ 86 L

2 Bedrooms
Unfurnished
1 Bathroom
600 Sq Ft (Carpet Area)

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Key Highlights
Schools in vicinity Affordable Free Hold Prime Location Family

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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **17th January 2024**.

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 ₹ 79,65,750.00 (Rupees Seventy Nine Lakh Sixty Five Thousand Seven Hundred Fifty Only).

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: 2024.01.17 17:10:02 +05'30'

Auth. Sign.

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