

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Adil Yusuf Khan & Mrs. Afreen Adil Khan**

Residential Flat No. 102, 1st Floor, Wing - D, " **Akash Complex** ", Vasundhara Nagari, Village - Kurgaon, Boisar (West), Taluka & District – Palghar, PIN Code – 401 504, State – Maharashtra, Country – India.

Latitude Longitude - 19°50'07.1"N 72°42'38.7"E

Valuation Prepared for:

Cosmos Bank

Naupada Thane Branch

Kusumanjali Building, Opp. Deodhar Hospital, Gokhale Road, Naupada, Thane (West) – 400 602
State – Maharashtra, Country – India.



Thane : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA
E-mail : thane@vastukala.org, Tel. : 80978 82976 / 90216 25621

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
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mumbai@vastukala.org



Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Adil Yusuf Khan (006814/2304953) Page 2 of 17

Vastu/Thane/02/2024/006814/2304953
13/16-175-PSRJ
Date: 13.02.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 102, 1st Floor, Wing - D, "Akash Complex", Vasundhara Nagari, Village - Kurgaon, Boisar (West), Taluka & District – Palghar, PIN Code – 401 504, State – Maharashtra, Country – India belongs to **Mr. Adil Yusuf Khan & Mrs. Afreen Adil Khan**.

Boundaries of the property.

North : Incomplete Building Structure
South : Incomplete Building Structure
East : Open Plot
West : Incomplete Building Structure

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for SARFAESI Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose at **₹ 16,81,458.00 (Rupees Sixteen Lakh Eighty One Thousand Four Hundred Fifty Eight 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

Encl. Valuation Report

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.02.13 15:22:10 +05'30'

Auth. Sign.



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mumbai@vastukala.org

Valuation Report of Residential Flat No. 102, 1st Floor, Wing - D, "Akash Complex", Vasundhara Nagari, Village - Kurgaon, Boisar (West), Taluka & District – Palghar, PIN Code – 401 504, 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 13.02.2024 for Bank Loan Purpose
2	Date of inspection	09.02.2024
3	Name of the owner/ owners	Mr. Adil Yusuf Khan & Mrs. Afreen Adil Khan
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. 102, 1 st Floor, Wing - D, "Akash Complex", Vasundhara Nagari, Village - Kurgaon, Boisar (West), Taluka & District – Palghar, PIN Code – 401 504, State – Maharashtra, Country – India. Contact Person: Mr. Ganesh (Bank Representative) Contact No. 9820464312
6	Location, street, ward no	Vasundhara Nagari, Village - Kurgaon, Boisar (West), Taluka & District – Palghar
	Survey/ Plot no. of land	New Survey No. 14/1, 14/2/2 & Old Survey No. 14/1 of Village – Kurgaon
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. = 384.00 Flowerbed Area in Sq. Ft. = 62.00 Total Carpet Area in Sq. Ft. = 446.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 347.00 (Area as per Agreement for sale)

		Built Up Area in Sq. Ft. = 382.00 (Carpet Area as per Agreement + 10%)
13	Roads, Streets or lanes on which the land is abutting	Vasundhara Nagari, Village - Kurgaon, Boisar (West), Taluka & District – Palghar
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	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per local 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	₹ 3,500.00 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 up on, the basis of arriving at the land rate	N. A.
		COST OF CONSTRUCTION	



41	Year of commencement of construction and year of completion	Year of Completion – 2017 (As per site information)
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.
<p>Remark: As per Site Inspection, Actual Total Carpet area 446.00 Sq. Ft. (Including Carpet Area – 384 Sq. Ft. & Flowerbed Area - 62.00 Sq. Ft.) is more than Carpet Area 347.00 Sq. Ft. mentioned in the Agreement for Sale provided to us. We have considered area mentioned in the Agreement for Sale. Hence, to give proper weightage to the value of the property, higher rate i.e., 5,100/- per Sq. Ft. on Carpet Area is considered.</p>		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Naupada Thane Branch to assess fair market value as on 13.02.2024 for Residential Flat No. 102, 1st Floor, Wing - D, "**Akash Complex**", Vasundhara Nagari, Village - Kurgaon, Boisar (West), Taluka & District – Palghar, PIN Code – 401 504, State – Maharashtra, Country – India belongs to **Mr. Adil Yusuf Khan & Mrs. Afreen Adil Khan**.

We are in receipt of the following documents:

1.	Copy of Agreement for sale dated 16.02.2021 Between M/s. Lxmi Infra (The Builder / Promoter) and Mr. Adil Yusuf Khan & Mrs. Afreen Adil Khan (The Allottee)
3.	Copy of RERA Registration Certificate No. P99000006053 Dated 14.08.2017 issued by Maharashtra Real Estate Regulatory Authority. (Downloaded from RERA).
4.	Copy of Commencement Certificate No. Revenue / K-1 / T-1A / NAP / SR – 275 / 2012 dated 03.06.2014 issued by Additional Collector of Jawhar Thane.

LOCATION:

The said building is located at New Survey No. 14/1, 14/2/2 & Old Survey No. 14/1 of Village – Kurgaon, Boisar (West), Taluka & District – Palghar. The property falls in Residential Zone. It is at a travelling distance 7.9 Km. from Boisar Railway Station.

BUILDING:

The building under reference is having Ground + 3rd 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. 1st Floor is having 5 Residential Flat. The building is having 1 Lift.

Residential Flat:

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

Valuation as on 13th February 2024

The Carpet Area of the Residential Flat	:	347.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2017 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	7 Years
Cost of Construction	:	382.00 X 2,200.00 = ₹ 8,40,400.00
Depreciation $\{(100-10) \times 7 / 60\}$:	10.50%
Amount of depreciation	:	₹ 88,242.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 46,100.00 per Sq. M. i.e. ₹ 4,283.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property (after depreciation)	:	₹ 43,129.00 per Sq. M. i.e. ₹ 4,007.00 per Sq. Ft.
Prevailing market rate	:	₹ 5,100.00 per Sq. Ft.
Value of property as on 13.02.2024	:	347.00 Sq. Ft. X ₹ 5,100.00 = ₹ 17,69,700.00

(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)

Total Value of the property	:	₹ 17,69,700.00 - ₹ 88,242.00 = ₹ 16,81,458.00
Total Value of the property	:	₹ 16,81,458.00
The realizable value of the property	:	₹ 14,29,239.00
Distress value of the property	:	₹ 11,77,021.00
Insurable value of the property (382 X 2,200.00)	:	₹ 8,40,400.00
Guideline value of the property (382 X 4,007.00)	:	₹ 15,30,674.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 102, 1st Floor, Wing - D, "Akash Complex", Vasundhara Nagari, Village - Kurgaon, Boisar (West), Taluka & District – Palghar, PIN Code – 401 504, State – Maharashtra, Country for this particular purpose at **₹ 16,81,458.00 (Rupees Sixteen Lakh Eighty One Thousand Four Hundred Fifty Eight Only)** as on 13th February 2024.

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 **13th February 2024 is ₹ 16,81,458.00 (Rupees Sixteen Lakh Eighty One Thousand Four Hundred Fifty Eight 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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4/1



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ANNEXURE TO FORM 0-1

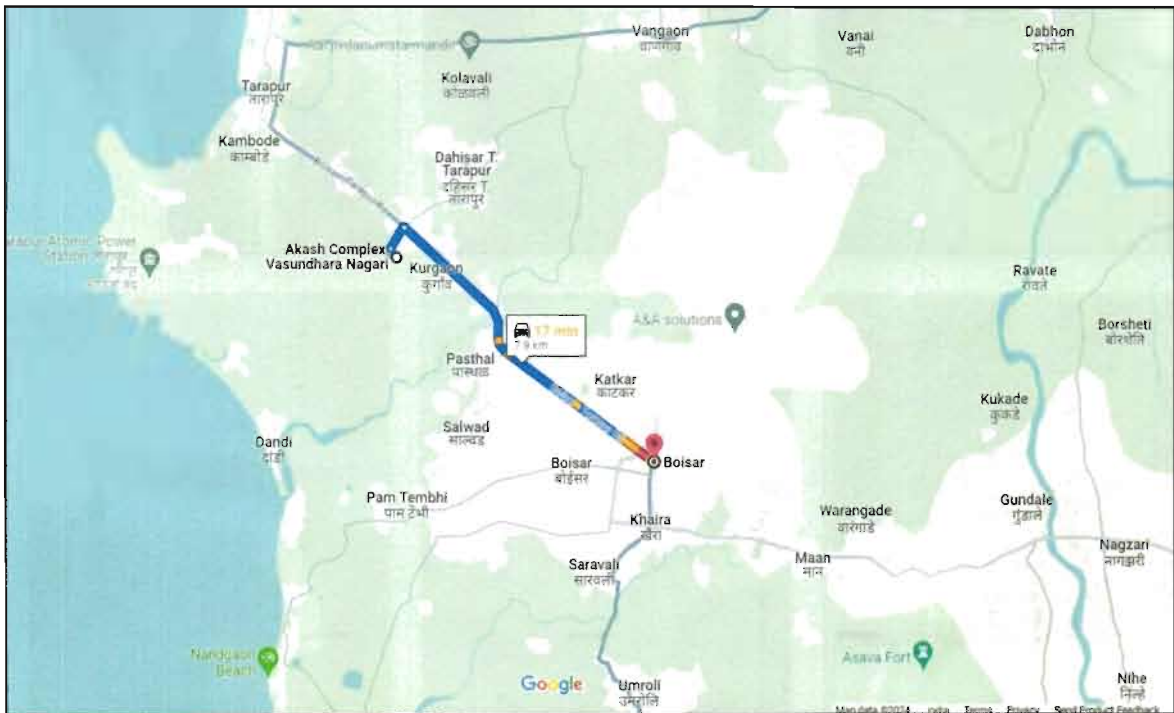
Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 3 rd Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 1 st Floor
3	Year of construction	2017 (As per site information)
4	Estimated future life	53 Years 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 shutter door, Powder Coated Aluminium sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering with POP finishing
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 Capping 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	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



Route Map of the property


Site u/r



Latitude Longitude - 19°50'07.1"N 72°42'38.7"E

Note: The Blue line shows the route to site from nearest railway station (Boisar – 7.9 Km.)

Ready Reckoner Rate


Department of Registration & Stamps
 Government of Maharashtra

नोंदणी व मुद्रांक विभाग
 महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
बाजारमूल्य दर पत्रक

Home
Valuation Rules
User Manual
Close
Feedback

Year: 2023-2024
Language: English

Annual Statement of Rates

Selected District:

Select Taluka:

Select Village:

Search By: Survey No. Location

Select Location:

Select	विभाग नं.	उपविभाग	दर	एकक (रि. /)
SurveyNo	27/27.1	निवासी सरविभा	46100	चौ. मीटर
SurveyNo	27/27.2	कार्यालय/औद्योगिक शाळा/मोहाडन	50500	चौ. मीटर
SurveyNo	27/27.3	पुलाचे	59200	चौ. मीटर
SurveyNo	27/0	-	0	NA
SurveyNo	27/0	-	0	NA
12				


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:

Select Taluka:

Select Village:

Search By: Survey No. Location

Select Location:

Enter Survey No: Search

विभाग उपविभाग	दर	एकक (Rs./) Attribute
७७४ ७४-नाथदास पत्रिकेच्या अंतर्गत स्थानिक अतिरिक्त वित्तक्षेत्री झालेल्या उर्वरित जमिनी	3660	चौरस मीटर, सर्वेक्षण नंबर

Stamp Duty Ready Reckoner Market Value Rate for Flat	46,100.00			
No increase, Flat Located on 1 st Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	46,100.00	Sq. Mtr.	4,283.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	3,660.00			
The difference between land rate and building rate (A – B = C)	42,440.00			
Depreciation Percentage as per table (D) [100% - 7%] (Age of the Building – 7 Years)	93%			
Rate to be adopted after considering depreciation [B + (C x D)]	43,129.00	-	4,007.00	-

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

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Price Indicators

square yards Mumbai Buy Rent Plot/Shop Agents Services Resources Intelligence Prime Member

Lxmi Aakash Complex
 Local Mumbai
₹ 17.99 Lac to 25.60 Lac
 Status: Mid Stage Construction

Project Size: 1.2 BHK
 Configurations: 1,2 BHK Flat from 247 Sq. Ft. to 430 Sq. Ft. Carpet

Recent Registration Date: ₹ 25.25 L

WhatsApp Get a Call Back

Save Extra with 3 offers

Prime Member
 Benefits with ₹15000 in per ₹1000
 Easy rentals with ₹75,000 on new property from our flexible rental report & more. Get Offer

More Offers

Valuation Report
 ₹ 1000
 See an expert's comprehensive Valuation Report of this property. Download PDF

Decision Drivers

Connectivity	8.9	1.48k/ft	51
Location	8.8	1.45k/ft	51

Overview Regulatory Information Price List Floor Plans Amenities Notifications Commute Time Location & Landmarks About Builder Quick Links

HOUSING.com Buy/Rent Mumbai

Lxmi Aakash Complex
 ₹17.99 L - 25.6 L | ₹1.19 k - 1.84 k/sq.ft
 She starts at ₹1.22 k

1,2 BHK Apartments Configurations
 Jul 2023 Possession Starts
 ₹5.19 k - 4.84 k/sq.ft Avg Price
 347.00 sq.ft - 529.00 sq.ft Carpet Area Size

Contact Developer

Services/Plans Around This Project More About Project About Project Recommended Properties Floor Plan

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **13th February 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, 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 SARFAESI Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose at ₹ 16,81,458.00 (Rupees Sixteen Lakh Eighty One Thousand Four Hundred Fifty Eight 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: 2024.02.13 15:22:31 +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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