

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mr. Prasad Ramchandra Kale**

Residential Flat No. C/3, Ground Floor, Wing - C, "**Om Trimurti Co-Op. Hsg. Soc. Ltd.**", Near Dombivli Railway Station, M. G. Road, Vishnu Nagar, Village – Navagaon (Thakurli), Dombivli (West), Taluka – Kalyan, District – Thane, PIN Code – 421 202, State – Maharashtra, Country – India.

Latitude Longitude - 19°13'14.0"N 73°05'19.2"E

### Valuation Done for:

**Cosmos Bank**

**Ambarnath Branch**




Panvelkar Pride, Shop No. 1 to 4, Plot No. 63 - 64, C. T. S. No. 4740, Near Hutatma Chowk, Ambarnath (East), 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](mailto:thane@vastukala.org), Tel. : 80978 82976 / 90216 25621

#### **Our Pan India Presence at :**

 <b>Mumbai</b>	 <b>Aurangabad</b>	 <b>Pune</b>	 <b>Rajkot</b>
 <b>Thane</b>	 <b>Nanded</b>	 <b>Indore</b>	 <b>Raipur</b>
 <b>Delhi NCR</b>	 <b>Nashik</b>	 <b>Ahmedabad</b>	 <b>Jaipur</b>

 **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](mailto:mumbai@vastukala.org)

## VALUATION OPINION REPORT

The property bearing Residential Flat No. C/3, Ground Floor, Wing - C, "Om Trimurti Co-Op. Hsg. Soc. Ltd.", Near Dombivli Railway Station, M. G. Road, Vishnu Nagar, Village – Navagaon (Thakurli), Dombivli (West), Taluka – Kalyan, District – Thane, PIN Code – 421 202, State – Maharashtra, Country – India belongs to **Mr. Prasad Ramchandra Kale**.

### Boundaries of the property.

North : Kasturi Vihar Society  
South : Mahatma Gandhi Road  
East : Nav Arpan CHSL  
West : Ghanashyam Complex

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 **₹ 30,64,000.00 (Rupees Thirty Lakh Sixty-Four Thousand Only)**.

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

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj  
Chalikwar**  
Director

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.02.26 16:23:45 +05'30'

Auth. Sign.



**Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form – 01



**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  
TeleFax : +91 22 28371325/24  
mumbai@vastukala.org

Valuation Report of Residential Flat No. C/3, Ground Floor, Wing - C, "Om Trimurti Co-Op. Hsg. Soc. Ltd.", Near Dombivli Railway Station, M. G. Road, Vishnu Nagar, Village – Navagaon (Thakurli), Dombivli (West), Taluka – Kalyan, District – Thane, PIN Code – 421 202, 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 26.02.2024 for Banking Purpose
2	Date of inspection	23.02.2024
3	Name of the owner/ owners	<b>Mr. Prasad Ramchandra Kale</b>
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	<b>Address:</b> Residential Flat No. C/3, Ground Floor, Wing - C, "Om Trimurti Co-Op. Hsg. Soc. Ltd.", Near Dombivli Railway Station, M. G. Road, Vishnu Nagar, Village – Navagaon (Thakurli), Dombivli (West), Taluka – Kalyan, District – Thane, PIN Code – 421 202, State – Maharashtra, Country – India.  <b>Contact Person:</b> Mrs. Smita Joshi (Seller) Contact No.: 7021644208
6	Location, street, ward no	Near Dombivli Railway Station, M. G. Road, Vishnu Nagar, Village – Navagaon (Thakurli), Dombivli (West), Taluka – Kalyan, District – Thane
	Survey/ Plot no. of land	C.T.S. No. 1800 to 1802, Old Survey No. 327 (Pt) Hissa No. K & New Survey No. 166 of Village - Navagaon (Thakurli)
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
	<b>LAND</b>	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 293.00 Balcony Area in Sq. Ft. = 43.00

		Total Carpet Area in Sq. Ft. = 336.00 (Area as per Actual Site Measurement)  <b>Built Up Area in Sq. Ft. = 400.00</b> <b>(Area as per Agreement for Sale)</b>
13	Roads, Streets or lanes on which the land is abutting	Near Dombivli Railway Station, M. G. Road, Vishnu Nagar, Village – Navagaon (Thakurli), Dombivli (West), Taluka – Kalyan, District – Thane
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.
	<b>IMPROVEMENTS</b>	
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 KDMC norms Percentage actually utilized – Details not



		available
26	<b>RENTS</b>	
	(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	₹ 6,500.00 Expected rental income per month
	(iv) Gross amount received for the whole property	Details not provided
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.
	<b>SALES</b>	
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.
<b>COST OF CONSTRUCTION</b>		
41	Year of commencement of construction and year of completion	Year of Completion – 1986 (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.
<b>Remark:</b>		

**PART II- VALUATION****GENERAL:**

Under the instruction of Cosmos Bank, Ambarnath Branch to assess fair market value as on 26.02.2024 for Residential Flat No. C/3, Ground Floor, Wing - C, "Om Trimurti Co-Op. Hsg. Soc. Ltd.", Near Dombivli Railway Station, M. G. Road, Vishnu Nagar, Village – Navagaon (Thakurli), Dombivli (West), Taluka – Kalyan, District – Thane, PIN Code – 421 202, State – Maharashtra, Country – India belongs to **Mr. Prasad Ramchandra Kale**.

**We are in receipt of the following documents:**

1	Copy of Agreement for sale dated 20.02.2024 between Mrs. Smita Shrikant Joshi & Mr. Shrikant Manohar Joshi (the Transferors) and Mr. Prasad Ramchandra Kale (the Transferees)
2	Copy of Commencement Certificate Javak Kr. 14230 dated 16.03.1973 issued by Dombivli Municipal Council.
3	Copy of Approved Building Plan V. P. No. 14230 dated 16.03.1973 issued by Dombivli Municipal Council.
4	Copy of Electricity Bill Consumer No.020011842985 dated 14.02.2024 in the name of Shri. S. K. Ghodke issued by MSEDCL.
5	Copy of No objection Letter No. RKO / SL – 01 /24 dated 15.02.2024 issued by Om Trimurti Co-Op. Hsg. Soc. Ltd.

**LOCATION:**

The said building is located at C.T.S. No. 1800 to 1802, Old Survey No. 327 (Pt) Hissa No. K & New Survey No. 166 of Village - Navagaon (Thakurli), Dombivli (West), Taluka – Kalyan, District – Thane. The property falls in Residential Zone. It is at a travelling distance 210 M. from Dombivli railway station.

**BUILDING:**

The building under reference is having Part Ground + 4<sup>th</sup> 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 normal. The building is used for residential purpose. Ground Floor is having 5 Residential Flat. Lift is not provided in building.

**Residential Flat:**

The property is a Residential Flat located on Ground Floor. The composition of Flat is having Living + Kitchen + Bath + WC + Passage + Balcony. The residential flat is finished with Mosaic flooring, Teak wood door frame with flush shutters with MS safety door, Aluminum sliding windows & Casing Capping electrification & Open plumbing.

**Valuation as on 26<sup>th</sup> February 2024**

<b>The Built-Up Area of the Residential Flat</b>	:	<b>400.00 Sq. Ft.</b>
--	---	-----------------------

**Deduct Depreciation:**

Year of Construction of the building	:	1986 (As per site information.)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	38 years
Cost of Construction	:	400.00 Sq. Ft. X ₹ 2,000.00 = ₹ 8,00,000.00
Depreciation $\{(100-10) \times 38 / 60\}$	:	57%
Amount of depreciation	:	₹ 4,56,000.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 69,300.00 per Sq. M. i.e. ₹ 6,438.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 52,808.00 per Sq. M. i.e. ₹ 4,906.00 per Sq. Ft.
<b>Value of property as on 26.02.2024</b>	:	<b>400.00 Sq. Ft. X ₹ 8,800.00 = ₹ 35,20,000.00</b>

(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)

<b>Depreciated fair value of the property as on 26.02.2024</b>	:	<b>₹ 35,20,000.00 (-) ₹ 4,56,000.00 = ₹ 30,64,000.00</b>
<b>Total Value of the property</b>	:	<b>₹ 30,64,000.00</b>
<b>The realizable value of the property</b>	:	<b>₹ 27,57,600.00</b>
<b>Distress value of the property</b>	:	<b>₹ 24,51,200.00</b>
<b>Insurable value of the property (400.00 X ₹ 2,000.00)</b>	:	<b>₹ 8,00,000.00</b>
<b>Guideline Value of the property (400.00 X ₹ 4,906.00)</b>	:	<b>₹ 19,62,400.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. C/3, Ground Floor, Wing - C, "Om Trimurti Co-Op. Hsg. Soc. Ltd.", Near Dombivli Railway Station, M. G. Road,

Vishnu Nagar, Village – Navagaon (Thakurli), Dombivli (West), Taluka – Kalyan, District – Thane, PIN Code – 421 202, State – Maharashtra, Country – India for this particular purpose at ₹ 30,64,000.00 (Rupees Thirty Lakh Sixty Four Thousand Only) as on 26<sup>th</sup> February 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 26<sup>th</sup> February 2023 is ₹ 30,64,000.00 (Rupees Thirty Lakh Sixty Four Thousand Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

### **PART III- DECLARATION**

I hereby declare that

- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:



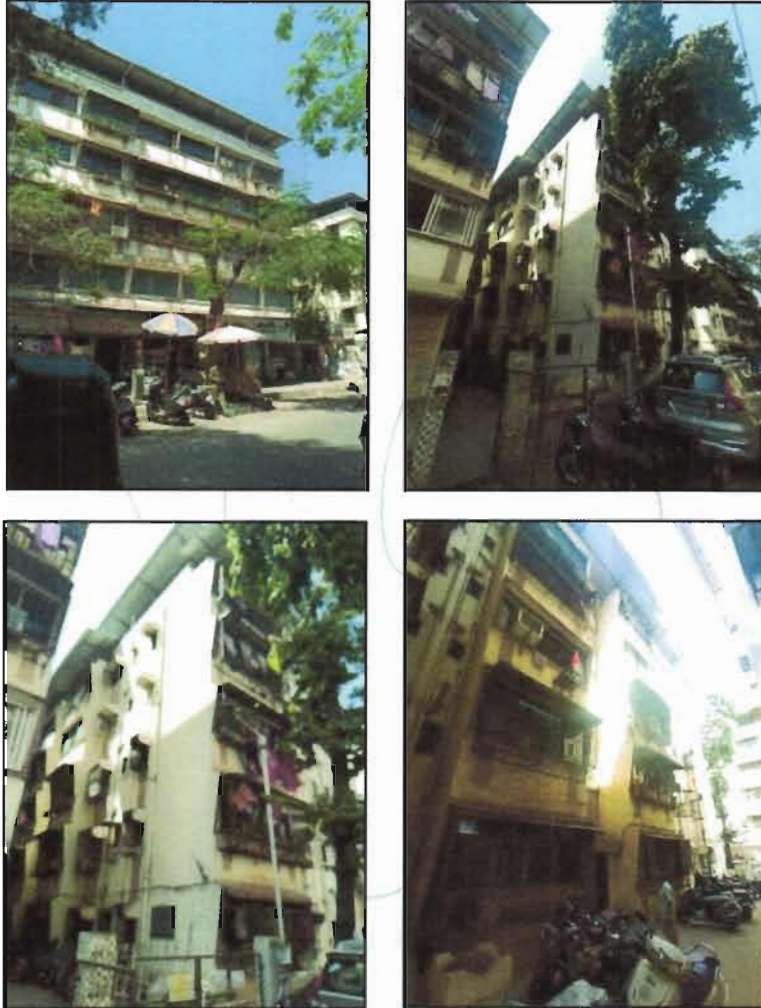
**ANNEXURE TO FORM 0-1**

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 4 <sup>th</sup> Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on Ground Floor
3.	Year of construction	1986 (As per site information)
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	Teak wood door frame with flush shutters with MS safety door
10.	Flooring	Mosaic 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	Casing Capping electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Open plumbing
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	6'.0" High, R.C.C. column with B. B. masonry wall
18.	No. of lifts and capacity	No 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	Chequered tiles 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



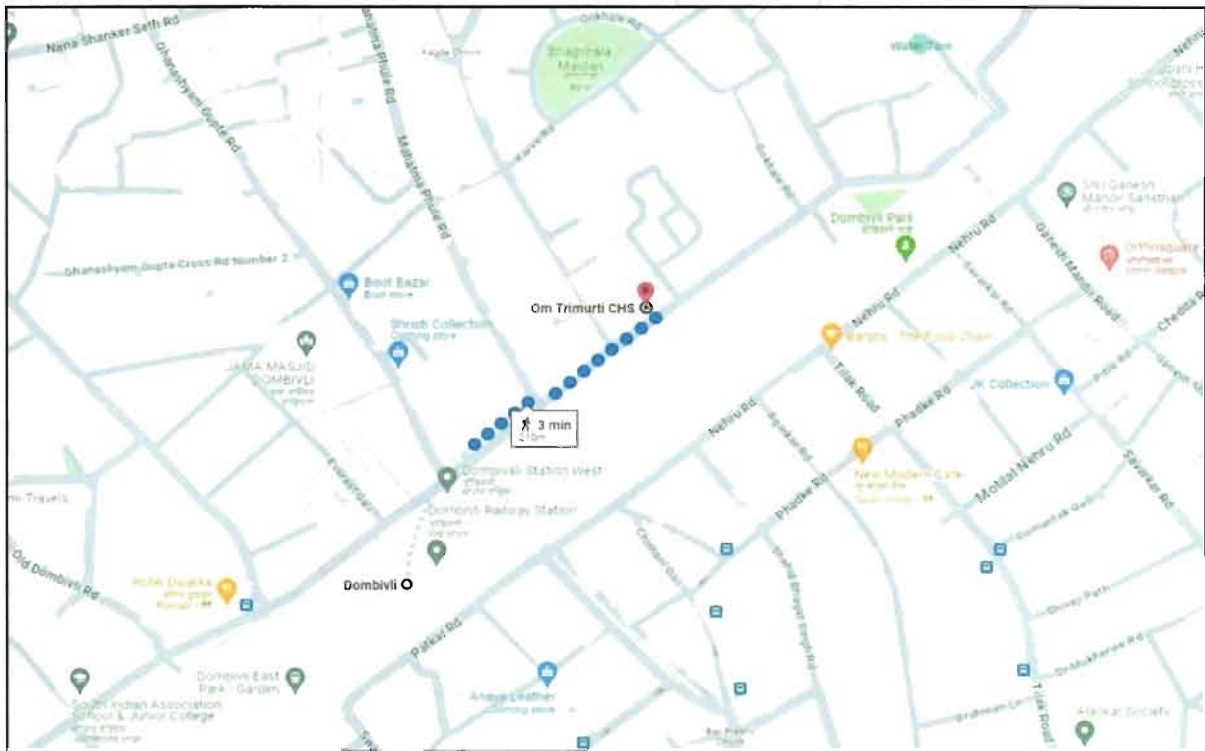
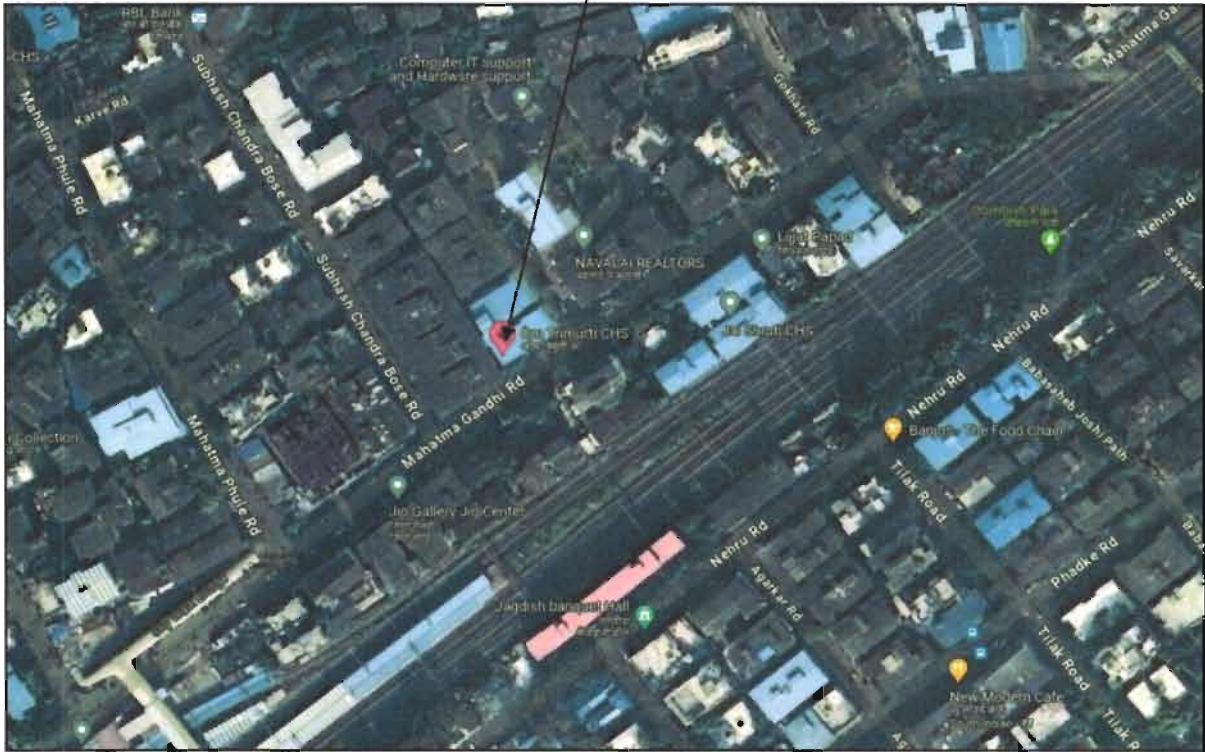
## Actual site photographs



Think.Innovate.Create



## Route Map of the property Site u/r



**Latitude Longitude - 19°13'14.0"N 73°05'19.2"E**

**Note:** The Blue line shows the route to site from nearest railway station (Dombivli – 210 M.)



## Ready Reckoner Rate

Department of Registration and Stamp Government of Maharashtra		नोंदणी व मुद्रांक विभाग महाराष्ट्र शासन			
Annual Statement of Rates Ver. 2.0 ( बाजारमूल्य दर पत्रक आवृत्ती 2.0 )					
Home		Valuation Guidelines   User Manual			
Year	2023-2024	Language	English		
Selected District	Thane				
Select Taluka	Kalyan				
Select Village	Gavache Nav : Navgaon (Kalyan Dom)				
Search By	Survey No.	Location			
Enter Survey No	166	Search			
संपत्तिकाव	भूमी अंश	निर्माणी मूल्य	अंशीत दर	संशोधित दर (Rs.)	Attribute
4/21-विभाग 183: महागाव - महागाव पंचायतक्षेत्रातील सर्व भाग नि.स.न.व. इतरांच्या महागाव भागातील सर्व इमारत	25900	69300	7930091300	79300	नॉ. मीटर
4/21-विभाग 183: महागाव - महागाव पंचायतक्षेत्रातील [उत्प्रेक्षणीय] सर्व भाग	25900	69300	7930091200	79300	नॉ. मीटर

Stamp Duty Ready Reckoner Market Value Rate for Flat	69,300.00			
No Reduced, Flat Located on Ground Floor	-			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)</b>	<b>69,300.00</b>	<b>Sq. Mtr.</b>	<b>6,438.00</b>	<b>Sq. Ft.</b>
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	25,900.00			
The difference between land rate and building rate (A – B = C)	43,400.00			
Depreciation Percentage as per table (D) [100% - 38%] (Age of the Building – 38 Years)	62%			
<b>Rate to be adopted after considering depreciation [B + (C x D)]</b>	<b>52,808.00</b>	<b>Sq. Mtr.</b>	<b>4,906.00</b>	<b>Sq. Ft.</b>

### Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

**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

**1BHK Flat** ₹50.0 L

566 sq.ft Built Up Area | ₹8.83 K/sq.ft Avg. Price | 22 Year Old Age of property | Ready to move Possession status | Middle of 4 floors | North-East facing Facing | Fully Furnished Furnishing

ANJALI DARGHAN OHS, Vishnu Nagar, Dombivli West, Thane

**1BHK Flat** ₹46.0 L

563 sq.ft Built Up Area | ₹8.17 K/sq.ft Avg. Price | 30 Year Old Age of property | Ready to move Possession status | Higher of 4 floors | West facing Facing | Semi Furnished Furnishing

Special Highlights

Parash Arun More





### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess **Fair Market Value** of the property under reference as on **26<sup>th</sup> 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 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 **₹ 30,64,000.00 (Rupees Thirty Lakh Sixty Four Thousand Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj  
Chalikwar**  
Director

**Manoj B. Chalikwar**  
Registered Valuer  
Chartered Engineer (India)  
Reg. No. CAT-I-F-1763

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai  
email=manoj@vastukala.org, c=IN  
Date: 2024.02.26 16:24:01 +05'30'

Auth. Sign.

Think.Innovate.Create