PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd PG-5025/23-24 5-Mar-24 B1-001, U/B FLOOR, BOOMERANG, CHANDIVALI FARM ROAD. **Delivery Note** Mode/Terms of Payment ANDHERI-EAST, MUMBAI - 400072 AGAINST REPORT GSTIN/UIN: 27AADCV4303R1ZX Reference No. & Date. Other References State Name: Maharashtra, Code: 27 E-Mail: accounts@vastukala.org Buyer's Order No. Dated Buyer (Bill to) **COSMOS BANK- KALYAN BRANCH** Delivery Note Date Dispatch Doc No. KALYAN BRANCH Ground floor, Shiv Villa Apt. Opp. gagangiri Soc 007340/2305340 Dispatched through Destination Sai Chowk, Khadakpada Kalyan West 421301 GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code: 27 Terms of Delivery HSN/SAC GST SI Particulars 1 4 1 Amount No. Rate 1 18 % VALUATION FEE 997224 5,000.00 (Technical Inspection and Certification Services) CGST 450.00 SGST 450.00 Total 5.900.00 E. & O.E Amount Chargeable (in words) Indian Rupee Five Thousand Nine Hundred Only HSN/SAC Taxable Central Tax State Tax Total Value Rate Amount Rate Amount Tax Amount 997224 5,000.00 450.00 450.00 900.00 Total 5,000.00 450.00 450.00 900.00 Tax Amount (in words): Indian Rupee Nine Hundred Only Company's Bank Details Bank Name ICICI BANK LTD Remarks: A/c No. 340505000531 007340/2305340 Dr. Sainath Sitaram Bairagi -Branch & IFS Code: THANE CHARAI & ICIC0003405 Commercial Office No. 207, 2nd Floor, Building No. 1, "The Big World of Soman Sun Citi", Birla Collage Road, Village - Chikanghar, Kalyan (West), Thane -421 301, State - Maharashtra, Country - India Company's PAN : AADCV4303R NOTE - AS PER MSME RULES INVOICE NEED TO BE CLEARED WITHIN 45 DAYS OR INTEREST CHARGES APPLICABLE AS PER THE RULE. MSME Registration No. - 27222201137 UPI Virtual ID : VASTUKALATHANE@icici Customer's Seal and Signature for Vastukala Consultants (I) Pvt Ltd ASMITA JAYSING RATHOD

This is a Computer Generated Invoice





Authorised Signatory

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Dr. Sainath Sitaram Bairagi

Commercial Office No. 207, 2nd Floor, Building No. 1, "The Big World of Soman Sun Citi", Birla Collage Road, Village - Chikanghar, Kalyan (West), Thane - 421 301, State - Maharashtra, Country - India.

Latitude Longitude - 19°14'55.6"N 73°08'34.6"E

Thir Valuation Prepared for: regite Cosmos Bank

Kalyan Khadakpada Branch

Ground Floor, Shiv Villa Apt. Opp. Gagangiri Soc. Sai Chowk, Khadakpada, Kalyan (West), PIN - 421301, 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 :

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 ↑ Thane Nanded P Delhi NCR P Nashik

Rajkot R Raipur 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

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617

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Valuation Report Prepared For: Cosmos Bank / Kalyan Khadakpada Branch / Dr. Sainath Sitaram Bairagi (7340/2305340) Page 2 of 16

Vastu/Thane/03/2024/7340/2305340 05/19-88-PRVSM Date: 05.03.2024

VALUATION OPINION REPORT

The property bearing Commercial Office No. 207, 2nd Floor, Building No. 1, "The Big World of Soman Sun Citi", Birla Collage Road, Village - Chikanghar, Kalyan (West), Thane - 421 301, State - Maharashtra, Country - India belongs to Dr. Sainath Sitaram Bairagi.

Boundaries of the property.

North

Bhiwandi - Murbad Road

South

Ganesh Apartment

East

Internal Road

West

Shiv Ganga 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 and valued for banking purpose for ₹ 46,57,062.00 (Rupees Forty-Six Lakh Fifty-Seven Thousand Sixty-Two 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.

Manoi Chalikwar

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024.03.05 16:49:03 +05'30'



Director

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



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

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

www.vastukala.org

<u>Valuation Report of Commercial Office No. 207, 2nd Floor, Building No. 1, "The Big World of Soman Sun Citi", Birla Collage Road, Village – Chikanghar, Kalyan (West), Thane – 421 301, State – Maharashtra, Country – India.</u>

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 05.03.2024 for Bank Loan Purpose		
2	Date of inspection	29.02.2024		
3	Name of the owner/ owners	Dr. Sainath Sitaram Bairagi		
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	Address: Commercial Office No. 207, 2nd Floor, Building No. 1, "The Big World of Soman Sun Citi", Birla Collage Road, Village – Chikanghar, Kalyan (West), Thane – 421 301, State – Maharashtra, Country – India. Contact Person: Mr. Kishor Markande (Owner's Employee) Contact No. 9167368306		
6	Location, street, ward no	Birla Collage Road		
7	Survey/ Plot no. of land	Survey No. 13 & Hissa No. 3,2 of Village Chikanghar		
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Commercial 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	Bosens Land (CHB)		
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 188.00 Balcony Area in Sq. Ft. = 18.00 Total Carpet Area in Sq. Ft. = 206.00 (Area as per Actual Site Measurement)		
		Carpet Area in Sq. Ft. = 212.00 Flower Bed Area in Sq. Ft. = 19.00		



	ATTEN 180%	Total Carpet Area in Sq. Ft. = 231.00 (Area as per Agreement for sale)	
	errorender seerroele T	Built Up Area in Sq. Ft. = 277.00 (Total Carpet Area + 20%)	
13	Roads, Streets or lanes on which the land is abutting	Birla Collage Road	
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.	(B)	
	(i) Initial Premium	N. A.	
	(ii) Ground Rent payable per annum		
	(iii) Unearned increased payable to the		
	Lessor in the event of sale or transfer		
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.	formality and y	
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 TO THE CONTROL OF THE C	rte.Create	
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	RENTS	available	





Valuation Report Prepared For: Cosmos Bank / Kalyan Khadakpada Branch / Dr. Sainath Sitaram Bairagi (7340/2305340) Page 5 of 16

	(i)	Names of tenants/ lessees/ licensees, etc	Vacant		
	(ii)	Portions in their occupation	N.A.		
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 15,500.00 Expected rental income per month		
	(iv)	Gross amount received for the whole property	N.A.		
27		any of the occupants related to, or close to ess associates of the owner?	Information not available		
28	fixture range	parate amount being recovered for the use of es, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services es? If so, give details	N. A.		
29		details of the water and electricity charges, If o be borne by the owner	N. A.		
30		the tenant to bear the whole or part of the cost rs and maintenance? Give particulars	N. A.		
31		it is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.		
32		pump is installed, who is to bear the cost of tenance 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		is the amount of property tax? Who is to bear we 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		ny dispute between landlord and tenant ding rent pending in a court of rent?	N. A.		
37		any standard rent been fixed for the premises r any law relating to the control of rent?	N. A.		
	SALI	es Think.Innovo	rre.Create, parametra		
38	localit	instances of sales of immovable property in the ty on a separate sheet, indicating the Name and ses of the property, registration No., sale price 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 Commercial Office in a building. The rate is consider as composite rate.		
40		e instances are not available or not relied up on, asis of arriving at the land rate	N. A.		
	cos	T OF CONSTRUCTION	Fig. 17 x 1 1 Sec. Color 12 5 Sec. 32		
41		of commencement of construction and year of oletion	Year of Completion – 2019 (As per Building Completion Certificate)		
42	What	t was the method of construction, by contract/By oying Labour directly/ both?	N. A.		





Valuation Report Prepared For: Cosmos Bank / Kalyan Khadakpada Branch / Dr. Sainath Sitaram Bairagi (7340/2305340) Page 6 of 16

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, Kalyan Khadakpada Branch to assess fair market value as on 05.03.2024 for Commercial Office No. 207, 2nd Floor, Building No. 1, "The Big World of Soman Sun Citi", Birla Collage Road, Village – Chikanghar, Kalyan (West), Thane – 421 301, State – Maharashtra, Country – India belongs to Dr. Sainath Sitaram Bairagi.

We are in receipt of the following documents:

1	Copy of Sale Deed dated 22.12.2022 Between Mr. Sunil Dattatray Deshpande & Mrs. Sharayu Sunil
	Deshpande (The Sellers) and Dr. Sainath Sitaram Bairagi (The Purchasers).
2	Copy of Approved Plan No. KDMC / NRV / CC / KV / OCC / 420 /19 dated 14.06.2019 issued by Kalyan
	Dombivli Municipal Corporation.
3	Copy of Building Completion Certificate No. KDMC / NRV / CC / KV / OCC / 420/19 dated 14.06.2019
	issued by Kalyan Dombivli Municipal Corporation.
4	Copy of Commencement Certificate No. KDMC / NRV / BP / KV / 777 - 244 dated 23.03.2010 issued by
	Kalyan Dombivli Municipal Corporation.

LOCATION:

The said building is located at Survey No. 13 & Hissa No. 3,2 of Village Chikanghar, Kalyan (West), Thane. The property falls in Commercial Zone. It is at a travelling distance 3.00 Km. from Kalyan railway station.

BUILDING:

The building under reference is having Part Ground & Part Stilt $+ 3^{rd} + 4^{th}$ (Part) 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 Commercial purpose. 2^{nd} Floor is having 21 Commercial Offices (As per Sale Plan). The building is having 2 Lifts.

Commercial Office:

The Commercial Office under reference is situated on the 2nd Floor. It consists of Working Area + 1 Toilet + Balcony Area. It is is finished with Vitrified tiles flooring, MS Rolling Shutter, Aluminum sliding windows, Concealed electrification & Plumbing. The internal condition of office is normal.





Valuation as on 05th March 2024

The Built-Up Area of the Commercial Office	:	277.00 Sq. Ft.

Deduct Depreciation:

Value of property as on 05.03.2024	:	277.00 Sq. Ft. X ₹ 17,000.00 = ₹ 47,09,000.00
Prevailing market rate	:	₹ 17,000.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 73,500.00 per Sq. M. i.e., ₹ 6,828.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 76,100.00 per Sq. M. i.e., ₹ 7,070.00 per Sq. Ft.
Amount of depreciation	:	₹ 51,938.00
Depreciation {(100-10) X 05 / 60}	:	07.50%
Cost of Construction	:	277.00 X 2,500.00 = ₹ 6,92,500.00
Age of the building as on 2024	:	05 Years
Expected total life of building	:	60 Years
Year of Construction of the building	;	2019 (As per Building Completion Certificate)

(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 05.03.2024	:/	₹ 47,09,000.00 - ₹ 51,938.00 = ₹ 46,57,062.00
Total Value of the property	:	₹ 46,57,062.00
The realizable value of the property	:	₹ 41,91,356.00
Distress value of the property	:	₹ 37,25,650.00
Insurable value of the property (277.00 X 2,500.00)	:	₹ 6,92,500.00
Guideline value of the property (277.00 X 6,828.00)) V:C	₹ 18,91,356.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Office No. 207, 2nd Floor, Building No. 1, "The Big World of Soman Sun Citi", Birla Collage Road, Village – Chikanghar, Kalyan (West), Thane – 421 301, State – Maharashtra, Country – India for this particular purpose at ₹ 46,57,062.00 (Rupees Forty-Six Lakh Fifty-Seven Thousand Sixty-Two Only) as on 05th March 2024.



NOTES

- 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 05th March 2024 is ₹ 46,57,062.00 (Rupees Forty-Six Lakh FiftySeven Thousand Sixty-Two 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.
- 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	Part Ground & Part Stilt + 3rd + 4th (Part)
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Commercial Office situated on 2 nd Floor
3	Year of construction	2019 (As per Building Completion Certificate)
4	Estimated future life	55 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 solid flush doors, Aluminium sliding windows
10	Flooring	Vitrified tiles flooring





Valuation Report Prepared For: Cosmos Bank / Kalyan Khadakpada Branch / Dr. Sainath Sitaram Bairagi (7340/2305340) Page 9 of 16

11	Finishing		Cement plastering with POP finished			
12	Roofing ar	nd terracing	R.C.C. Slab			
13	Special architectural or decorative features, if any		No			
14	(i) Internal wiring – surface or conduit		Concealed electrification Concealed Plumbing			
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	The common services in still a set of tel			
15	Sanitary in	stallations				
	(i)	No. of water closets	As per Requirement			
	(ii)	No. of lavatory basins	R			
	(iii)	No. of urinals	foliate and read of the contract			
	(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		and capacity	2 Lifts			
19	Underground sump – capacity and type of construction		R.C.C tank			
20			R.C.C tank on terrace			
21		o. 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 di	sposal – whereas connected to ers, if septic tanks provided, no.	Connected to Municipal Sewerage System			





Actual site photographs

















Route Map of the property





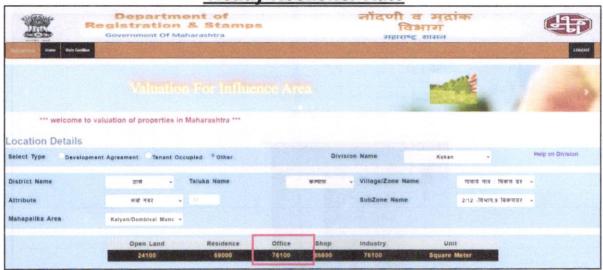
Latitude Longitude - 19°14'55.6"N 73°08'34.6"E

Note: The Blue line shows the route to site from nearest railway station (Kalyan – 3.00 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Office	76,100.00			
No Increase Office Located on 2 nd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	76,100.00	Sq. Mtr.	16,783.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	24,100.00			
The difference between land rate and building rate (A – B = C)	52,000.00	1		
Depreciation Percentage as per table (D) [100% - 05%]	95%	1		
(Age of the Building – 05 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	73,500.00	Sq. Mtr.	6,828.00	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

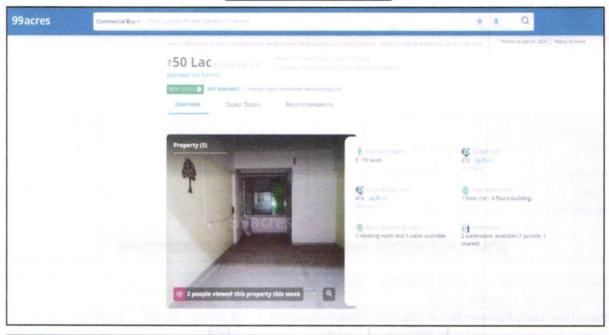
Table - D: Depreciation Percentage Table

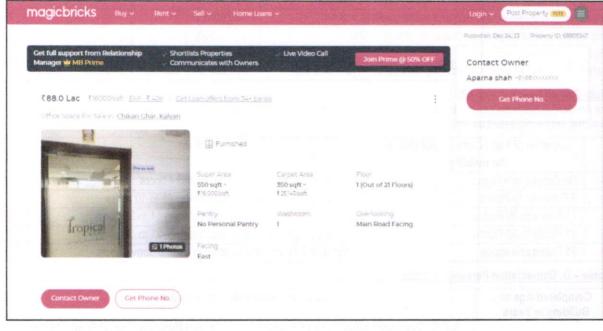
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation 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





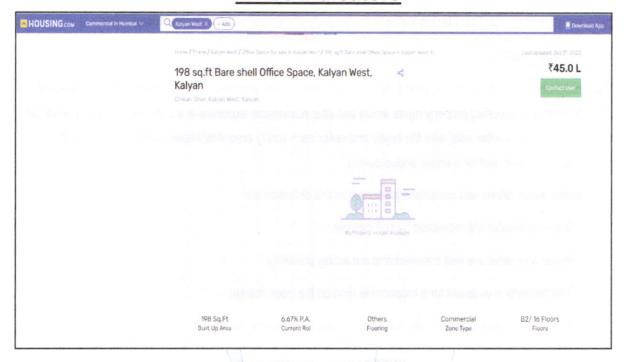
Price Indicators







Price Indicators



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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 05th March 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:

- 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.
- The property is valued as though under responsible ownership.
- 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.
- 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.



Valuation Report Prepared For: Cosmos Bank / Kalyan Khadakpada Branch / Dr. Sainath Sitaram Bairagi (7340/2305340) Page 16 of 16

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 ₹ 46,57,062.00 (Rupees Forty-Six Lakh Fifty-Seven Thousand Sixty-Two Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbal, email=manoj@vastukala.org, c=IN Date: 2024.03.05 16:49:14 +05'30'

Director

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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