

**BHIDE ASSOCIATES**

- (i) PHOTO COPY OF DOCUMENTS MENTIONED IN THE REPORT WERE REFERRED BY US & THIS VALUATION REPORT SHOULD BE READ ALONG WITH IT:
- (j) THIS VALUATION REPORT WILL REMAIN VALID ONLY FOR THE PURPOSE FOR WHICH IT IS MADE.
- (k) EMPHASIS OF THIS REPORT IS ON THE VALUE OF THE PROPERTY AND NOT ON THE AREA MEASUREMENT OR TITLE VERIFICATION OF THE PROPERTY & IS BASED ON MARKET RATE.
- (l) BANK AUTHORITIES ARE REQUESTED TO CONTACT VALUER IN CASE OF ANY DOUBTS OR DISCREPANCY.



A handwritten signature in black ink, appearing to read "M.C. Bhide".

(M. C. BHIDE)

Registered Valuer

Registration No.CAT-I-18 of 1988

DATE : 2<sup>ND</sup> SEPTEMBER 2014

PLACE : MUMBAI

D ON SRVER/OPERTOR 4/SONI/V R/B O B/17049/2014

THIS IS TO CERTIFY THAT THE PRESENT MARKET VALUE OF FLAT NO. 06, 2<sup>ND</sup> FLOOR, 'B' WING "GODREJ PARADISE" PARADISE UTOPIA CO - OP. HSG. SOC. GODREJ HILL, BARAVE ROAD, KALYAN (WEST), RS. 38,75,900/- (RUPEES THIRTY EIGHT LAKHS SEVENTY FIVE THOUSAND NINE HUNDRED ONLY).

DECLARATION

I HEREBY DECLARE THAT:

- (a) THE OPINION ABOUT VALUATION AND INFORMATION FURNISHED IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE & BELIEF.
- (b) WE HAVE NO DIRECT OR INDIRECT INTEREST IN THE PROPERTY VALUED.
- (c) OUR REPORT DOES NOT COVER CHECK OF OWNERSHIP, TITLE CLEARANCE OR LEGALITY. THIS VALUATION REPORT IS PURELY AN OPINION AND HAS NO LEGAL AND CONTRACTUAL OBLIGATIONS ON OUR PART. THE RATES ARE BASED ON CURRENT MARKET CONDITION AND THESE MAY VARY WITH TIME.
- (d) UNLESS OTHERWISE SPECIFIED THE VALUATION IS BASED ON FREE AND TRANSFERABLE TITLE WITHOUT ANY HINDRANCE LIKE TENANCY ETC.
- (e) THE VALUATION IS BASED ON THE SITE VISIT & THE INFORMATION GIVEN BY THE PARTY.
- (f) THE VALUATION IS SUBJECT TO CLEAR AND MARKETABLE TITLE AND ADEQUACY OF ENGINEERING / STRUCTURAL DESIGN, DEED OF DECLARATION FOR COMMON AREAS ETC.
- (g) OUR LIABILITY ON THIS ASSIGNMENT (WHETHER ARISING FROM THIS ASSIGNMENT, NEGLIGENCE OR WHATSOEVER) IS LIMITED IN RESPECT OF ANY ONE EVENT OR SERIES OF EVENTS TO THE ACTUAL LOSS OR DAMAGE SUSTAINED SUBJECT TO MAXIMUM OF THE 80% OF THE PROFESSIONAL FEES FOR THE SERVICES RENDERED.
- (h) IN NO EVENT SHALL VALUER BE HELD RESPONSIBLE OR LIABLE FOR SPECIAL, INDIRECT OR CONSEQUENTIAL DAMAGES AS THE ASSIGNMENT HAS BEEN COMPLETED ON BEST EFFORT, KNOWLEDGE AND BELIEF.



**VALUATION RATE:-**

THIS FLAT IS ON 2<sup>ND</sup> FLOOR OF STILT + 7 UPPER FLOORS BUILDING WITH ONE LIFT AND IS ABOUT 3.5 KMS AWAY FROM KALYAN RAILWAY STATION ON WEST SIDE

ALL CIVIC AMENITIES ARE AVAILABLE IN THE VICINITY.

THIS BUILDING IS ON MAIN ROAD.

THIS FLAT HAS GARDEN, CHILDREN PLAY AREA, SWIMMING POOL, HEALTH CLUB, CLUB HOUSE, FACILITY

THE PREVAILING MARKET RATE IN THIS AREA VARIES FROM RS. 5,000/- TO RS. 6,000/- SQ. FT.

(REF :- ANJANA REAL ESTATE MOB NO. 9321209391)

BASED ON LOCAL ENQUIRES AND CONSIDERING ABOVE FACTORS WE SHALL ADOPT A RATE OF RS. 5,000/- SQ. FT. INCLUDING PARKING AREA.

RS. 5,000/- = RS. 4,000/- (LAND VALUE) + RS. 1,000/- (CONSTRUCTION COST)

DEPRECIATION 10 %

DEPRECIATED RATE :

RS. 4,000/- + RS. 1,000/- X 0.90

RS. 4,000/- + RS. 900/-

RS. 4,900/-

**VALUATION :**

RS. 4,900/- X 791 SQ. FT.

RS. 38,75,900/-

MARKET VALUE :- RS. 38,75,900/-

REALISABLE SALE VALUE :- RS. 34,88,310/-

DISTRESS SALE VALUE :- RS. 31,00,720/-

*Prashant*

(PRASHANT PAUT)

Chief Associate, Bhide Associates

Regd. Valuer: CCIT-Th/350/16/22/3/2010-11

**BREIF DESCRIPTION :-**

FLAT NO. 06, 2<sup>ND</sup> FLOOR, 'B' WING "GODREJ PARADISE" PARADISE UTOPIA CO-OP. HSG. SOC. GODREJ HILL, BARAVE ROAD, KALYAN (WEST)

**THIS FLAT HAS FOLLOWING FEATURES :-**

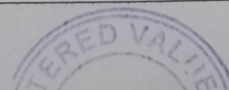
- 1] MARBONITE FLOORING
- 2] WOODEN DOORS.
- 3] ALUMINIUM SLIDING WINDOWS + M. S. GRILLS
- 4] ALL WALLS INTERNALLY PLASTERED WITH DRY DISTEMPER OIL BOUND FINISH
- 5] EXTERNALLY WITH SAND FACED FINISH.
- 6] CONCEALED WIRING
- 7] CONCEALED PLUMBING
- 8] W.C/BATH HAS CERAMIC TILES FLOORING + FULL WALL TILES DADO
- 10] KITCHEN HAS GRANITE PLATFORM
- 10] THIS BUILDING IS STILT + 7 UPPER FLOORS RCC STRUCTURE.
- 11] RCC SLAB ROOF
- 12] ONE LIFT FACILITY.
- 13] PAVEMENT AROUND THE BUILDING
- 14] COMPOUND WALL.
- 15] FIRE PREVENTION EQUIPMENT FACILITY.
- 16] GARDEN, CHILDREN PLAY AREA, SWIMMING POOL, HEALTH CLUB, CLUB HOUSE, FACILITY



|    |   |   |                                    |
|----|---|---|------------------------------------|
| 17 | Underground Sump  | : | Yes                                |
| 18 | a) Capacity   | : | As Required                        |
|    | b) Type of construction   | : | R.C.C                              |
| 19 | Overhead Tank   | : | Yes                                |
|    | a) Where located  | : | On Terrace.                        |
|    | b) Capacity   | : | Sufficient as per requirement      |
|    | c) Type of construction   | : | RCC                                |
| 20 | Pumps Nos and their horsepower  | : | 2 No                               |
| 21 | Roads and paving within the compound, approx area   | : | Pavement Around Building           |
| 22 | Sewage disposal / Whether connected to public sewers. If septic tanks provided, no and capacity | : | As per local norms                 |
| 23 | Regards to Aesthetics and Environment   | : | Open & Airy                        |
| 24 | Safety considerations fires, earthquakes and tides  | : | Fire Prevention Equipment Facility |

ANNEXURE TO FORM-0-1  
TECHNICAL FOR THE PREMISES

|    |   |   |  |
|----|---|---|--|
| 1. | No. of floors and height of each floor                            | : | Stilt + 7 Floors   |
| 2  | Location and Plinth Area  | : | Flat No 6, 2 <sup>nd</sup> Floor<br>Area<br><b>Carpet Area = 61.23 Sq. Mt. = 659 Sq. Ft.<br/>As Per Agreement.<br/>Built up Area 659 X 1.2 = 791 Sq. Ft.</b> |
| 3  | Year of Construction  | : | 2007   |
| 4  | Estimated future life   | : | 53 Years under normal working condition<br>and regular maintenance.  |
| 5  | Type of Construction  | : | R. C. C  |
| 6  | Type of foundation  | : | R. C. C  |
| 7  | Walls   | : |  |
|    | a) External Walls   | : | 9" Brick Walls   |
|    | b) Partitions   | : | .4 ½ " Brick Walls   |
| 8  | Door and Windows ( floor - wise )                                 | : | Wooden Doors<br>Aluminum Sliding Windows + M. S Grills   |
| 9  | Flooring ( floor-wise)  | : | Marbonite Flooring   |
| 10 | Finishing and Maintenance   | : | Ok   |
| 11 | Roofing and terracing   | : | RCC Slab Roof  |
| 12 | Special architectural or decorative features                      | : | Normal   |
| 13 | a) Internal wiring - surface or conduit                           | : | Concealed Wiring   |
|    | b) Class of flitting superior / ordinary poor                     | : | Ordinary   |
| 14 | a) Sanitary installations   | : | W. C / Bathroom  |
|    | b) Class of fittings superior colored / superior white / ordinary | : | Ordinary   |
| 15 | Compound Wall   | : | Yes  |
| 16 | No. of lifts and capacity   | : | One Lift   |



**II. SALES AND MARKETABILITY:-**

|    |  |   |  |
|----|--|---|--|
| 1. | Give instances of sale of immovable property in the locality on a separate sheet. Including the name and address of the property, registration No sale price and area land sold. | : | Sales instances are not readily available. As such, local estate agent, builders and other related agencies were contacted to ascertain fair market value.                 |
| 2  | Market Rates adopted   | : | Details enclosed in this report  |
| 3  | If sale instances are not available or relied upon, basis of arriving at the land rate   | : | Enquires with local Architect and Real Estate consultants about the current market rates in that area and on this basis, property is valued under ' Selling Price Method'' |

**III. PRESENT FAIR MARKET VALUATION:-**

Value = Area x Rate

|                            |   |
|----------------------------|---|
| Built up area              | Area<br>Carpet Area = 61.23 Sq. Mt. = 659 Sq. Ft.<br>As Per Agreement.<br>Built up Area 659 X 1.2 = 791 Sq. Ft. |
| Rate adopted for valuation | Rs. 4,900/- X 791 Sq. Ft.   |
| Value                      | RS. 38,75,900/-   |

In words :(Rupees Thirty Eight Lakhs Seventy Five Thousand Nine Hundred Only).

**IV. REALISABLE SALE VALUE :- Rs. 34,88,310/-**

(Rupees Thirty Four Lakhs Eighty Eight Thousand Three Hundred Ten Only)

**V DISTRESS SALE VALUE :-Rs. 31,00,720/-**

( Rupees Thirty One Lakhs Seventy Hundred Twenty Only).

|    |  |   |
|----|--|---|
|    |  | originals duly tested and verified ultra violet lamp machine (UVL) about veracity   |
| 6  | Location, Street, Ward No.   | : Flat No. 06, 2 <sup>nd</sup> Floor, 'B' Wing "Godrej Paradise" Paradise Utopia Co – Op. Hsg. Soc. Godrej Hill, Barave Road, Kalyan (West) |
| 7  | Survey / Plot No of Land   | : S. No. 13, H. No.14 & S. No.14 H. No. 2, At Village Barave Taluka Kalyan  |
| 8  | Is the property situated at above address is about in residential / commercial / mixed /industrial area? | : Residential Area  |
| 9  | Classification of locality - high class / middle class / poor class                                      | : Middle Class  |
| 10 | Proximity to civic amenities like School, Offices, Hospitals, Market, Cinemas, Railways etc.             | : All civic amenities are available within easy reach   |
| 11 | Means and proximity to surface communication by which the locality is served                             | : Taxi, Bus, Auto Private Vehicle etc.  |
| 12 | Furnish technical details of the building on separate sheet ( the annexure to this form may be used )    | : As per Annexure   |
| 13 | a) Is the property owner occupied, tenant, or both   | : Owner Occupied  |
|    | b) If partly occupied, specify portion and extent of area under owner occupation.                        | : Owner Occupied  |
| 14 | Name & Registration No. of Co-op. Housing Society  | : Paradise Utopia Co – Op. Hsg. Soc.  |
| 15 | Share Certificate No and Face Values.  | : Details with party  |





encumbrances.

8. Wherever possible the internal dimensions of the premises are measured to arrive at carpet area and where this is not possible, due to some reasons, we refer to the area mentions in society bill / the plan ( if available) from the copy of agreement and for the present trend or Built up / Super Built up area, the % is applied to the carpet area as per judgment given by the MRTP commission.

9. Our report should be read along with disclaimers. The value given in our report is only an opinion on the FMV as on date. If there is any opinion from others/ valuers about increase or decrease in the value of the assets valued by us, we should not be held responsible as the views vary from person to person and based on circumstances. The principle of "BUYERS BEWARE" is applicable in case of any sale / purchase of assets.

10. This report should be read with Notes & Disclaimers and along with legal due diligence report. Value assigned herein is subject to this stipulation. It is assumed that the Xerox of documents are taken from the



3. Our valuation is based on our experience and knowledge & this is an opinion only and does not stand as a guarantee for the value it can fetch if disposed, due to any emergency, in future.
4. The legal documents pertaining to the ownership of the above said property has been referred to on its face value and that is presumed that Bank has got the same verified through its legal counsel. We do not certify the veracity of the documents. This report does not certify valid or legal or marketable title of any of the parties over the property. Our report does not cover verification of ownership title clearance, or legality and subject to adequacy of engineering / structural design.
5. Copy of the approved plans not given for our verification and the same may be obtained from the owner.
6. Our valuation is only for the use of the party to whom it is addressed and no responsibility is accepted to any third part for the whole or any part of contents.
7. Encumbrances of Loan, Government and other dues, stamp duty, registration charges, transfer charges etc. If any are not considered in the valuation. We have assumed that the assets are free from

**Brief Description:**

The Residential Property. Flat No. 06, 2<sup>nd</sup> Floor, 'B' Wing "Godrej Paradise" Paradise Utopia Co - Op. Hsg. Soc. Godrej Hill, Barave Road, Kalyan (West). Is Within 3.5 Kms From Kalyan Railway Station On West Side

**Property is bounded by:**

East Side :- S. No. 13 P & S. No. 14

West Side:- Village Gandhare

North Side:- S. No. 13 P

South Side:- S. No. 13 P

**Accommodation:**

Accommodation provided in flat

- |    |             |       |
|----|-------------|-------|
| 1) | Living Room | 1 No. |
| 2) | Bedroom     | 2 Nos |
| 3) | Kitchen     | 1 No. |
| 4) | W.C/Bath    | 2 Nos |

**Area**

**Carpet Area = 61.23 Sq. Mt. = 659 Sq. Ft.**

**As Per Agreement.**

**Built up Area 659 X 1.2 = 791 Sq. Ft.**

**Notes & Disclaimers:**

1. We consider the area given in the agreement, declared by the party and submitted for registration with the government authorities as final for valuation purpose. Any area that is not stated in the agreement is not considered for valuation.
2. The Bank is advised to consider the **CIBIL REPORT** of the customer before disbursement / enhancement of the loan to safeguard the interest of the bank from probable loss due to disbursal of loan amount. The valuers should not be held responsible due to the deviations of the bank for any reasons.



FROM-0-1  
REPORT OF VALUATION OF IMMOVABLE PROPERTY

PART - I

1. GENERAL INFORMATION:

|    |   |   |   |
|----|---|---|---|
|    | Ref No.   | : | MCB/BA/VLN/BOB/722/06/2014 / 17049  |
| 1. | Purpose for which valuation made  | : | To ascertain present FMV for Bank of Baroda, Retail Loan Factory (MMER) Bhandup West Mumbai<br>Flat   |
| 2. | Visit date on which valuation made  | : | 30 <sup>th</sup> August 2014<br>(Mr. Milind Dudhawade Along with Mr. Manoj Kumar)   |
| 3  | Name of the Proposed Owner / Seller / Purchaser /                                       | : | <b>Mr. Manoj Kumar P. R.</b><br><b>Mrs. Vandana Manoj</b><br><b>( Owner)</b>  |
| 4  | If the property is under joint ownership / share of each Owner. Is the share undivided? | : | Ownership<br>50% Each   |
| 5  | Brief description of property   | : | Flat No. 06, 2 <sup>nd</sup> Floor, 'B' Wing "Godrej Paradise" Paradise Utopia Co - Op. Hsg. Soc. Godrej Hill, Barave Road, Kalyan (West),<br><br>We referred to the Xerox copy of following documents provided to us:<br><br>1] Agreement For Sale Made Between Mr. Vikram Singh And Mr. Manoj Kumar P. R. & Mrs. Vandana Manoj<br>Dated 6 <sup>th</sup> January 2010<br><br>2] Our Engineers visited the property on 30/08/2014 and taken few photographs as available to us at the time of visit and are enclosed herewith for your perusal verifications and records. |



## VALUATION REPORT

PARTY :-

MR. MANOJ KUMAR P. R.

MRS. VANDANA MANOJ

FLAT NO. 06, 2<sup>ND</sup> FLOOR, 'B' WING "GODREJ  
PARADISE" PARADISE UTOPIA CO - OP. HSG.  
SOC. GODREJ HILL, BARAVE ROAD, KALYAN  
(WEST),

PROPERTY :-

FLAT NO. 06, 2<sup>ND</sup> FLOOR, 'B' WING "GODREJ  
PARADISE" PARADISE UTOPIA CO - OP. HSG.  
SOC. GODREJ HILL, BARAVE ROAD, KALYAN  
(WEST),

REFERENCE DATE :-

28<sup>TH</sup> AUGUST 2014

VALUER :-

M/S. Bhide Associates

OFFICE NO.9, GROUND FLOOR

GREEN FIELD CO-OPERATIVE HSG.

SOC., R.A. RAIKAR MARG OFF.

SITALADEVI TEMPLE MAHIM

(W), MUMBAI - 400 016.



- VALUATION & INDUSTRIAL CONSULTANTS FOR TECHNO - ECONOMIC FEASIBILITY & PROJECT - FINANCE  
 CONSULTANTS FOR PROJECTS INCLUDING MEGA-INFRASTRUCTURE PROJECTS.  
 MONITORING AGENCY OF BANKS & FINANCIAL INSTITUTIONS FOR REHABILITATION / MODERNIZING OF INDUSTRIES  
 ON THE APPROVED PANEL OF VALUERS/STOCK AUDITORS/TECHNICAL INDUSTRIAL CONSULTANTS
- |                              |                                    |                                  |
|------------------------------|------------------------------------|----------------------------------|
| 1. STATE BANK OF INDIA       | 2. BANK OF INDIA                   | 3. BANK OF BARODA                |
| 4. DENA BANK                 | 5. BANK OF MAHARASHTRA             | 6. UNION BANK OF INDIA           |
| 7. CENTRAL BANK OF INDIA     | 8. H. D. F. C BANK                 | 9. ORIENTAL BANK OF COMMERCE     |
| 8. KARNATAKA BANK LTD        | 11. SYNDICATE BANK                 | 12. CANARA BANK                  |
| 9. PUNJAB NATIONAL BANK      | 14. VIJAYA BANK                    | 15. CORPORATION BANK             |
| 10. STATE BANK OF HYDERABAD  | 17. STATE BANK OF BIKANER & JAIPUR |                                  |
| 11. STATE BANK OF TRAVANCORE | 19. SHAMRAOVITTHAL CO. BANK LTD    |                                  |
| 12. I.D.B.I                  | 21. I.C.I.C.I                      | 22. M.S.F.C                      |
| 13. SICOM LTD                | 24. ABHYUDAYA BANK                 | 25. DOMBIVALINAGARISAHAKARI BANK |
| 14. N.K.G.S.B. CO-OP. BANK   | 27. THANE JANTASAHAKARI BANK       | 28. KOTAK MAHINDRA BANK          |
| 15. JAMMU & KASHMIR BANK     | 30. DHANLAXMI BANK LTD             | 31. COSMOS BANK LTD              |
| 16. DHFL                     | 33. THE KUNBISAHAKARI BANK LTD     | 34. D.C.B. BANK                  |
| 17. TATA CAPITAL LTD         | 36. KALYAN JANATA SAHAKARI BANK    |                                  |

### VALUATION REPORT OF FLAT

MR. MANOJ KUMAR P. R.  
 MRS. VANDANA MANOJ

FLAT NO. 06, 2<sup>ND</sup> FLOOR, 'B' WING "GODREJ PARADISE" PARADISE UTOPIA CO -  
 OP. HSG. SOC. GODREJ HILL, BARAVE ROAD, KALYAN (WEST),

IN CONNECTION WITH FINANCIAL DEALING WITH  
 BANK OF BARODA, RETAIL LOAN FACTORY (MMER) BHANDUP (WEST), MUMBAI

CHIEF EXECUTIVE

BHIDE

Civil Hons. LL.B., F.I.L.B.E., F.I.E.(IND) M.A.C.I.(U.S.A.) M.I.C.I. M.A.C.C.E., F.I.C.A., F.I.V., F.I.W.W.A., F.I.P.W.E., M.A.C.F.(I)  
 (Retd.)

CONSULTING ENGINEER & VALUER PROJECT & CONSTRUCTION MANAGEMENT CONSULTANT

APPROVED VALUER, REGISTRATION NO. CAT-I-18 OF 1988 PANEL VALUER FOR MUMBAI HIGH COURT,  
 ADVISOR AND BANKS FOR LAND AND BUILDINGS, PLANT & MACHINERY ETC. FORMER CHIEF ENGINEER INDIAN  
 AIRWAYS. JT. PRESIDENT I S S E.

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- 14) Vadodara Office - 601, Silver Apartments, ElloraPark, Subhanpura Road., Vadodara - 390023 Mob: 09426762480,  
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- 16) Jalgaon Office - "SHRIRAJ" 46, Nutanvarsha Colony, Near Vaidya Hospital on Mohadi Road, Near Police Chowki/Balwadi,  
 Jalgaon 425 002 Tel (0257) 2264406, (0257) 2264498, Mob: 9822004038, E-mail: k\_shriharsh@yahoo.com