

JAGTAP & ASSOCIATES

CHARTERED ENGINEER & GOVT. REGISTERED VALUER

Escensed Engineer Structural Engineer Pune Municipal Corporation, Pune 5 Email - jagtaps (vek517/a) gmail.com - jagtapassociatessbi(a) gmail.com

BRANCH OFFICE

MAIN OFFICE Office No. C-22, 1st Eloor. Sr. No. 43, Ashokanagar. Mundhwa - Kharadi Bypass, Pune -411014 9422511433, 8975244633

VIVEK M. JAGTAP B.E. CIVIL M.L.E., F.L.V., ISSE Gala No. 3, Gurukunj Colony Chawl No. 1 Opp. Quality Company. Beturkar Pada, Kalyan (W.1421-301 8669004207, 9022805411

Ref No.-VMJ/MUM/SBI/650/08-2022/SS

To, The Sr. Manager, State Bank of India. Chinchpokli RACPC.

Sub: Valuation report for bank loan purpose

Name of the Owner:	M/s Omkar Enterprises
	(Prop : Mr. Mahesh Motiram Kumbhar)

Name of the client : Mr. Raj Vishnu Gavakar (Proposed buyer)

Dear Sir,

Please find enclosed herewith the valuation report in bank's format.

Location of the property: Flat No. 201, Second Floor, "Om Darshan Apartment", Sector No. 19, CTS No. 1029, Gavdevi Marg, Near Vimaltara Academy, Shahbaz, CBD Belapur, Navi Mumbai 400614

Realizable Fair Market Rs. 1,14,30,000.00 (Rs. One Crore Fourteen Lacs Thirty Thousand only).

This report has 1 + 17 = 18 Pages [Including Annexure I + Photographs] Kindly acknowledge the receipt.

Thanking you,

Date: 25.08.2022 Place: Kalyan Vivek Digitally signed by Vivek Jagtap Date: Jagtap 2022.08.25 VIVEK. M. JAGTAP B.E. Civil, M.I.E., F.I.V., ISSE Chartered Engineer & Govt. Regd.Valuer Panel Valuer, State Bank of India

VALUATION OF RESIDENTIAL FLAT BY COMPARATIVE RATE METHOD REPORT ON VALUATION (Existing FLAT)

PART A

			FARIA
I.	GENERAL		
1.	Purpose of valuation	:	To ascertain the fair value .
2.	Date of Inspection	:	25.08.2022
	Date of valuation		25.08.2022
3.	Name of the owner (s)	:	M/s Omkar Enterprises
	his/their address with Phone No.		(Prop : Mr. Mahesh Motiram Kumbhar)
	(details of share of each owner		
	in case of joint ownership) (as		Add : Flat No. 201, Second Floor, "Om Darshan
	reported) and address		Apartment", Sector No. 19, CTS No. 1029, Gavdevi
			Marg, Near Vimaltara Academy, Shahbaz, CBD
		_	Belapur, Navi Mumbai 400614
4.	Document produced for perusal	:	i) Draft Agreement between Vendor as M/s Omkar
•	(This report is based on Xerox		Enterprises & Purchaser as Mr. Raj Gavakar for
	copies of documents provided by		Rs. 1,10,00,000.00
	owner to us. So, bank need to verify		ii) Occupancy Certificate dated 22.07.2017
	the original documents.)		
5.	Brief description of the property	:	This property is in the form of 1BHK Flat situated in
	1 1 1 1 1 1		middle class area.
6.	Location of the property	:	
	a. Gat No./ Plot No./S. No.	:	Sector No. 19, CTS No. 1029
	b. Door No.	:	Flat No. 201
	c. T.S.No./Village		Shahbaz
	d. Ward/Taluka	:	Navi Mumbai
	e. Mandal/District	:	Navi Mumbai
	f. Date of issue and validity of	:	Approved Map not provided
	layout of approved map/plan		reproved map not provided
	g. Approved map/plan issuing	:	Navi Mumbai Municipal Corporation
	authority		en inalieur manieipar corporation
	h. Whether genuineness or	:	Not provided
	authenticity of approved		rist provided
	map/plan is verified		
	i. Any other comments by our	:	No any
	empanelled Valuers on		No ully
	authentication of approved plan		
	Postal Address of the property	:	Flat No. 201 Second Floor #0. D.
	1 1 - 5		Flat No. 201, Second Floor, "Om Darshan Apartment",
			Sector No. 19, CTS No. 1029, Gavdevi Marg, Near
			Vimaltara Academy, Shahbaz, CBD Belapur, Navi Mumbai 400614
	City/Town		
	Residential Area :		Shahbaz, CBD Belapur, Navi Mumbai 400614 Residential area
	Commercial Area :		
	Industrial Area		
_	Classification of the area		
	Coming under Corporation	:	Medium Class locality
	limit/Village Panchayat/Municipality	:	Navi Mumbai Municipal Corporation
. 1	Vhother		
	whether covered under any	:	Not observed by analysing documents &

1	State/Central Govt enactments (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area cantonment area		w.r.t. site visit but better refer legal search report i.e. LSR
12.	Flat boundaries	:	Present
	East :	:	Road
	West :	:	Jay Malhar CHSL
	North :	:	Rich Home CHSL
	South :	:	Shyam Prabha CHSL
13	Extent of the site	:	Documented Built up area of Flat = 70.79 sqm i.e.762 sq.ft
14	Latitude, Longitude & Co-ordinates of flat	:	19.0141496,73.0350276
15.	Extent of the site considered for valuation (least of 13A & 13B)	:	Carpet area of Flat = 635 sq.ft (58.99sqm)
16.	Whether occupied by the owner/tenant? If occupied by tenant, since how long? Rent received per month.	:	Flat is Vacant

II. Flat:

1.	Nature of Property	:	Flat			
2.	Door No. & Floor No.	:	Flat No. 201			
3.	Name of the Apartment	:	Om Darshan Apartment			
4.	Postal Address	:	Flat No. 201, Second Floor, "Om Darshan Apartment", Sector No. 19, CTS No. 1029, Gavdevi Marg, Near Vimaltara Academy, Shahbaz, CBD Belapur, Navi Mumbai 400614			
5	Location	:	Shahbaz, CBD Belapur, Navi Mumbai 400614			
	T.S. No.	:	Sector No. 19, CTS No. 1029			
	Block No.	:				
	Ward No.	:				
	Village/Municipality/Corporation	:	Navi Mumbai Municipal Corporation			
	Street or Road (Pin Code)	:	Gavdevi Marg, Near Vimaltara Academy, Shahbaz, CBD Belapur, Navi Mumbai 400614			
6.	Description of the locality	:	Residential			
7.	Year of Construction	:	2017			
8.	Number of Floors		G+5			
9.	Type of structure	:	RCC			
10.	No. of Dwelling units		35 flats and 05 Shops			
11.	Quality of construction	:	Good			
12.	Appearance of the building	:	Good			
13.	Maintenance of the building	:	Good			
14.	Facilities available	:				
	Lift	:	Yes			
	Protected water supply	:	Yes			
	Underground Sewerage	:	Yes			
	Car Parking	:	No			
	Around Compound wall	:	Yes			
	Pavement around the building	:	Yes			
	Any other facility	:	Yes			

	fat :	
	The floor in which the property is situated	2 nd Floor
2.	Door number of the property	Flat No. 201
3	Specification of the property	
	Roof	RCC
	Flooring	Vitrified flooring
	Doors	TW Flush Doors & Wooden Doors
	Windows	Aluminium sliding windows with grill
	Fittings	Concealed
	Finishing	Neeru Finish
4	Property Tax	Details not provided
	Assessment No.	
	Tax amount	
	Tax paid in the name of	/
5	Electricity service connection No.	Details not provided
	Meter Card is in the name of	
6.	How is the maintenance	Good
7.	Sale Deed executed in the name of	M/s Omkar Enterprises
		(Prop : Mr. Mahesh Motiram Kumbhar)
8.	What is the undivided area of land as per sale deed?	NA
9.	What is the plinth area of the Property	Documented Built up area of Flat = 70.79 sqm i.e.762 sq.ft (Less 20% for Carpet area) 762 / 1.20 = 635 sq.ft
10.	What is the floor space index (Approx)?	Details not provided
11.	What is the Carpet area of the Property to be generated?	Carpet area of Flat = 635 sq.ft (58.99sqm)
12.	Is it Posh/I Class/Medium/Ordinary	Medium class locality
13.	Is it being used for residential or Commercial?	Residential Building
14.	Is it owner occupied or tenanted	Flat is Vacant
15.	If tenanted, what is the monthly rent?	NA

PART B - VALUATION OF EXISTING FLAT

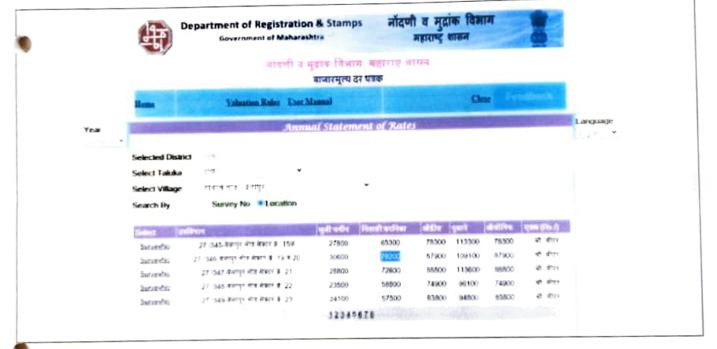
A. GENERAL:

1.	How is the marketability	:	Good	
2.	What are the factors favouring for an extra potential value?	:	Good Locality	
3.	Any negative factors observed which affect the market value in general	:	Not observed	

RATE

 After analysing the comparable sale :	Sale instances attached
instances, what is the composite rate	As the market rate are on higher side as compared
for a similar Property with same	with Guideline value provided in the State
specifications in the adjoining	Government notification or Income Tax Gazette.
locality?	Considering above aspects, surrounding locality,
(Along with details/reference of At	Present Market conditions, Current decisions such
least two latest deals/ transactions	as demonetization of currency, GST

	with respect to adjacent properties in the areas)		&Implementation of RERA, local enquiries, our judgment & Real estate website enquiries, etc. In my opinion rate of Rs. 18,000/- per sft for subject flat is reasonable		
2	Assuming it is a new construction, what is the adopted basic composite rate of the Property under valuation after comparing with the specifications and other factors with the property under comparison (Give details)	•	Rs. 18,000/- per sft		
	BREAK UP FOR THE RATE :	:	A		
-	Building + Services	:	Rs. 3,500/- per sft		
	i) Land + others	:	Rs. 14,500/- per sft		
	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Rs.78,200 /- per sqm 70.79 x 78,200= Rs. 55,35,778.00		



B. COMPOSITE RATE ADOPTED AFTER DEPRECIATION:

a.	Depreciated Building Rate	:	
	Age of the building	:	@ 5 yrs
	Balanced Life of the building	:	@ 55yrs '
	Depreciation percentage assuming the stage value	:	NA
b.	Total Composite rate arrived for valuation	:	
	Building rate	:	Rs.3,500/-
	Rate for Land & other	:	Rs. 14,500/-
	Total Composite Rate	:	Rs. 18,000/- per sq.ft on Carpet area

Brief Description @ How Rate Arrived :

I have searched the sale instance & market status from this area -Market Status-

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प्रभागित करणे गणे ति प्रश्वासम् त किछा दिलागी साधानगरका हुङ्ख्यात्रामा जनाः अत्या अञ्चलाक गणितदिन त्या त क्षेत्र	11 गांव . रिमार मुरेण पुरुषिया वद्य	ইবার জনি মানন্দ বিধার মারলে মারলম কা এয়ি রাইনিন রামনেশ্রী য়া কা নেশ পার্বে হেনে কলিরাপ দেশ নুর ম
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Statement showing average rate of sale instances

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Sr. No	Sale deed No.	Date	ASR No. & name	S. No./ CTS No.	Propert y Type Flat/ Land	Area in Sq.mt./ Sq.ft. (Carpet)	Consideration Amount.	Rate per Sq.mt./ Sq.ft.
1	9786	29.06.2022	TNN11	106/2	Flat	250 sq.ft	60,00,000.00	24,000.00
2	9790	29.06.2022	TNN11	106/2	Flat	366.66 sq.ft	63,00,000.00	17,182.00
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JUSTIFICATION

As per our opinion, due to the following reasons there is difference between market value & guideline value of the property mentioned in report:

- 1. Guideline Value is the minimum value at which the sale or transfer of property can take place. Guideline rates generally do not reflect market value. The rates as fixed by the stamp duty office is only a tax revenue and is in no way determining the fair prevailing market rate and value.
- 2. Market price is the value of asset for a transaction between a seller and buyer which is done at an arm's length principle with the price determined by the market forces of supply and demand.
- 3. Particular amenities & features are not considered in guideline rates.
- Market value of property may vary from site to site, demand & supply chain, Features & Amenities.

Sl. No	DESCRIPTION	Quantity In sq.ft	Rate Rs/sq.ft.	Present value (Rs`)
1.	Carpet area	635 sq.ft	18,000.00	1,14,30,000.00
	Balcony area			
	Terrace area			
2.	Superfine finish & Furniture			
3.	Interior decorations			
4.	Potential Value, if any?			
5.	Share of common amenities, if any?			
5.	Parking			
7.	Rental Value per month			Rs. 28,000/-
	TOTAL			Rs. 1,14,30,000.00

C) VALUATIONDETAILS:

(Valuation: Here, the approved valuer should discuss in details his approach (Market Approach, Income Approach and Cost Approach) to valuation of property and indicate how the value has been arrived at, supported by necessary calculation. Also, such aspects as impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-coast / tidal level must be incorporated) and their effect on i) Saleability ii) Likely rental value in future and iii) any likely income it may generate may be discussed).

Photograph of owner/representative with property in background to be enclosed. Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites As a result of my appraisal and analysis, it is my considered opinion that the realizable value of the above property in the prevailing condition with aforesaid specifications is Rs. 1,14,30,000.00 (Rs. One Crore Fourteen Lacs Thirty Thousand only).

Date:25.08.2022 Place:Kalyan Vivek Digitally signed by Vivek Jagtap Date: 2022.08.25 17:28:12 +05'30' VIVEK. M.JAGTAP B.E. Civil, M.I.E., F.I.V.,ISSE Chartered Engineer & Govt. Regd.Valuer

The undersigned has inspected the property detailed in the Valuation Report dated 25.08.2022. We are satisfied that the fair and reasonable market value of the property is Rs. 1,14,30,000.00 (Rs. One Crore Fourteen Lacs Thirty Thousand only).

Date:

Signature

(Name of the Branch Manager with office Seal)

Encl: Photographs & Location map of the property

TO BE OBTAINED FROM VALUERS ALONGWITH THE VALUATION REPORT

1. Declaration-cum-undertaking from the valuer(Annexure-I)

2. Model code of conduct for valuer (Annexure II)

ANNEXURE - IV

DECLARATION – CUM – UNDERTAKING

Mr. VivekJagtap, son of Mr. MurlidharJagtap do hereby solemnly affirm and state that;

a I am a citizen ofIndia

b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted byme.

c. The information furnished in my valuation report dated 25.08.2022is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.

d 1 have personally inspected the property 25.08.2022. The work is not sub-contracted to any other valuer and carried out bymyself.

e. Valuation report is submitted in the format as prescribed by theBank.

f. I have not been de-panelled / delisted by any other bank and in case any such de-panelment by other banks during my empanelment with you. I will inform you within 3 days of such de-panelment.

g I have not been convicted of any offence and sentenced to a term of imprisonment.

h I have not been found guilty of misconduct in professional capacity.

i I have not been declared to be unsoundmind.

j. I am not an undischarged bankrupt or has not applied to be adjudicated as abankrupt.

k I am not an undischarged insolvent.

1 I have not been levied a penalty under section 271J of Income Tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income Tax (Appeals) or Income Tax Appellate Tribunal as the case may be has expired or such penalty has been confirmed by Income Tax Appellate Tribunal and five years have not elapsed after levy of such penalty.

m I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act, 1957 or Gift Tax Act, 1958and

n My PAN is ADTPJ0025E and GST Number is27ADTPJ0025E1ZS

o. I understand to keep you informed of any events or happenings which would make me ineligible for empanelment as avaluer.

I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure.

p. I have read the Handbook on Policy, Standards and Procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of myability.

q I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" asapplicable.

r. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V-A signed copy of same to be taken and kept along with thisdeclaration)

s I am registered under Section 34 AB of the Wealth Tax Act, 1957.

t I am valuer registered with Insolvency & Bankruptcy Board of India(IBBI)

u My CIBIL Score and credit worthiness is as per Bank"sguidelines.

v. I am the proprietor of the company, who is competent to sign this valuation report.

w. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS)only.

No		Valuer Comment		
1	being valued	This property is in the form of 1BHK situated in Middle class area		
2	Purpose of valuation and appointing authority	Loan Purpose for State Bank of India		
3	Identity of the valuer and any other experts involved in the valuation	Self		
No.	Particulars			
4	Disclosure of valuer interest or conflict, if any	I or any of my associates do not have any direct/indirect interest in the assets valued.		
5	Date of appointment, valuation date and date of report	Date of Appointment – 25.08.2022 Inspection date –25.08.2022 Date of Report –25.08.2022		
6	Inspections and/or investigations undertaken	Physically site verified		
7	Nature and sources of the information used or relied upon	Surrounding locality ,Present Market condition & our judgment		
8	Procedures adopted in carrying out the valuation and valuation standards followed	Market Approach Method adopted where the value is estimates based on instances of sales/quotes of similar assets in the market.		
9	Restrictions on use of the report, if any	For Bank loan purpose only		
10	Major factors that were taken into account during the valuation	that were taken into account uation The valuation of the property is undertake considering the location, condition, age of the building, amenities and various other infrastructural facilities available at and aroun the said property.		
1	Major factors that were not taken into account during the valuation NA			
1 1 1	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report	It is declared that we have no direct or indirect interest in the above said property and the valuation is based on best of our knowledge belief and experience & is based on the documents given by bank / client & as problem observation at the time of visit.		

Date: 25.08.2022 Place:Kalyan



ANNEXURE - V

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

• A valuer shall in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers subject to all documents should provided tovaluer.

- A valuer shall maintain integrity by being honest, straightforward and forthright in all professional relationships.
- A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts orsituations.
- A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
- A valuer shall keep public interest foremost while delivering hisservices.

Professional Competence and Due Care

• A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professionaljudgement.

• A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time totime.

• A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations / guidelines and techniques.

• In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by thevaluer.

• A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.

• A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with othervaluers.

Independence and Disclosure of Interest

• A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion or undue influence of any party, whether directly connected to the valuation assignment ornot.

• A valuer shall not take up an assignment if he/it or not of his/its relatives or associates is not independent in terms of association to the company.

Location of the property

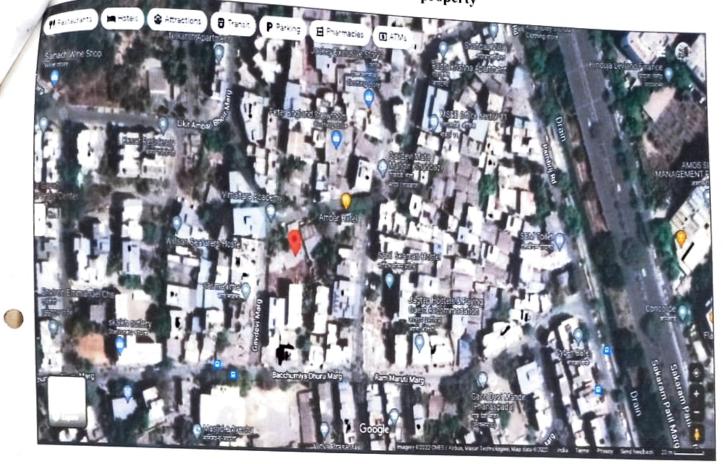




Photo Copies





-<u>Ownership Exhibit-</u>

AGREEMENT FOR SALE

THIS AGREEMENT FOR SALE is made and entered into Navi Mumbai on this ______ day of MAY 2022, between M/s Omkar Enterprises Proprietor of MR. MAHESH MOTIRAM KUMBHAR, aged 46 years, (PAN NO. ASQPK7700D), Indian Inhabitant, having address at House No 692, Shahbaz Village, CBD Belapur, Navi Mumbai 400 614 here in after referred to as "OWNERS" (which expression shall unless it be repugnant to the context and meaning thereof shall deemed to mean and including his heirs exocutors and administrators and assigns) of the "ONE PART"

AND

Mr. Raj Vlahnu Gavakar, aged about 36 years, PAN: DPVPG9659L, ADHAR CARD NO.425127464624, an adult, Indian inhabitant, having the address at Flat No. 203, I Wing, Palacia Building Phase 2, Ghodbunder Road, Thane West, <u>Hiranandani</u> Estate, Thane – 400607, Maharashtra, berein after called and referred to as

Rule 4 of the Maharashtra State Ownership Flats Rules 1964 demanded by Flat Purchaser/s.

 The Purchasers are desirous of purchasing from above mentioned Owner FLAT NO. 201,ON 2nd FLOOR IN THE SAID BUILDING KNOWN AS 'OM DARSHAN, ADMEASURING 762 SQ. FT. BUILT UP AREA, AT SHAHABAJ VILLAGE, SECTOR -19, CBD BELAPUR, NAVI MUMBAI, TAL. & DIST. THANE, for total consideration of Rs. 1,10,00,000/- (Rupees One Crore Ten Lakhs only) and on such terms and conditions hereinafter appearing.

NOW THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO FOLLOWS:

 The Vendor has agreed to sell and transfer to the Purchasers and the Purchasers has agreed to acquire and purchase the said FLAT



नवी मुंबई महानगरपालिका

Bardi stame sont, weder timer, durr - tottheid stame man, weder timer, durr - totth.st.d. dury, ad gid - you try. gened - strategy, ad gid - you try.

Navi Mumbal Municipal Corporation

Head Office: HMMC Head Querner, Plot No.1, New Kills: Gauthen, Palashnack (section, factor 12A, C.B.O. Belepon, Mari Manthai -400 618, Del : 622 - 2736 7323-62

如果」又至其此,可以有有人的情况」可能是 一次の人工の日本 一次の人工の日本

भोगवटा प्रमाणपत्र

नवी नुवई येवील सी.टी.एस. क. १०२९, शहावाज वेलापूर, नवी मुंबई देविल जागेले जिवासक मेसर्स, ओमकार एन्टरआयझेस वे वालाव थी. महेश सोतीराम कुंपार यांनी जागेवरील बाधकाम दिशंक १५/०७/२०१५ दासला संवची वास्तु विशास्ट मे. क्रिएटिल बॅरॉन असोसिएइस मांनी सादर केलेला आहे. सदर जायेची पाइणी दि. ०५/०५/२०१७ देजी कास्तुविशास्टम्स करण्यात आलेली जागे वरील बांधकाम विकास नियंडण नियमावलीतील तस्तुवी नुसार करण्यात आलेली कामे वरील बांधकाम विकास नियंडण नियमावलीतील नमुद केलेल्या शर्ती प्रमाणे पूर्वी केलेला आहे. त्यामुळे सदर जामेत द्दिवासी व वाणिज्य बाएर करण्यात इरकत नाही.

धेरफळाचे रापशील सालील प्रमाणे आहे.

राजित्रम जापत्रतालील वांधवतम - ६३० चौमी. वाणित्रम वागरतवालील वांधवतम :- ९० चौ.मी. राज्यनी खालील वांधवतम :- ७२० चौ.मी. राज्यनी खालील वांधवतम :- २००.२९ चौमी.

Asanit

सहाव्यक संचालक नगर रचना, नगी मुंबई महामगरप्रालिका,