

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Nayna Prashant Patel**

Commercial Office No. 215, 2nd Floor, "Mohid Heights Co-op. Soc. Ltd.", Lokhandwala Road, R.T.O. Lane
Andheri (West), Mumbai – 400 053, State - Maharashtra, Country - India.

Latitude Longitude - 19°08'03.0"N 72°49'35.8"E

Valuation Prepared for:

Cosmos Bank




Vashi Branch Sector 17

Plot No. 74, Persepolis Premises, Sector 17, Vashi, Navi Mumbai, PIN - 400 705
State - Maharashtra, Country – India



Our Pan India Presence at :

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 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



Vastu/Mumbai/03/2024/7772/2305650
20/16-398-JASH
Date: 20.03.2024

VALUATION OPINION REPORT

The property bearing Commercial Office No. 215, 2nd Floor, "Mohid Heights Co-op. Soc. Ltd.", Lokhandwala Road, R.T.O. Lane, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India belongs to **Mrs. Nayna Prashant Patel.**

Boundaries of the property

Boundaries	:	Building
North	:	Open Plot
South	:	RTO Road
East	:	Shatatarala CHSL.
West	:	Lokhandwala Complex Road

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 **₹ 1,13,99,380.00 (Rupees One Crore Thirteen Lakh Ninety Nine Thousand Three Hundred Eighty 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: 2024.03.20 17:29:50 +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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Commercial Office No. 215, 2nd Floor, "Mohid Heights Co-op. Soc. Ltd.", Lokhandwala Road, R.T.O. Lane
Andheri (West), Mumbai – 400 053, 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 20.03.2024 for Bank Loan Purpose
2	Date of inspection	18.03.2024
3	Name of the owner/ owners	Mrs. Nayna Prashant Patel
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. 215, 2 nd Floor, "Mohid Heights Co-op. Soc. Ltd.", Lokhandwala Road, R.T.O. Lane, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India Contact Person: Mrs. Nayna Prashant Patel (Owner) Contact No.: 9820777600
6	Location, street, ward no	Lokhandwala Road, R.T.O. Lane, Andheri (West), Mumbai
	Survey/ Plot no. of land	CTS No. 825 (Part) of Village Ambivali
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential cum 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	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 293.00 Extra Area Enclosed in Sq. Ft. = 10.00 Loft Area in Sq. Ft. = 163.00 (Height 6.00) (Area as per actual site measurement) Carpet Area in Sq. Ft. = 335.00 (Area as per Index II) Built-up Area in Sq. Ft. = 402.00 (Carpet Area + 20%)

13	Roads, Streets or lanes on which the land is abutting	Lokhandwala Road, R.T.O. Lane, Andheri (West), Mumbai
14	If freehold or leasehold land	Freehold
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?	Owner Occupied
	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 MCGM 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	₹ 33,000.00 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?	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 law?	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 Commercial Office in a building. The rate is considered as composite rate.
40		If sale instances are not available or not relied upon, the basis of arriving at the land rate	N. A.
		COST OF CONSTRUCTION	
41		Year of commencement of construction and	Year of Construction – 2006 (As per Part

	year of completion	Occupancy Certificate)
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.
	Remark: 1. As per Index II Office No. 15 on 2 nd floor, whereas on society's common name board it is Office No. 215 on 2 nd floor. 2. As there are no permission documents available for the Loft, it is not considered for the purpose of valuation. For the purpose of valuation, we have taken area as per the agreement	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Vashi Branch Sector 17 to assess fair market value as on 20.03.2024 for Commercial Office No. 215, 2nd Floor, "Mohid Heights Co-op. Soc. Ltd.", Lokhandwala Road, R.T.O. Lane Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India belongs to **Mrs. Nayna Prashant Patel**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 06.03.2024 between Mr. Manish Kumar G. Puri (Transferor) AND Mrs. Nayna Prashant Patel (Transferees) (3 Pages from document)
2	Copy of Part Occupancy Certificate No. SRA / ENG / 367 / KW / STGL / AP dated 31.01.2006 issued by Slum Rehabilitation Authority (SRA).
3	Copy of Index II dated 06.03.2024

LOCATION:

The said building is located at land bearing CTS No. 825 (Part) of Village Ambivali, Taluka - Andheri, District - Mumbai Suburban. The property falls in Residential cum Commercial Zone. It is at 1.1 km. travelling distance from DN Nagar Metro station.

BUILDING:

The building under reference is having Ground + 5th (Commercial) + 6th to 21st (Residential) 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 external condition of building is good. The building is used for Residential Cum Commercial purpose. 2nd Floor is having 26 offices. The building is having 1 lift for office users.

Commercial Office:

The Commercial Office under reference is situated on the 2nd floor. The composition of Commercial Office is having Conference Room + Cabin + Toilet and loft with 2 Cabins. The Commercial Office is finished with Vitrified tiles flooring, Teak wood door frame with sliding shutter and full height glazed glass shutter to main entrance, Concealed electrification & plumbing etc.

Valuation as on 20th March 2024

The Carpet Area of the Commercial Office	:	335.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2006 (As per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	18 Years
Cost of Construction	:	402.00 X 3,000.00 = ₹ 12,06,000.00
Depreciation $\{(100-10) \times 18 / 60\}$:	27.00%
Amount of depreciation	:	₹ 3,25,620.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 2,20,630.00 per Sq. M. i.e. ₹ 20,497.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,97,448.00 per Sq. M. i.e. ₹ 18,343.00 per Sq. Ft.
Prevailing market rate	:	₹ 35,000.00 per Sq. Ft.
Value of property as on 20.03.2024	:	335.00 Sq. Ft. X ₹ 35,000.00 = ₹ 1,17,25,000.00

(Area of property x market rate of developed land & Commercial premises as on 2023 - 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 20.03.2024	:	₹ 1,17,25,000.00 - ₹ 3,25,620.00 = ₹ 1,13,99,380.00
Total Value of the property	:	₹ 1,13,99,380.00
The realizable value of the property	:	₹ 1,02,59,442.00
Distress value of the property	:	₹ 91,19,504.00
Insurable value of the property (402.00 X 3,000.00)	:	₹ 12,06,000.00
Guideline value of the property (402.00 X 18,343.00)	:	₹ 73,73,886.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Office No. 215, 2nd Floor, "Mohid Heights Co-op. Soc. Ltd.", Lokhandwala Road, R.T.O. Lane Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India for this particular purpose at **₹ 1,13,99,380.00 (Rupees One Crore Thirteen Lakh Ninety Nine Thousand Three Hundred Eighty Only)** as on **20.03.2024**.

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 **20th March 2024 is ₹ 1,13,99,380.00 (Rupees One Crore Thirteen Lakh Ninety Nine Thousand Three Hundred Eighty 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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Actual site photographs

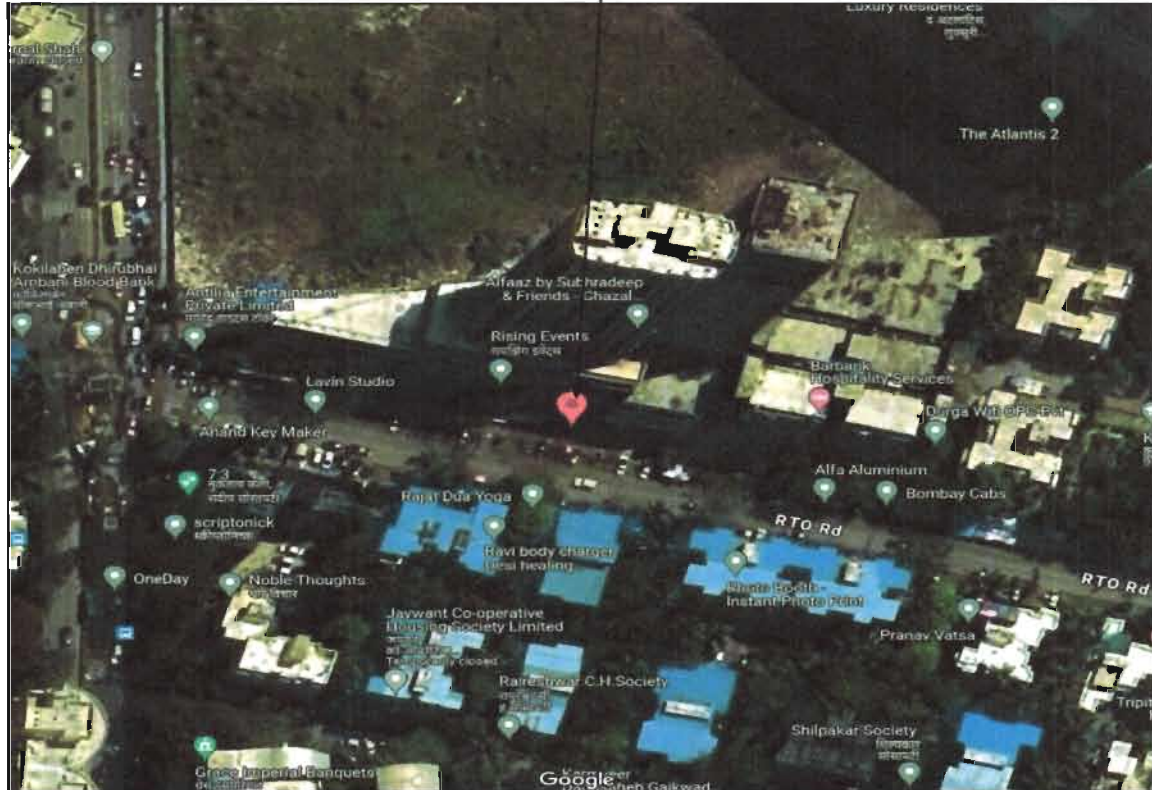


Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude - 19°08'03.0"N 72°49'35.8"E

Note: The Blue line shows the route to site from nearest metro station (DN Nagar – 1.1 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				
Year 20232024	Annual Statement of Rates		Language English				
Selected District	मुंबई(उपनगर)						
Select Village	जात्रिवली (अंधेरी)						
Search By	<input checked="" type="radio"/> Survey No <input type="radio"/> Location						
Enter Survey No	825	Search					
वपविभाग	वृत्ती वसीत	निवासी सपनिका	अंधिच	डुकाणे	अचोविक	एकक (Rs.)	Attribute
47/230-रस्ता: जयप्रकाश मार्ग - निक रोड नैश्चान ते पश्चिम गाव हद्दीपर्यंत.	118460	211290	242980	284110	211290	चौरस मीटर	सि.टी.एस. नंबर
47/233-वृष्ठाग: उत्तरस गाव सीमा, पूर्वेस निक रोड, दक्षिणेस जयप्रकाश मार्ग व पश्चिमेस गाव सीमा.	91840	191850	220630	239810	191850	चौरस मीटर	सि.टी.एस. नंबर

Stamp Duty Ready Reckoner Market Value Rate for Office	2,20,630.00			
No increase as property located on 2 nd Floor	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	2,20,630.00	Sq. Mtr.	20,497.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	91,840.00			
The difference between land rate and building rate (A – B = C)	1,28,790.00			
Depreciation Percentage as per table (D) [100% - 18%] (Age of the Building – 18 Years)	82%			
Rate to be adopted after considering depreciation [B + (C x D)]	1,97,448.00	Sq. Mtr.	18,343.00	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

99acres Commercial Buy

₹1.65 Cr - ₹5,893/sq. ft.

Get Rental Income starting @ ₹75,000 / month

NOT AVAILABLE (Related: <https://www.99acres.com/>)

Overview | Pre Leased Details | Owner Details | Recommendations | Articles

Property Use

- 0 seat
- 1 floor (5th / 8 floors building)
- 2 private washrooms available

Places nearby
Andheri West, Western Mumbai, Mumbai

Versova line 1 metro station | D n nagar metro station | Amba Mata Temple | Bank of baroda ATM | SBI ATM

Housing.com

Mohid Heights

₹1.56 Cr - 2.86 Cr | ₹26.00 K/sq.ft

2, 3 BHK Apartments

Possession Starts Jul, 2011

₹26.00 K/sq.ft Avg. Price

800.00 sq.ft - 2000.00 sq.ft

Why Mohid Heights?

- Tallest building in the locality
- The project provides 100% power backup
- 5k m from Mumbai airport

Contact Seller
Mohid Consultants Pvt. Ltd.

Project Location
Gurush Nagar, Andheri West, Western Suburbs, Mumbai

Price Indicators

The screenshot shows a property listing on the 99acres.com website. The main heading is "Commercial Buy" with a search bar. The property is priced at ₹2.3 Cr. Key features include 15 seats, 1 meeting room and 3 cabins, and 2 washrooms (1 private, 1 shared). The listing is for a ready-to-move office space in Vashi, Mumbai. The page includes tabs for Overview, Society, Owner Details, Recommendations, and Articles. A "Places nearby" section lists Azad nagar metro station, D n nagar metro station, Crystal Plaza, Infinity Mall Car Parking, and Ambey Maatha Mandir.

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Sale Transaction

12316322 20-03-2024 Note:-Generated Through eSearch Module.For original report please Contact concern SRO office.	सूची क्र.2	दुयाम पिबंधक : सह दु.नि. अंधेरी 1 दस्ता क्रमंक : 12316/2023 नोंदणी Regn.53m
गावाचे नाव : अहिलती		
(1) प्रिसेलाचा प्रकार	करारनामा	
(2) मीबदला	13500000	
(3) बाजारभावं भांडोपट्टावावा बाबतिलपट्टाकार आकारणी देले की पट्टेदार ते नमूद करावे	12953263.8	
(4) भू.मालक, पेट्टीसहा व परकर्मिक (असल्यास)	1) पालिकेचे नाव: मुंबई मनपाहतर वर्णन :सदनिका नं: ऑफिस नं 312, माळा नं: 3, दुमरतीचे नाव: क्रिस्टल पॉइंट, ब्लॉक नं: न्यू अंधेरी लिंक रोड, रोड : अंधेरी प मुंबई 400053, इतर माहिती: ऑफिस चे क्षेत्र फळ 478 चौ फिट कार्पेट. ((C.T.S. Number : 824/3 ;))	
(5) क्षेत्रफळ	53.31 चौ.मीटर	
(6) आकारणी किंवा जुटी देण्यात असेल तेका.		
(7) दस्तावेज करून देण.या दिवस डेव्ह.या पत्रकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा अदेश असल्यास प्रतिसादिते नाव व पत्ता.	1) नाव :.मं. हर्ष कोयल कॉर्पोरेशन वे भागिदार कोयल मुकेश दोशी लई मुळावर सबप्रील - कुलकर्णी बघ.-39 पत्ता: प्लॉट नं. ऑफिस, माळा नं. 1, दुमरतीचे नाव: क्रिस्टल पॉइंट आर्केड, ब्लॉक नं. अँग इंडियन बँक एच वी रोड, रोड नं. सोलाकून प, महाराष्ट्र, मुंबई, पिन कोड.-400054 फोन नं.-AACFHK74L.	
(8) दस्तावेज करून देण.या पत्रकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा अदेश असल्यास प्रतिसादिते नाव व पत्ता	1) नाव :.रघुबी . परीश बघ.-42, पत्ता: प्लॉट नं. प्लॉट नं डी-1101, माळा नं 11, दुमरतीचे नाव: मेफेअर मेरिडियन सीएवएस लीमीटेड, ब्लॉक नं. सीअर रोड सेंट व्हेस चर्च जवळ अंधेरी, रोड नं: अंधेरी प, महाराष्ट्र, मुंबई, पिन कोड.-400058 फोन नं.-AORPP5398P 2) नाव :-अशीष . पट्टेदार बघ.-43, पत्ता: प्लॉट नं. प्लॉट नं डी-1101, माळा नं. 11, दुमरतीचे नाव: मेफेअर मेरिडियन सीएवएस लीमीटेड, ब्लॉक नं. सीअर रोड सेंट व्हेस चर्च जवळ अंधेरी, रोड नं. अंधेरी प, महाराष्ट्र, मुंबई, पिन कोड.-400058 फोन नं.-BCTFP7839Q	
(9) दस्तावेज करून दिव्याचा दिनांक	29/08/2023	
(10) दस्ता नोंदणी केल्याचा दिनांक	29/08/2023	
(11) अनुक्रमिक क्रं. व पृष्ठ	12316/2023	
(12) बाजारभावंप्रमानी मुद्रांक शुल्क	810000	
(13) बाजारभावंप्रमानी नोंदणी शुल्क	30000	
(14) शीरा		

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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 **20th 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 knowledgeable 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 ₹ 1,13,99,380.00 (Rupees One Crore Thirteen Lakh Ninety Nine Thousand Three Hundred Eighty 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: 2024.03.20 17:30:08 +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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