

Ashwin Singh

Govt. Approved Valuers
Chartered Engineers
Structural Engineers
Architects
ISO 9001 - 2015

MAHESH SHETTY CONSULTANTS & VALUERS



D-1, Aero View CHS Ltd., Church Pakhadi Lane No. 2, Near Our Lady of Health Church,
Sahar Village, Sahar Road, Andheri (E), Mumbai - 400 099.
Tel No. : 022-26829214 / 28311113 • Mobile No. : 98703 71113 / 98334 78845.
Website : www.maheshvaluer.in / E-mail : mahesh.valuer@gmail.com

BILL NO.SBI / Thane / 1130	SBI RACPC BELAPUR	26.03.2024
To, The Manager, State Bank of India, RACPC Belapur	LEGAL / VALUATION REPORT RECEIVED ON <u>27/3/24</u> AT <u>3.05 pm</u>	

Dear sir,
Professional services rendered for site visit, photographs and preparation of report etc. in respect of following properties

Sr. No.	Name and Address of the customer	Val No.	Val. Date	Amount Rs.
1	Mr. Nikhil Agarwal & Mrs. Ankita Nikhil Agarwal Flat No. 1602, 16 th Floor, B - Wing, "N. G. Grand Plaza", Type - I, Phase - I, Situated Plot No. 09, Sector No. 11, Village - Ghansoli, Navi Mumbai, Tal. & Dist. Thane - 400 701	1679	26.03.2024	2,500.00
			GST @ 18%	450.00
			Total	2,950.00

Rupees: Two Thousand, Nine Hundred & Fifty Only.

For Mahesh Shetty Consultants & Valuers LLP

M Shetty
Partner

Note Please note that the GST Tax charged is without any prejudice and subject to rules and regulations of GST tax as applicable from time to time

For RTGS: MAHESH SHETTY CONSULTANTS & VALUERS
STATE BANK OF INDIA
CURRENT ACCOUNT NO: - 40855194607
IFSC CODE: - SBIN0071102
BRANCH :- NS PHADKE ANDHERI (EAST)
GSTIN - 27ABHFM7337G1Z1PAN No. ABHFM7337G

Please draw the cheque in favour of "Mahesh Shetty Consultants & Valuers LLP"

TO,
STATE BANK OF INDIA
BRANCH: RACPC BELAPUR

Format - C

VALUATION REPORT (IN RESPECT OF FLAT / SHOP / UNIT)

GENERAL	
1.	Purpose for which the valuation is made : To ascertain present FMV
2.	a) Date of Inspection : 23.03.2024
	b) Date on which the valuation is made : 26.03.2024
3.	List of documents produced for perusal : Copy of Index No. II or Agreement for Sale Dt. 03.08.2022 between Om Namah Shivay Developers PVT.LTD. (The Promoter) and Mr. Nikhil Agarwal & Mrs. Ankita Nikhil Agarwal (The Allotee/s)
4.	Name of the owner (s) and his/ their address (es) with Phone No. (Details of share of each owner in case of joint ownership). : Mr. Nikhil Agarwal & Mrs. Ankita Nikhil Agarwal Flat No. 1602, 16 th Floor, B - Wing, "N. G. Grand Plaza", Type - I, Phase - I, Situated Plot No. 09, Sector No. 11, Village - Ghansoli, Navi Mumbai, Tal. & Dist. Thane - 400 701
5.	Brief Description of the property : The Property Under Reference Flat No. 1602, 16 th Floor, B - Wing, "N. G. Grand Plaza", Type - I, Phase - I, at Above Address Is About 1.5 Km. from Ghansoli Railway Station. The Area Is Developed And Good Residential Location Having All Civic And Infrastructure Facilities Are Nearby And Within Easy Reach. The Location Is Well Connected by Roads & Railways to Navi Mumbai Areas and Another Destination.



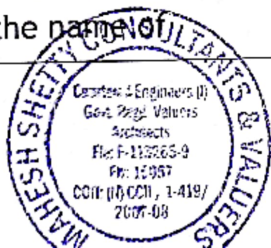
	f) Dated of issue and Validity of approved Map / Plan	Bldg. got Part Occupancy Certificate J.K. / NMMC / NRV / SSNR / B.P. / P.K.B. - 20191BONMMC55147-55412 / 2294 / 2019 dated 10.06.2019.
	g) Approved Map / Plan issuing Authority	Navi Mumbai Municipal Corporation
	h) Whether genuineness or authenticity Approved Map / Plan is Verified	Yes, Bldg. got Part Occupancy Certificate J.K. / NMMC / NRV / SSNR / B.P. / P.K.B. - 20191BONMMC55147-55412 / 2294 / 2019 dated 10.06.2019.
	i) Any other Comments by our empanelled Valuers on authenticity of Approved Plan	No.
7.	Postal address of the property	: As Above
8.	City/ Town	: Thane
	Residential Area	: Yes.
	Commercial Area	: N.A.
	Industrial Area	: N.A.
9.	Classification of Area	:
	i) High/ Middle/ Poor	: Middle Class.
	ii) Urban/ Semi-Urban/ Rural	: Urban Area.
10.	Coming under Corporation limit/ Village Panchayant/Municipality.	: Navi Mumbai Municipal Corporation limits.
11.	Whether covered under any State/ Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area/ scheduled area/cantonment area.	: No.
12.	Boundaries of the property	:
	North	: Open Plot
	South	: Open Plot & Satyam Imperial Heights
	East	: 36 Cloud
	West	: Internal Road



13.	Dimensions of the site	:	A As per Agreement	B Actuals
	North	:	Plot No. 10	Open Plot
	South	:	Plot No. 08	Open Plot & Satyam Imperial Heights
	East	:	Plot No. 06	36 Cloud
	West	:	34 M Wide Road	Internal Road
14	Extent of the site	:	Carpet Area is 538 Sq.Ft.	Carpet area is 751 sq.ft. Terrace, Dry Balcony Area is 100 sq.ft.
14.1	Latitude, Longitude & Co-ordinates of flat	:	19°07'07.2"N 72°59'33.5"E	
15.	Extent of the site considered for Valuation	:	Built up area is 646 Sq.Ft. Which is considered for valuation.	
16.	Whether occupied by the owner/ tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Occupied	
II APARTMENT BUILDING				
1.	Nature of the Apartment	:	Residential Cum Commercial	
2.	Location	:		
	T. S. No.	:	N.A.	
	Block No.	:	N.A.	
	Ward No.	:	N.A.	
	Village/Municipality/Corporation	:	Navi Mumbai Municipal Corporation limits.	
	Door No. Street or Road (Pin Code)	:	Flat No. 1602, 16 th Floor, Gagangiri Maharaj Marg, Pin code - 400 701	
3.	Description of the Locality Residential/ Commercial/ Mixed.	:	Residential	
4.	Year of Construction	:	2018 (Age - 06 Years)	



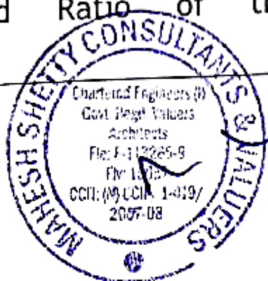
5.	Number of floors	:	Basement + Ground (Part) + Stilt (Part) + Podium + 38 th upper floors
6.	Type of structure	:	RCC framed structure.
7.	Number of Dwelling Units in the Building.	:	76 Flats & Shops on Ground Floor
8.	Quality of Construction	:	Good
9.	Appearance of the Building	:	Good
10.	Maintenance of the Building	:	Good
11.	Facilities available.	:	
	Lift	:	2 No. Lifts
	Protected Water Supply	:	Municipal water supply
	Under 25th Sewerage	:	Connected to public sewerage line.
	Car Parking—Open/ Covered	:	Basement, Stilt, Podium & Open Parking
	Is Compound wall existing ?	:	Yes.
	Is pavement laid around the Building?	:	Paver Block pavement.
III FLAT / SHOP / UNIT			
1.	The floor in which the property is situated	:	16 th Floor
2.	Door No. of the property	:	Flat No. 1602
3.	Specifications of the property	:	
	Roof	:	RCC slab roofing
	Flooring	:	Italian Marble flooring
	Doors	:	Wooden Flush Door.
	Windows	:	Aluminum sliding Windows.
	Fittings	:	Concealed
	Finishing	:	Good
4.	House Tax	:	
	Assessment No.	:	To be paid by Society through by owner
	Tax paid in the name of	:	



	Tax amount	
5.	Electricity Service Connection No.	: Details not Provided
	Meter Card is in the name of	:
6.	How is the maintenance of the property?	: Good
7.	Documents executed in the name of	: Mr. Nikhil Agarwal & Mrs. Ankita Nikhil Agarwal
8.	What is the undivided area of land as per Sale Deed?	: N.A.
9.	What is the plinth area of the property?	: Carpet Area is 538 Sq.Ft. (As Per Index No. II)
10.	What is the Floor Space Index (Approx).	: As per local norms
11.	What is the Carpet area of the property?	: Carpet Area is 538 Sq.Ft. (As Per Index No. II)
12.	Is it Posh/ I Class/ Medium/ Ordinary?	: Medium
13.	Is it being used for Residential or Commercial purpose?	: Residential purpose.
14.	Is it owner occupied or let out?	: Owner Occupied
15.	If rented, what is the monthly rent?	: Rs. 37,000/- Per Month approx.
IV	MARKETABILITY	
1.	How is the marketability?	: Good
2.	What are the factors favouring for an extra Potential Value?	: Good developed Residential area.
3.	Any negative factors are observed which affect the market value in general?	: No.
V	RATE	



1.	After Analysing the comparable sale instances, what is the composite rate for a similar property with same specifications in the adjoining locality?	:	Rs.24,000/- to Rs.26,000/- per sq. ft. on area depending upon location and amenities						
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 (given details).	:	Rs.24,000/- to Rs.26,000/- per sq. ft. on area depending upon location and amenities						
3.	Break-up for the Rate:								
	i) Building + Services	:	Rs. 3,000/- per sq.ft.						
	ii) Land + Others	:	Rs. 22,000/- per sq.ft.						
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed).	:	Rs. 81,700/- per sq.mtrs. i.e. Rs. 7,590/- per sq.ft. as per Ready Reckoner. Guideline Value of Subject the Property is Rs. 51,17,196/-						
5.	Insurance Value	:	<table border="1"> <tr> <td>Built up Area</td> <td>646 sq.ft.</td> </tr> <tr> <td>Cost of Construction</td> <td>Rs. 3,000/- per sq. ft.</td> </tr> <tr> <td>Value</td> <td>Rs. 19,38,000/-</td> </tr> </table>	Built up Area	646 sq.ft.	Cost of Construction	Rs. 3,000/- per sq. ft.	Value	Rs. 19,38,000/-
Built up Area	646 sq.ft.								
Cost of Construction	Rs. 3,000/- per sq. ft.								
Value	Rs. 19,38,000/-								
VI.	COMPOSITE RATE ADOPTED:								
a.	Depreciated Building Rate	:	N.A.						
	Replacement cost of property with Services [v(3)i]	:	Rs. 3,000/- per sq.ft.						
	Age of building	:	06 Years (2018)						
	Life of the Building estimated	:	54 Years (Subjected to proper Regular Maintenance and Repairs of the Building)						
	Depreciation percentage assuming the salvage value as 10%	:	N.A.						
	Depreciated Ratio of the Building	:	N.A.						



b.	Total Composite Rate arrived for valuation.	:	Rs. 25,000/- per sq.ft.
	Depreciated Building Rate VI(a)	:	Rs. 3,000 per sq.ft.
	Rate of Land and Other V(3)ii	:	Rs. 22,000/- per sq.ft.
	Total Composite Rate	:	Rs. 25,000/- per sq.ft.

Declaration: - We hereby declare that:

- The Information furnished in our report Dt. 26.03.2024 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- We have no direct or indirect interest in the property valued.
- We inspected the property through our Engineer Mr. Rajesh Ghadi 23.03.2024.
- We have not been convicted of any offence and sentenced to a term of imprisonment
- We have not been found guilty of misconduct in our professional capacity.
- We are registered under Section 34 AB of the Wealth Tax Act, 1957 and that I am the authorized official of the firm who is competent to sign this valuation report.
- Bank is requested to obtain original sale deed/search report/sanctioned plan/property card/Tax receipt/electricity bill etc. Photographs of the property taken by us are attached with this report.
- This valuation is purely an opinion & has no legal or contractual obligation on our part.
- The rates are based on current market conditions and this may vary with time & status.
- This valuation report is given on the request of Bank officials.
- This report is based on some assumptions, where no data was available or was not made available. On the basis documentary proof.
- Abnormal fluctuations in the real estate market have not been considered in the valuation.
- This valuation report is for specific purpose, however if used otherwise for any other purpose, partially or fully it could be misleading.
- The property is identified and shown by Mr. Nikhil Agarwal (Owner)

PLACE: MUMBAI
DATED: 26.03.2024



M V Shetty
AUTH.SIGN.
(Approved valuer of State Bank of India)

DETAILS OF VALUATION

S. No.	Description	Built up area (sq.ft.)	Rate (Rs. / sq. ft.)	Value (Rs)
1.	Present value of the property	646	25,000/-	1,61,50,000/-
2.	One Car parking space	1 No.	8 Lac	8,00,000/-
3.	Interior Cost	646	2,500/-	16,15,000/-
4.	Showcases/ almirahs	--	--	--
Value Rs.				1,85,65,000/-

(Valuation: Here, the approved valuer should discuss in details his 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) salability ii) likely rental value in future and iii) any likely income it may generate may be discussed). As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in prevailing condition with aforesaid specifications is Rs. 1,85,65,000/- (Rupees: One Crore, Eighty Five Lac & Sixty Five Thousand Only).

NET RELIAZABLE VALUE:

Rs. 1,76,36,000/- (Rupees: One Crore, Seventy Six Lac & Thirty-Six Thousand Only)

DISTRESS SALE VALUE:

Rs. 1,57,80,000/- (Rupees: One Crore, Fifty Seven Lac & Eighty Thousand Only).

THE PURCHASE VALUE OF THE ABOVE PROPERTY (CONSIDERATION AMOUNT AS PER INDEX NO. II) As of Rs. 1,36,17,900/- (Rupees: One Crore, Thirty-Six Lac, Seventeen Thousand & Nine Hundred Only)

FOR MAHESH SHETTY CONSULTANTS & VALUERS LLP

PLACE: MUMBAI
DATE: 26.03.2024



DIRECTOR / AUTH.SIGN.
Approved Valuer of State Bank of India.

The undersigned have inspected the property detailed in the Valuation Report dated 26.03.2024 visited on _____. We are satisfied that the fair and reasonable market value of the property is _____

Branch Manager/Officer-in-charge of Advance Department
Date: 26.03.2024

Format of undertaking to be submitted by Individuals/ proprietor/ partners/
directors

DECLARATION CUM- UNDERTAKING

- I. I Mr. Mahesh Vittal Shetty do hereby solemnly affirm and state that
- a. I am a citizen of India.
 - 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 by me.
 - c. THE information furnished in my valuation report date 26.03.2024 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
 - d. Valuation report is submitted in the format as prescribed by the Bank.
 - e. I have not been depanelled/ delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
 - f. I have not been removed/ dismissed from service/ employment earlier
 - 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 unsound mind
 - j. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
 - k. I am not an undischarged insolvent.
 - M. 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.
 - N. 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 1958 and
 - O. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
 - P. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
 - Q. 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 my ability. 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" as applicable.



- o. We 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 this declaration) t. We are registered under Section 34 AB of the Wealth Tax Act, 1957 & IBBI.
- u. We Are The valuer registered with Insolvency & Bankruptcy Board of India (IBBI).
- v. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- w. I am the proprietor authorized official of the firm, who is competent to sign this valuation report.
- x. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.
- y. Further, I hereby provide the following information.

Further, I hereby provide the following information.

SR No	Particulars	Valuer's comment
1	Back 1st Information Of The Asset Being Valued	Residential Flat
2	Purpose Of Valuation And Appointing Authority	To Ascertain Present FMV
3	Identity Of The Valuer And Any Other Experts Involved In The Valuation	We Are Registered Under Valuer Under 34 AB Wealth Tax Act & IBBI
4	Disclosure Of Valuer Interest Or Conflict, If Any	We have no direct or indirect interest in the property valued
5	Date Of Appointment, Valuation Date And Date Of Report	23.03.2024, 26.03.2024 & 26.03.2024
6	Inspections And/or Investigations Undertaken	Inspected on 23.03.2024
7	Nature And Sources Of The Information Used Or Relied Upon	Enquired with local Architects and Real estate consultants about the current market rates in that area and on this basis, property is valued under "Selling Price Method"
8	Procedures Adopted In Carrying Out The Valuation And Valuation Standards Followed	As per IVS



9	Restrictions On Use Of The Report, If Any	This Valuation Report Is For Specific Purpose, However If Used Otherwise For Any Other Purpose, Partially Or Fully It Could Be Misleading
10	Major Factors That Were Taken Into Account During The Valuation	Specific Approval , Use & Access Of the Property
11	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	We have assumed That The subject property has clear Title With All the Necessary Approvals & Same Has been Considered For valuation Exercise

For MAHESH SHETTY CONSULTANTS & VALUERS LLP.

PLACE: MUMBAI
DATED: 26.03.2024



M Shetty

AUTH. SIGN.
(Approved valuer of State Bank of India)

MODEL CODE OF CONDUCT FOR VALUERS

{Adopted in line with Companies (Registered Values and Valuation Rules, 2017)}

All valuers empanelled with bank shall strictly adhere to the following code of conduct:

Integrity and Fairness

1. 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.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavor to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional services based on up-to-date developments in practice, prevailing regulations/guidelines and techniques.
9. 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 the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence
11. 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 other valuers.

Independence and disclosure

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



14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.

15. A valuer shall whether necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.

16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his/its association with the valuation, and in accordance with the securities and exchange Board of India (Prohibition of insider trading) regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.

17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.

18. As an independent valuer, the valuer shall not charge success fee (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of crsit proposals)

19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A Valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

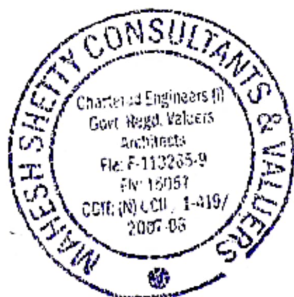
Information Management

21. A Valuer shall ensure that he/it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his/its decisions and actions.

22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorized by the authority, the registered valuers organization with which he/it is registered or any other statutory regulatory body.

23. A valuer shall provide all information and records as may require by the authority, the Tribunal, Appellate Tribunal, the registered valuers organization with which he/it is registered, or any other statutory regulatory body.

24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the recored shall be maintained till the disposal of the case.



Gifts and hospitality:

25. A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer. Explanation - for the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of section 2 of companies Act, 2013 (18 of 2013)

26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself/itself, or to obtain or retain an advantage in the conduct of profession for himself/itself.

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is changed in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.

28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service. Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his /its assignments.

30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.

For MAHESH SHETTY CONSULTANTS & VALUERS LLP.

PLACE: MUMBAI

DATED: 26.03.2024



M. Shetty

AUTH.SIGN.

(Approved valuer of State Bank of India)

Mr. Nikhil Agarwal &
Mrs. Ankita Nikhil Agarwal

Flat No. 1602, 16th Floor, B - Wing, "N. G. Grand Plaza",
Type - I, Phase - I, Situated Plot No. 09, Sector No. 11,
Village - Ghansoli, Navi Mumbai, Tal. & Dist. Thane - 400 701.

