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CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immoveable Property



Details of the property under consideration:

Name of Owner: **Mr. Yogesh Prakash Dalvi & Mrs. Charmi Yogesh Dalvi**

Residential Flat No. C - 211, 2nd Floor, Wing - C, "New White House Co-op. Hsg. Soc. Ltd.",
Mumbai Pune Road, Village - Kalwa, Thane (West), Taluka & District - Thane,
PIN Code - 400 605, State - Maharashtra, Country - India.

Latitude Longitude - 19°11'52.3"N 72°59'35.7"E

Intended User:

Cosmos Bank

Fort Branch

229/231, Bazar Gate, Perin Nariman St, Borabazar Precinct, Ballard Estate, Fort, Mumbai,
PIN Code - 400001, State - Maharashtra, Country - India.

Our Pan India Presence at :

- | | | | |
|------------|--------|-----------|-----------|
| Nanded | Thane | Ahmedabad | Delhi NCR |
| Mumbai | Nashik | Rajkot | Raipur |
| Aurangabad | Pune | Indore | Jaipur |

Regd. Office

BI-001, U/B Floor, BOOMERANG, Chandivali Farm Road,
Powai, Andheri East, Mumbai: 400072, (M.S), India

+91 2247495919

mumbai@vastukala.co.in

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VALUATION OPINION REPORT

The property bearing Residential Flat No. C - 211, 2nd Floor, Wing - C, "New White House Co-op. Hsg. Soc. Ltd.", Mumbai Pune Road, Village – Kalwa, Thane (West), Taluka & District – Thane, PIN Code – 400 605, State – Maharashtra, Country – India belongs to **Mr. Yogesh Prakash Dalvi & Mrs. Charmi Yogesh Dalvi**.

Boundaries of the property.

North	:	Sagardeep Society
South	:	Mumbai Pune road
East	:	Temple & Triveni Sangam Building
West	:	Wing – B & Internal 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 **₹ 53,77,260.00 (Rupees Fifty Three Lakh Seventy Seven Thousand Two Hundred Sixty 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: 2024.06.06 18:00:19 +05'30'

Auth. Sign.



Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form – 01

Our Pan India Presence at :

- | | | | |
|--------------|----------|-------------|-------------|
| 📍 Nanded | 📍 Thane | 📍 Ahmedabad | 📍 Delhi NCR |
| 📍 Mumbai | 📍 Nashik | 📍 Rajkot | 📍 Raipur |
| 📍 Aurangabad | 📍 Pune | 📍 Indore | 📍 Jaipur |

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Valuation Report of Residential Flat No. C - 211, 2nd Floor, Wing - C, "New White House Co-op. Hsg. Soc. Ltd.",
Mumbai Pune Road, Village – Kalwa, Thane (West), Taluka & District – Thane, PIN Code – 400 605,
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 06.06.2024 for Banking Purpose
2	Date of inspection	04.06.2024
3	Name of the owner/ owners	Mr. Yogesh Prakash Dalvi & Mrs. Charmi Yogesh Dalvi.
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of Share of ownership is not available
5	Brief description of the property	Address: Residential Flat No. C - 211, 2 nd Floor, Wing - C, "New White House Co-op. Hsg. Soc. Ltd.", Mumbai Pune Road, Village – Kalwa, Thane (West), Taluka & District – Thane, PIN Code – 400 605, State – Maharashtra, Country – India Contact Person: Mr. Singh (owner's Representative) Contact No.: 9326484668
6	Location, street, ward no	Mumbai Pune road
7	Survey/ Plot no. of land	Survey No. 24, Hissa No. 3 of Village - Kalwa
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential 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, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 495.00 (Area as per actual site measurement) Built up Area in Sq. Ft. = 590.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is	Mumbai Pune road

	abutting	
14	if freehold or leasehold land	Free hold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (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?	Vacant
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per TMC 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.

	year of completion	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:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Fort Branch to assess fair market value as on 06.06.2024 for Residential Flat No. C - 211, 2nd Floor, Wing - C, "New White House Co-op. Hsg. Soc. Ltd.", Mumbai Pune Road, Village – Kalwa, Thane (West), Taluka & District – Thane, PIN Code – 400 605, State – Maharashtra, Country – India belongs to **Mr. Yogesh Prakash Dalvi & Mrs. Charmi Yogesh Dalvi.**

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 28.05.2024 b/w. Mr. Sachin Dinkar Joshi (The Transferor) and Mr. Yogesh Prakash Dalvi & Mrs. Charmi Yogesh Dalvi (The Transferee)
2	Copy of Commencement Certificate No. V.P. No. 86 / 1550 dated 12.11.1986 issued by Thane Municipal Corporation
3	Copy of Occupancy Certificate Document No. V.P. No. 86 / 1550 - TMC / TDD / 930 dated 11.07.1991 issued by Thane Municipal Corporation

LOCATION:

The said building is located at Survey No. 24, Hissa No. 3, Village – Kalwa, Thane (West), PIN Code – 400 605, State – Maharashtra, Country – India. The property falls in Residential Zone. It is at a travelling distance 950 Mt. from Kalwa railway station.

BUILDING:

The building under reference is having Ground + 3 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 building external condition is Normal. The building is used for residential purpose. 2nd Floor is having 4 Residential Flats.

Residential Flat:

The property is a Residential Flat located on 2nd Floor. The composition of Residential Flat is having 1 Bedroom + Living Room + Kitchen + Bath + W.C. (i.e 1 BHK). The residential flat is finished with Mosaic & Kota Stone tiles flooring, Teak wood door frame with flush door, Aluminum sliding windows & Casing Capping electrification, Open Conduit plumbing.



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Valuation as on 06th June 2024

The Built up Area of the Residential Flat	:	590.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	1991 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	33 years
Cost of Construction	:	590.00 Sq. Ft. X ₹ 2,800.00 = ₹ 16,52,000.00
Depreciation (100-10) X 33/60	:	49.50%
Amount of depreciation	:	₹ 8,17,740.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 69,120.00 per Sq. M. i.e. ₹ 6,421.00 per Sq. Ft.
Guideline rate (after Deprecation)	:	₹ 54,989.00 per Sq. M. i.e., ₹ 5,109.00 per Sq. Ft.
Value of property as on 06.06.2024	:	590.00 Sq. Ft. X ₹ 10,500.00 = ₹ 61,95,000.00

(Area of property x market rate of developed land & Residential premises as on 2024-25 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 06.06.2024	:	₹ 61,95,000.00 - ₹ 8,17,740.00 = ₹ 53,77,260.00
Total Value of the property	:	₹ 53,77,260.00
The realizable value of the property	:	₹ 48,39,534.00
Distress value of the property	:	₹ 43,01,808.00
Insurable value of the property	:	₹ 16,52,000.00
Guideline Value of the property	:	₹ 30,14,310.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. C - 211, 2nd Floor, Wing - C, "New White House Co-op. Hsg. Soc. Ltd.", Mumbai Pune Road, Village – Kalwa, Thane (West), Taluka & District – Thane, PIN Code – 400 605, State – Maharashtra, Country – India for this particular purpose at **₹ 53,77,260.00 (Rupees Fifty Three Lakh Seventy Seven Thousand Two Hundred Sixty Only) as on 06th June 2024.**



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NOTES

1. I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **06th June 2024 is ₹ 53,77,260.00 (Rupees Fifty Three Lakh Seventy Seven Thousand Two Hundred Sixty 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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ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 3 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 2 nd Floor
3.	Year of construction	1991 (As per Occupancy Certificate)
4.	Estimated future life	27 Years Subject to proper, preventive periodic maintenance & structural repairs
5.	Type of construction- load bearing walls/RCC frame/ steel frame	R.C.C. Framed Structure
6.	Type of foundations	R.C.C. Foundation
7.	Walls	All external walls are 9" thick and partition walls are 6" thick.
8.	Partitions	6" thick brick wall
9.	Doors and Windows	Teak wood door frame with flush door & Aluminum sliding windows
10.	Flooring	Mosaic & Kota Stone tiles flooring
11.	Finishing	Cement plastering
12.	Roofing and terracing	R.C.C. Slab
13.	Special architectural or decorative features, if any	No
14.	(i) Internal wiring – surface or conduit	Casing Capping electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Open Conduit plumbing
15.	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
	(iv) No. of sink	
16.	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17.	Compound wall Height and length Type of construction	6'.0" High, R.C.C. column with B. B. masonry wall
18.	No. of lifts and capacity	Not provided
19.	Underground sump – capacity and type of construction	R.C.C tank
20.	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21.	Pumps- no. and their horse power	May be provided as per requirement
22.	Roads and paving within the compound approximate area and type of paving	Cemented road in open spaces, etc.
23.	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

Actual site photographs



Route Map of the property

Site,u/r



Latitude Longitude - 19°11'52.3"N 72°59'35.7"E

Note: The Blue line shows the route to site from nearest railway station (Kalwa – 950 Mt.)

Ready Reckoner Rate

DIVISION / VILLAGE : KALWA						
Commence From 1st April 2024 To 31st March 2025						
Type of Area	Urban Area		Local Body Type	Class "B" Corporation		
Local Body Name	Thane Municipal Corporation					
Land Mark	IOB) Properties facing old Mumbai-Pune Highway. C. T. S. / Survey No., Tika No. 5					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
14	14/52/D	26300	76800	88100	106000	88100
Tika No. 5.						
Survey No. 5/1, 5/2, 5/3, 5/4, 5/5, 5/6, 5/7, 5/8, 5/9, 5/23, 5/24, 5/25, 5/26, 5/30, 5/31, 5/32, 5/33, 5/48, 5/49, 5/73, 5/74, 5/83, 5/84, 5/98, 5/99, 5/100, 5/103, 5/104, 5/110, 5/111, 5/125, 5/126, 5/127, 5/128, 5/130, 5/428, 5/429, 5/430, 5/431, 5/432						
Tika No. 5.						

Stamp Duty Ready Reckoner Market Value Rate for Flat	76,800.00			
10% Decrease, Flat Located on 2 nd Floor	7,680.00			
Stamp Duty Ready Reckoner Market Value Rate (After decrease) (A)	69,120.00	Sq. Mtr.	6,421.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	26,300.00			
The difference between land rate and building rate (A – B = C)	42,820.00			
Depreciation Percentage as per table (D) [100% - 33%] (Age of the Building – 33 Years)	67%			
Rate to be adopted after considering depreciation [B + (C x D)]	54,989.00	Sq. Mtr.	5,109.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / Flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.:

	Floor on which Flat is located	Rate to be adopted
a)	Ground Floor / Stilt Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

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



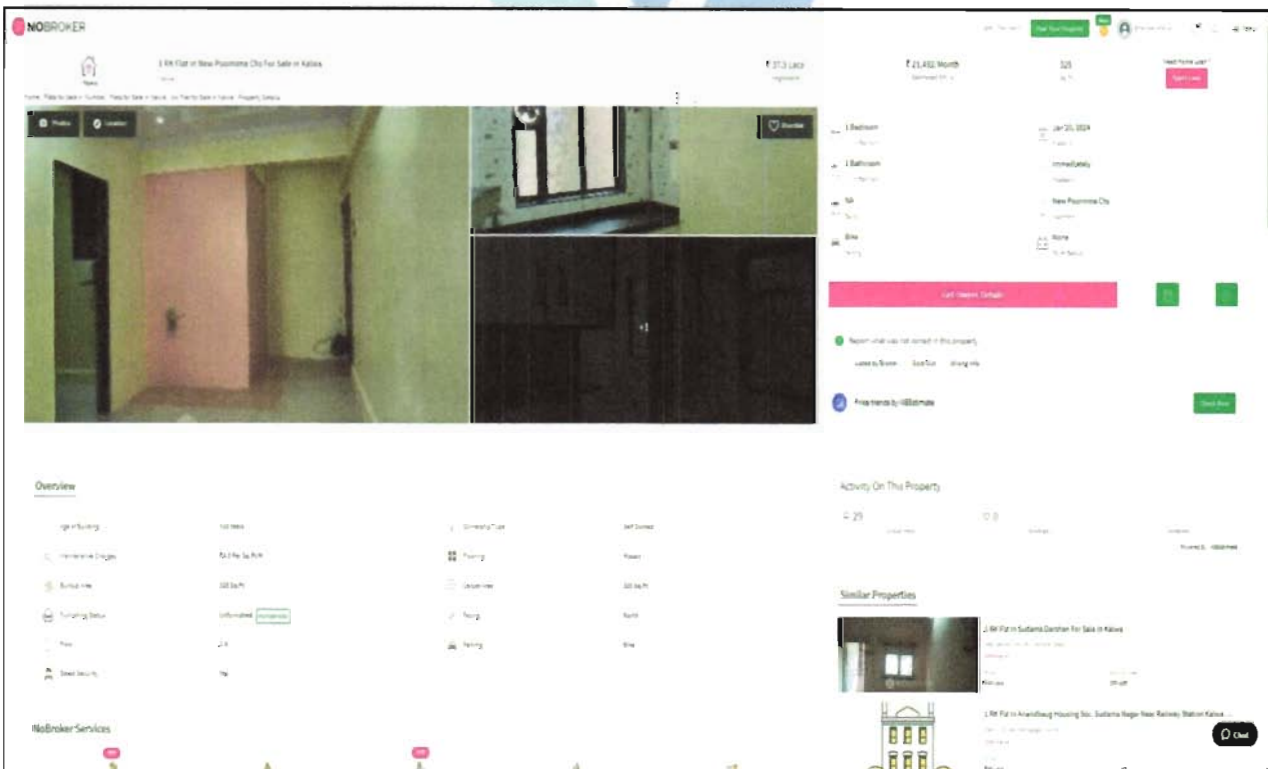
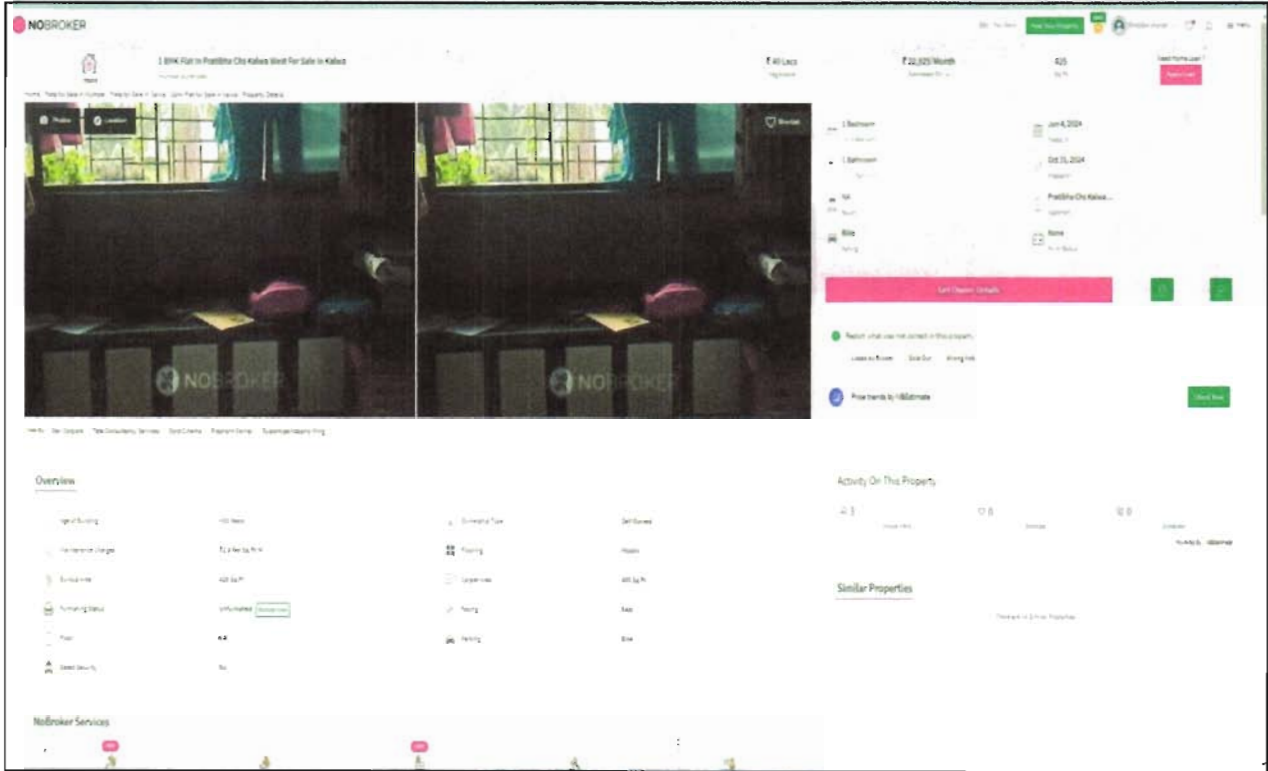
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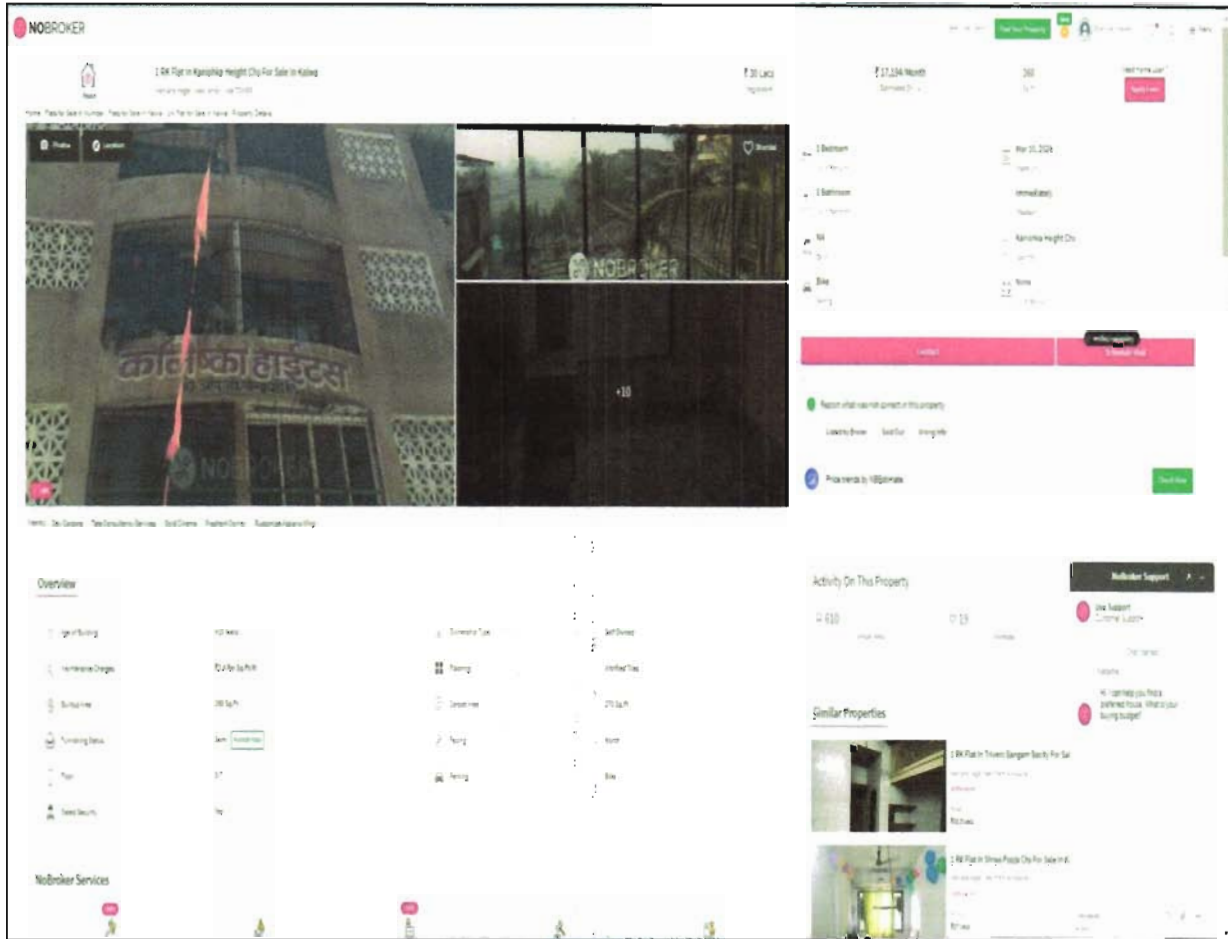
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Price Indicators



Price Indicators



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Sales Instance

6/3/24, 11:41 AM	igr_1797	
1797536 04-05-2024 Note:-Generated Through eSearch Module.For original report please contact concern SRO office.	सूची क्र.2	दुष्यम निबंधक : दु.नि. ठाणे 9 दस्त क्रमांक : 1797/2022 नोदणी : Regn:63m
गावाचे नाव : कळवा		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	3100000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	2259616.65	
(4) भू-मापन.पोटहिस्सा व परक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा इतर वर्णन : इतर माहिती: फ्लॉट नं. बी/7,तळ मजला.बी विंग,न्यू व्हाईट हाऊस को ऑप होसिंग सोसायटी ली.,सर्व्हे नं 24.हिस्सा नं 3.जुना मुंबई पुणे रोड,कळवा 400605.क्षेत्रफळ 345 चौ. फूट बिल्टअप((Survey Number : 24. हिस्सा नं 3 :))	
(5) क्षेत्रफळ	345 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तावेज करून देणा-या/लिहून देवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-हेमंत केसरीनाथ हातोडे वय:-57 पत्ता:-प्लॉट नं. . माळा नं. . इमारतीचे नाव: . ब्लॉक नं: राजवैभव एनएक्स, 3/ए, 708, 7वा मजला, शिवाजी पथ, राजु नगर, डोंबिवली पश्चिम, रोड नं. . महाराष्ट्र, THANE. पिन कोड:-421202 पॅन नं:-ABTPH2027E 2): नाव:-वर्षा हेमंत हातोडे वय:-53 पत्ता:-प्लॉट नं. . माळा नं. . इमारतीचे नाव: . ब्लॉक नं: राजवैभव एनएक्स, 3/ए, 708, 7वा मजला, शिवाजी पथ, राजु नगर, डोंबिवली पश्चिम, रोड नं. . महाराष्ट्र, MUMBAI. पिन कोड:-400043 पॅन नं:-ADYPH6331E	
(8)दस्तावेज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-वरुण वसंत कामत वय:-30; पत्ता:-प्लॉट नं: बी 6, . माळा नं: तळमजला, इमारतीचे नाव: न्यू व्हाईट हाऊस को ऑप होसिंग सोसायटी ली. . ब्लॉक नं: जुना मुंबई पुणे रोड, सह्याद्री ब्रस स्टॉप समोर , रोड नं: कळवा, महाराष्ट्र, THANE. पिन कोड:-400605 पॅन नं:-CDLPH1258G	
(9) दस्तावेज करून दिल्याचा दिनांक	03/02/2022	
(10)दस्त नोंदणी केल्याचा दिनांक	03/02/2022	
(11)अनुक्रमांक,खंड व पृष्ठ	1797/2022	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	186000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यमापनासाठी शिघरात घेतलेला तापशील:-		
मुद्रांक शुल्क आकारल्याचा निदर्शनेला अनुच्छेद :-	(9) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **06th June 2024**

The term Value is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

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.



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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 **₹ 53,77,260.00 (Rupees Fifty Three Lakh Seventy Seven Thousand Two Hundred Sixty Only).**

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj
Chalikwar

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Digitally signed by Manoj Chalikwar
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