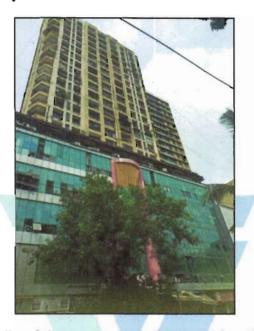


## Vastukala Consultants (I) Pvt. Ltd.

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: Shri. Yogesh Jivanlal Lakhani

Residential Flat No. 1202, 12th Floor, "Mohid Heights Co-op. Hsg. Soc. Ltd.", CTS No. 825 (pt), Survey No. 111/D, Lokhandwala Road, MHADA Signal Junction, RTO Lane, Off Four Bungalow, Village - Ambivali Andheri (West), Mumbai - 400 053, Maharashtra, India.

Latitude Longitude - 19°08'04.2"N 72°49'36.0"E

#### **Intended Users:** Cosmos Bank

**Dadar Branch** 

Horizon Bldg.,1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai - 400 028, Maharashtra, India.



#### 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 www.vastukala.co.in

Nanded Mumbai

Aurangabad Pune

O Thane Nashik

Rajkot

**Indore** 

Raipur



MSME Reg No: UDYAM-MH-18-0083617 An ISO 9001: 2015 Certified Company CIN: U74120MH2010PTC207869

## Vastukala Consultants (I) Pvt. Ltd.

Valuation Report: Cosmos Bank / Dadar Branch / Shri. Yogesh Jivanlal Lakhani / 10950/2310569)

Page 2 of 18

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Vastu/Mumbai/02/2025/10950/2310569 14/20-219-JAVSU Date: 14 02 2025

#### VALUATION OPINION REPORT

The property bearing Residential Flat No. 1202, 12th Floor, "Mohid Heights Co-op. Hsg. Soc. Ltd.", CTS No. 825 (pt), Survey No. 111/D, Lokhandwala Road, MHADA Signal Junction, RTO Lane, Off Four Bungalow, Village -Ambivali, Andheri (West), Mumbai - 400 053, Maharashtra, India belongs to Shri. Yogesh Jivanlal Lakhani.

Boundaries of the property.

North Open Land RTO Road South

**GBST Housing Society** East

Lokhandwala Complex Road West

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 ₹ 2,35,96,800.00 (Rupees Two Crore Thirty Five Lakh Ninety Six Thousand Eight Hundred 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

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o Vastukala Consultants (1) Pvt. Ltd., ou=Mumbai, ernail=manojc=vastukala.org, c=IN Date: 2025.02.14 16.08:34 +05'30'

Auth, Sian,

Director

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Encl. Valuation Report





Our Pan India Presence at:

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B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India

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Valuation Report of Residential Flat No. 1202, 12th Floor, "Mohid Heights Co-op. Hsg. Soc. Ltd.", CTS No. 825 (pt), Survey No. 111/D, Lokhandwala Road, MHADA Signal Junction, RTO Lane, Off Four Bungalow, Village - Ambivali, Andheri (West), Mumbai - 400 053, Maharashtra, India.

Form 0-1 (See Rule 8 D)

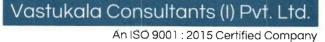
REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

#### **GENERAL**:

1	Purpose for which the valuation is made	To assess the Fair Market Value as o 14.02.2025 for Bank Loan Purpose	
2	Date of inspection	03.09.2024	
3	Name of the owner/ owners	Shri. Yogesh Jivanlal Lakhani	
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: Residential Flat No. 1202, 12th Flo "Mohid Heights Co-op. Hsg. Soc. Ltd.", CTS N 825 (pt), Survey No. 111/D, Lokhandwala Roa MHADA Signal Junction, RTO Lane, Off Fo Bungalow, Village - Ambivali, Andheri (Wes Mumbai - 400 053, Maharashtra, India.  Contact Person: Mr. Shekhar Manjrekar (CA)	
	VARIA A	Contact No.: 7977236663	
6	Location, street, ward no	Lokhandwala Road, MHADA Signal Junction, RT Lane, Off Four Bungalow, K/W Ward of MCGM.	
7	Survey/ Plot no. of land	Survey No. 111/D, CTS No. 825 (pt) of Vill. Ambivali	
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area	
9	Classification of locality-high class/ middle class/poor class	Higher 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. = 908.00 Cupboard Area in Sq. Ft. = 38.00 Flowerbed Area in Sq. Ft. = 10.00 Balcony Area in Sq. Ft. = 40.00 Total Carpet Area in Sq. Ft. = 996.00 (Area as per actual site measurement).	



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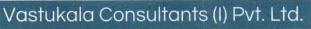




		Built-up Area in Sq. Ft. = 960.00 (Area as per Agreement for Sale)	
13	Roads, Streets or lanes on which the land is abutting	Lokhandwala Road, MHADA Signal Junction, RTO Lane, Off Four Bungalow	
14	If freehold or leasehold land	Freehold	
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.		
	(i) Initial Premium	N. A.	
	(ii) Ground Rent payable per annum		
	(iii) Unearned increased payable to the		
	Lessor in the event of sale or transfer		
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?	Tenant	
	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 SF norms  Percentage actually utilized – Details not available	
26	RENTS		



Since: 1989

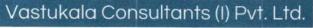


Variable Services (CONSTRUCTION OF SERVICES

	(i) Names of tenants/ lessees/ licensees, etc		Mr. Aashish Varma		
	(ii)	Portions in their occupation	Entire Flat		
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 54,000.00 Present rental income per month		
	(iv)	Gross amount received for the whole property	Information not available		
27		any of the occupants related to, or close to ess associates of the owner?	Information not available		
28	of fix	parate amount being recovered for the use ktures, like fans, geysers, refrigerators, ng ranges, built-in wardrobes, etc. or for ces charges? If so, give details	Information not available		
29		details of the water and electricity charges, r, to be borne by the owner	Information not available		
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	Information not available		
31		ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	Information not available		
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?		Information not available		
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?		Information not available		
34		t is the amount of property tax? Who is to it? Give details with documentary proof	Information not available		
35	no.,	e building insured? If so, give the policy amount for which it is insured and the al premium	Information not available		
36		ny dispute between landlord and tenant rding rent pending in a court of rent?	Information not available		
37		any standard rent been fixed for the ises under any law relating to the control nt?	Information not available		
	SAL	ES			
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the e and address of the property, registration 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 Residential Flat in a building. The rate is considered as composite rate.		



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COST OF THE PROPERTY OF THE PR

40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2009 (As per site information)
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. 1 room of Flat No. 1203 is merged into Flat No. 1202 to form 2 BHK flat.
- 2. 1 room is used by Flat No. 1202 hence revised composition of Flat No. 1203 is 1 BHK Flat only. It is advisable to rectify the flat to its original position to make it SARFAESI compliant.

#### **PART II- VALUATION**

#### **GENERAL:**

Under the instruction of Cosmos Bank, Dadar Branch to assess fair market value as on 14.02.2025 for Residential Flat No. 1202, 12th Floor, "Mohid Heights Co-op. Hsg. Soc. Ltd.", CTS No. 825 (pt), Survey No. 111/D, Lokhandwala Road, MHADA Signal Junction, RTO Lane, Off Four Bungalow, Village - Ambivali, Andheri (West), Mumbai - 400 053, Maharashtra, India, belongs to Shri. Yogesh Jivanlal Lakhani.

#### We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 28th December 2006 between M/s. Mohid Construction Co. (the
	Developers) AND Shri. Yogesh Jivanlal Lakhani (the Purchaser/s).
2	Copy of Commencement Certificate SRA/CHE/367/KW/GL/AP dated 31/01/2006 issued by Slum
	Rehabilitation Authority.
3	Copy of Maintenance Bill Invoice No. 28859 dated 01.09.2024 in the name of Mr. Yogesh Jivanlal Lakhani
	issued by Mohid Heights Co-op. Hsg. Soc. Ltd.

#### LOCATION:

The said building is located at bearing CTS No. 825 (pt) & Survey No. 111/D of Village - Ambivali, K/W Ward of MCGM. The property falls in Residential Zone. It is at a travelling distance 1.1 km. from D.N. Nagar Metro Station.

#### **BUILDING:**

The building under reference is having Ground + 1st to 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 building is used for residential cum commercial purpose. 12th Floor is having 4 Residential Flats. The building has 2 Lift(s).



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#### Residential Flat:

The residential flat under reference is situated on the 12<sup>th</sup> Floor. It consists of Living Room + Kitchen + 2 Bedrooms + 2 Toilets + Passage + Cupboard Area + Flowerbed + Balcony Area (i.e., **2BHK with 2 Toilets**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed electrification & plumbing etc.

#### Valuation as on 14th February 2025

The Built-up Area of the Residential Flat	:	960.00 Sq. Ft.

#### **Deduct Depreciation:**

Year of Construction of the building 2009 (As per site information) Expected total life of building 60 Years Age of the building 16 Years 960.00 X 3,000.00 = ₹ 28,80,000.00 Cost of Construction Depreciation {(100-10) X 16 / 60} 24.00% Amount of depreciation ₹ 6,91,200.00 Guideline rate obtained from the Stamp Duty Ready ₹ 2,13,895.00 per Sq. M. Reckoner for new property i.e. ₹ 19,872.00 per Sq. Ft. : ₹ 1,97,499,00 per Sq. M. Guideline rate (after depreciate) i.e. ₹ 18,348.00 per Sq. Ft. Prevailing market rate ₹ 23,700.00 per Sq. Ft. Value of property as on 14.02.2025 960.00 Sq. Ft. X ₹ 23,800.00 = ₹ 2,28,48,000.00

(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 14.02.2025	:	₹ 2,28,48,000.00 (-) ₹ 6,91,200.00 = <b>₹ 2,21,56,800.00</b>
Depreciate Value of the property (A)	:	₹ 2,21,56,800.00
Add: Interior Decoration (B)	:	960.00 Sq. Ft. X ₹ 1,500.00 = <b>₹ 14,40,000.00</b>
Total Value of the property (A + B)	:	₹ 2,35,96,800.00
The realizable value of the property	:	₹ 2,12,37,120.00
Distress value of the property	:	₹ 1,88,77,440.00
Insurable value of the property (960 X 3,000.00)	:	₹ 28,80,000.00
Guideline value of the property (960 X 18,348.00)	:	₹ 1,76,14,080.00



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Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1202, 12th Floor, "Mohid Heights Co-op. Hsg. Soc. Ltd.", CTS No. 825 (pt), Survey No. 111/D, Lokhandwala Road, MHADA Signal Junction, RTO Lane, Off Four Bungalow, Village - Ambivali, Andheri (West), Mumbai - 400 053, Maharashtra, India for this particular purpose at ₹ 2,35,96,800.00 (Rupees Two Crore Thirty Five Lakh Ninety Six Thousand Eight Hundred Only) as on 14th February 2025.

#### **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 14<sup>th</sup> February 2025 is ₹ 2,35,96,800.00 (Rupees Two Crore Thirty Five Lakh Ninety Six Thousand Eight Hundred 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.
- 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**

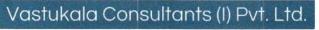
#### Technical details

#### Main Building

	recinition details	main banang	
1.	No. of floors and height of each floor	Ground + 1st to 5th Commercial + 6th to 21st Residential Upper Floors	
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 12th Floor	
3	Year of construction	2009 (As per site information)	
4	Estimated future life	44 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 shutters, Powder coated Aluminum sliding windows	
10	Flooring	Vitrified tiles flooring	
11	Finishing	Cement plastering with POP false ceiling	
12	Roofing and terracing	R.C.C. slab	
13	Special architectural or decorative features, if any	No	
14	(i) Internal wiring – surface or conduit	Concealed electrification & plumbing	
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	V: ASS	
15	Sanitary installations	ASSI	
	(i) No. of water closets	As per Requirement	
	(ii) No. of lavatory basins	l t	
	(iii) No. of urinals		
	(iv) No. of sink		
16	Class of fittings: Superior colored / superior white/ordinary.	Superior	
17	Compound wall Height and length Type of construction	Existing	
18	No. of lifts and capacity	2 Lift(s)	
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	Cement concrete in open spaces, etc.	
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System	



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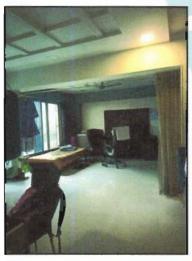
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## **Actual site photographs**





















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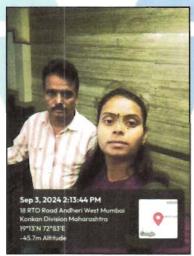
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## **Actual site photographs**











# Route Map of the property Site u/r



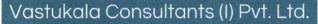


Latitude Longitude - 19°08'04.2"N 72°49'36.0"E

Note: The Blue line shows the route to site from nearest Metro station (D N Nagar – 1.1 km.)



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## **Ready Reckoner Rate**



Stamp Duty Ready Reckoner Market Value Rate for Flat	1,94,450.00			
No increase on Flat Located on 2 <sup>nd</sup> Floor	19,445.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	2,13,895.00	Sq. Mt.	19,871.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	1,04,590.00			
The difference between land rate and building rate (A – B = C)	1,09,305.00			
Depreciation Percentage as per table (D) [100% - 15%]	85%			
(Age of the Building – 15 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	1,97,499.00	Sq. Mt.	18,348.00	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:

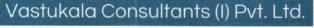
	Location of Flat / Commercial Unit in	Rate	
	the building		
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors	
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors	
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors	
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		



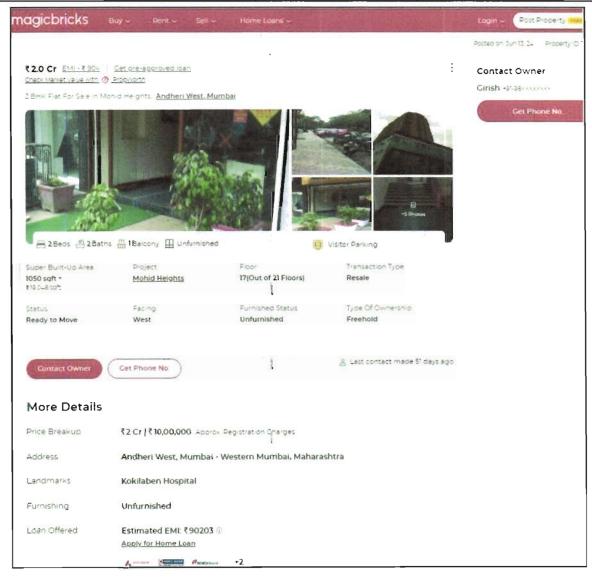
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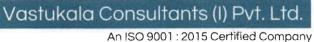
## **Price Indicators**

Property	2 BHK Flat for Sale in Mohid Heights				
Source	magicbricks				
Floor	- :				
	Carpet Built Up Super Built-up				
Area	729.17	. 875.00	1050.00		
Percentage	20%	20%	-		
Rate Per Sq. Ft.	₹ 27,429.00	₹ 22,857.00	₹ 19,048.00		





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Value of Engineer (1)

CONSTITUTE (1)

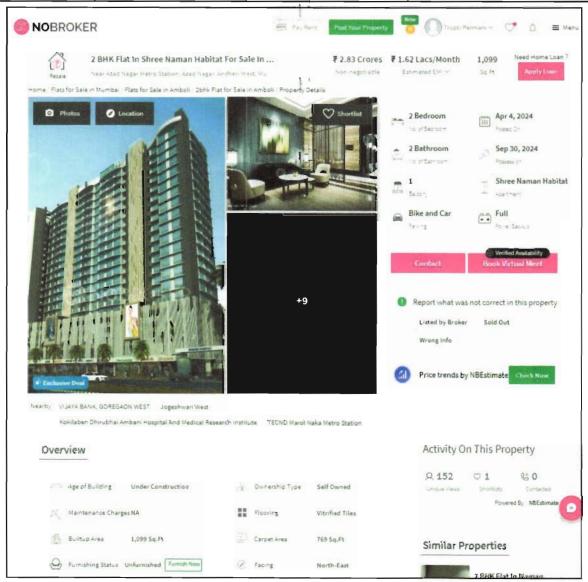
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Lander of Engineer (1)

## **Price Indicators**

Property	2 BHK Flat in Shree Naman Habitat			
Source	NOBROKER			
Floor	-			
	Carpet	. Built Up	Super Built-up	
Area	915.83	1,099.00	1,318.80	
Percentage	20%		20%	
Rate Per Sq. Ft.	₹ 30,901.00	₹ 25,751.00	₹ 21,459.00	

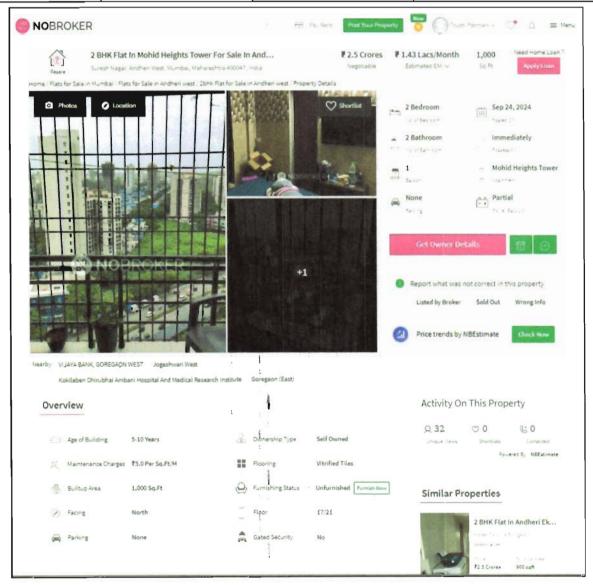






## **Price Indicators**

Property	2 BHK Flat in Mohid Heights Tower			
Source	NOBROKER			
Floor				
	Carpet	Built Up	Saleable	
Area	833.33	1,000.00	1.200.00	
Percentage	20%	-	20%	
Rate Per Sq. Ft.	₹ 30,000.00	₹ 25,000.00	₹ 20,833.00	







#### DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 14th February 2025.

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:

- Buyer and seller are motivated by self-interest.
- 2. Buyer and seller are well informed and are acting prudently.
- 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**

- 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.
- 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 ₹ 2,35,87,200.00 (Rupees Two Crore Thirty Five Lakh Eighty Seven Thousand Two Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) PVI, Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IV Date: 2025.02.14 16:08:45 +05'30'

Director

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



