



VALUATION OPINION REPORT

The property bearing Residential Flat No. 703, 7th Floor, "Bellezza Building", Amar Milind Co-op. Hsg. Soc. Ltd., Bhavani Shankar Road, Dadar (West), Mumbai, PIN Code – 400 028, State - Maharashtra, Country – India belongs to Mr. Anil Balkrushna Varpe & Mr. Sunil Balkrushna Varpe.

Boundaries of the property.

- North : Under Construction Building
- South : Tapasya Building
- East : Bhavani Shankar Road
- West : Under Construction Building

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 ₹ 1,10,46,600.00 (Rupees One Crore Ten Lakh Forty Six Thousand Six 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.

Sharadkumar B. Chalikwar
Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar, o=Vastukala Consultants (I) Pvt.Ltd., ou=email=cmdb@vastukala.org, e=cm Date: 2022.01.03 11:43:20 +05'30'

C.M.D.

Director



Sharad B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

Encl: Valuation report in Form – 01

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Mumbai

Delhi NCR

Nanded

Aurangabad

121, 1st Floor, Akruti Star,
Central Road, MIDC,
Andheri (E), Mumbai - 400 093,
(M.S.), INDIA

L-306, Sispal Vihar,
AWHO Society, Sohna Road,
Sector - 49, Gurgaon,
Haryana - 122018, INDIA

28, S.G.S. -
Stadium Complex,
Bekal Nagar,
Nanded - 431 002, (M.S.), INDIA

Plot No. 106, N-3 CHCCO,
Aurangabad - 431 005,
(M.S.), INDIA

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Valuation Report of Residential Flat No. 703, 7th Floor, " Bellezza Building", Amar Milind Co-op. Hsg. Soc. Ltd., Bhavani Shankar Road, Dadar (West), Mumbai, PIN Code – 400 028, 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 03.01.2022 for Banking Purpose
2	Date of inspection	27.12.2021
3	Name of the owner/ owners	Mr. Anil Balkrushna Varpe & Mr. Sunil Balkrushna Varpe
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of share are not available.
5	Brief description of the property	Address: Residential Flat No. 703, 7 th Floor, "Bellezza Building", Amar Milind Co-op. Hsg. Soc. Ltd., Bhavani Shankar Road, Dadar (West), Mumbai, PIN Code – 400 028, State - Maharashtra, Country - India. Contact Person: Shankar Pawar (Tenant) Contact No. 9969181414
6	Location, street, ward no	Bhavani Shankar Road, Dadar (West), Mumbai
	Survey/ Plot no. of land	Final Plot No. 420, Survey No. 1276, T.P.S. No. 4, Mahim Division
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, Taxies, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 297.00 Flowerbed Area in Sq. Ft. = 72.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 300.00 (Area as per Deed of Release) Built up Area in Sq. Ft. = 360.00 (Area as per Deed of Release + 20%)

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13	Roads, Streets or lanes on which the land is abutting	Bhavani Shankar Road, Dadar (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?	Tenant Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per local norms Percentage actually utilized - Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Mr. Shankar N. Pawar
	(ii) Portions in their occupation	Fully Occupied

	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	Details about the present rental income are not available. ` 23,000/- Expected rental income per month
	(iv)	Gross amount received for the whole property	Details not available
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. (R)
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 rent?	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 Residential Flat in a building. The rate is considered as composite rate.
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 – 2015

	year of completion	(As per Possession Letter)
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.

PART II- VALUATION**GENERAL:**

Under the instruction of Cosmos Bank, Dadar Branch to assess fair market value as on 03.01.2022 for Residential Flat No. 703, 7th Floor, " **Bellezza Building**", Amar Milind Co-op. Hsg. Soc. Ltd., Bhavani Shankar Road, Dadar (West), Mumbai, PIN Code – 400 028, State - Maharashtra, Country – India belongs to **Mr. Anil Balkrushna Varpe & Mr. Sunil Balkrushna Varpe.**

We are in receipt of the following documents:

1.	Copy of Deed of Release dated 22.10.2021 {b/w. Mrs. Nirmala Shivaji Kadam (Nee Nirmala Balkrushna Varpe), Mrs. Rajashree Shankar Pawar (Nee Vijaya Balkrushna Varpe), Mrs. Vidya Dilip Kamble (Nee Vidya Balkrushna Varpe) & Mrs. Nandini Bhagwan Tike (Nee Nandini Balkrushna Varpe) [Releasers] and Mr. Anil Balkrushna Varpe & Mr. Sunil Balkrushna Varpe [Releasees]}
2.	Copy of Affidavit-cum-Declaration dated 21.10.2021
3.	Copy of Society Share Certificate Document No. 3 dated 21.02.2004 (in the name of Shri. Balkrushna Ramchandra Varpe)
4.	Copy of Possession Letter dated 05.06.2015
5.	Copy of Electricity Bill dated 25.08.2021 issued by B.E.S.T. (in the name of Mr. Balkrishana Ramchandra Varpe)
6.	Copy of Maintenance Bill Document NO. 00005 dated 01.04.2021
7.	Copy of MHADA No Objection Certificate (for Redevelopment of the property) dated 18.02.2011
8.	Copy of MHADA Revalidation of NOC for Redevelopment of the property dated 16.03.2015

LOCATION:

The said building is located at Bhavani Shankar Road, Dadar (West), Mumbai, PIN Code – 400 028, State - Maharashtra, Country – India. The property falls in Residential Zone. It is at a travelling distance 1.3 Km. from Prabhadevi railway station.

BUILDING:

The building under reference is having Ground + 5 Podiums + 6th to 19th Upper Residential Floors. It is a R.C.C. Framed Structure framed with 9" thick external walls and 6" thick internal POP finished brick walls. The walls are

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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 whole building is used for Residential purpose. 7th floor is having 3 Residential flats. 2 Lifts are provided in the building.

Residential Flat:

The residential flat under reference is situated on the 7th Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC + Bathroom + Flowerbed Area. The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powdered coated Aluminum sliding windows & concealed electrification & Concealed plumbing.

Valuation as on 03rd January 2022

The Carpet Area of the Residential Flat : 300.00 Sq. Ft. ^(R)
 The Built up Area of the Residential Flat : 360.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building : 2015
 Expected total life of building : 60 Years
 Age of the building as on 2022 : 07 years ✓
 Cost of Construction : 360.00 X 3,000.00 = ₹ 10,80,000.00 ✓
 Depreciation $\{(100-10) \times 7 / 60\}$: 10.50%
 Amount of depreciation : ₹ 1,13,400.00

Guideline rate obtained from the Stamp Duty Ready Reckoner for new property : ₹ 3,42,762.00 per Sq. M.
 i.e. ₹ 31,843.00 per Sq. Ft.
 Guideline rate obtained from the Stamp Duty Ready Reckoner (after depreciate) : ₹ 3,23,824.00 per Sq. M.
 i.e. ₹ 30,084.00 per Sq. Ft.

Prevailing market rate : ₹ 31,000.00 per Sq. Ft. ✓

Value of property as on 03.01.2022 : ₹ 360.00 Sq. Ft. X ₹ 31,000.00 = ₹ 1,11,60,000.00 ✓

(Area of property x market rate of developed land & Residential premises as on 2020 -21 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 03.01.2022	:	₹ 1,11,60,000.00 - ₹ 1,13,400.00 = ₹ 1,10,46,600.00
Total Value of the property	:	₹ 1,10,46,600.00
The realizable value of the property	:	₹ 99,41,940.00
Distress value of the property	:	₹ 88,37,280.00
Insurable value of the property	:	₹ 10,80,000.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 703, 7th Floor, " **Bellezza Building**", Amar Milind Co-op. Hsg. Soc. Ltd., Bhavani Shankar Road, Dadar (West), Mumbai, PIN Code – 400 028, State - Maharashtra, Country – India for this particular purpose at ₹ **1,10,46,600.00 (Rupees One Crore Ten Lakh Forty Six Thousand Six Hundred Only)** as on 03rd January 2022.

NOTES

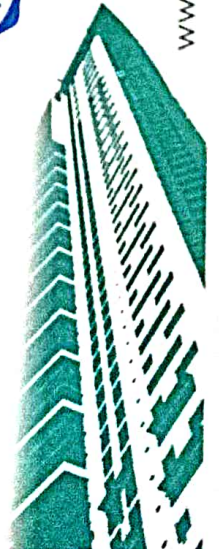
1. I, Sharad B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 03rd January 2022 is ₹ **1,10,46,600.00 (Rupees One Crore Ten Lakh Forty Six Thousand Six Hundred Only)**. Value varies with time and purpose and hence 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.
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

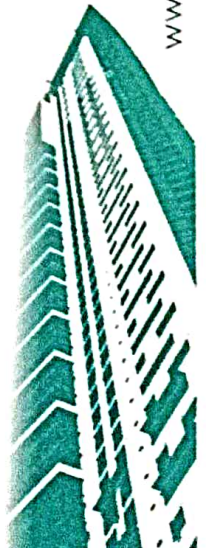
- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued;

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ANNEXURE TO FORM 0-1

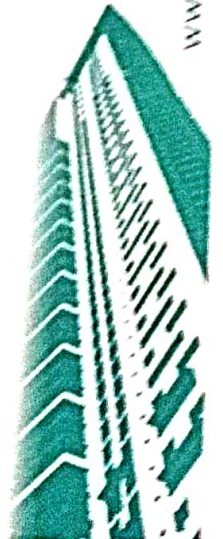
Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 5 Podiums + 6th to 19th Upper Residential Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 7 th Floor
3.	Year of construction	Year of Completion – 2015 (As per Possession Letter)
4.	Estimated future life	53 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, Powdered Coated Aluminum sliding windows
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering, 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
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15.	Sanitary installations	As per Requirement
	(i) No. of water closets	
	(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



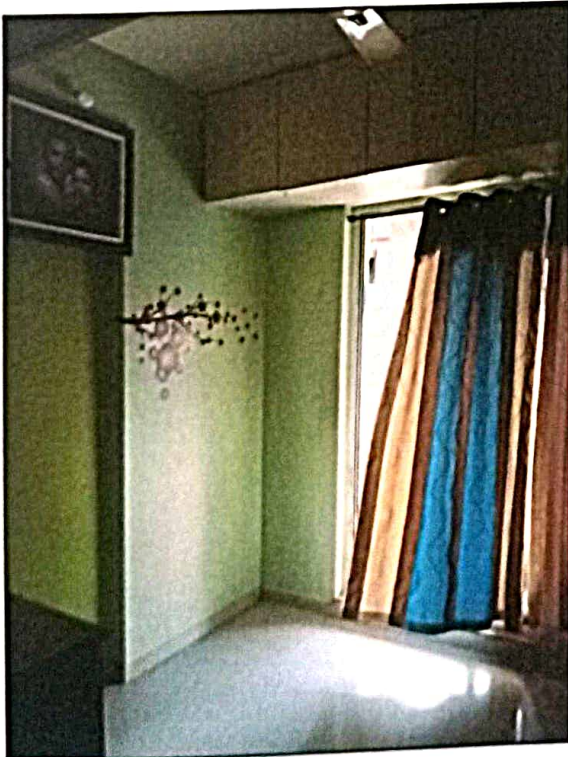
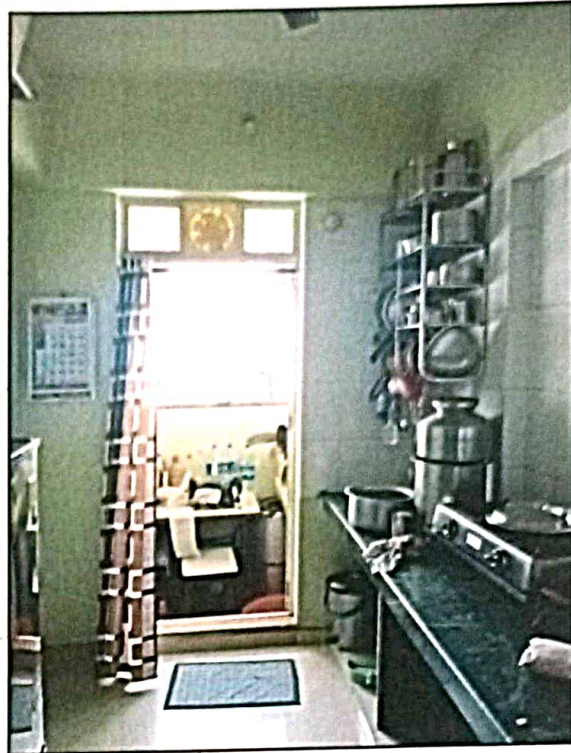
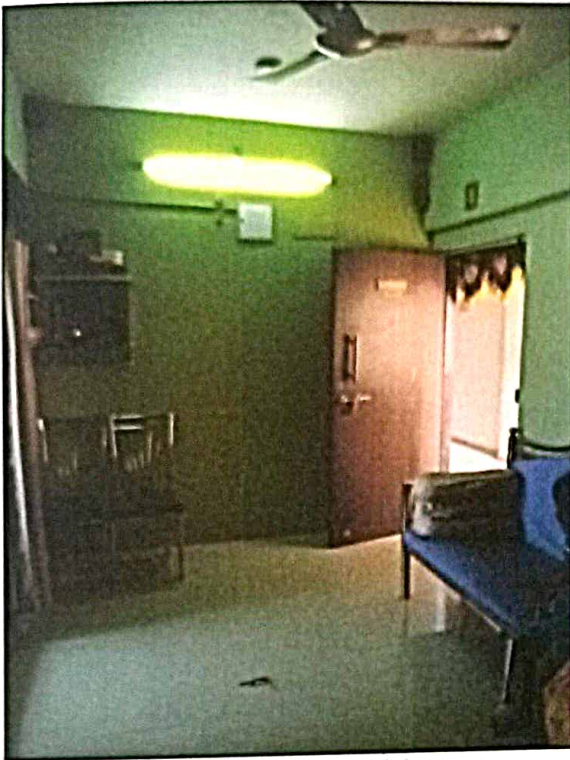
18	No. of lifts and capacity	2 Lifts
19	Underground sump - capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate 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



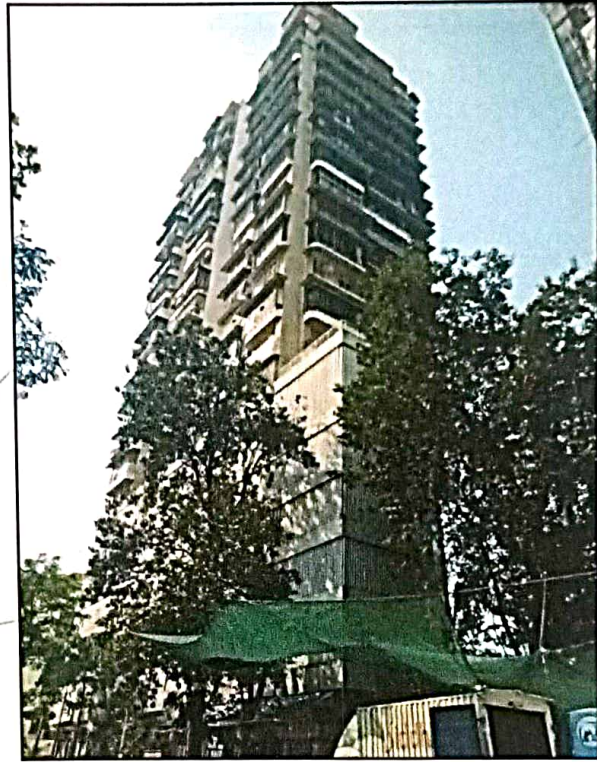
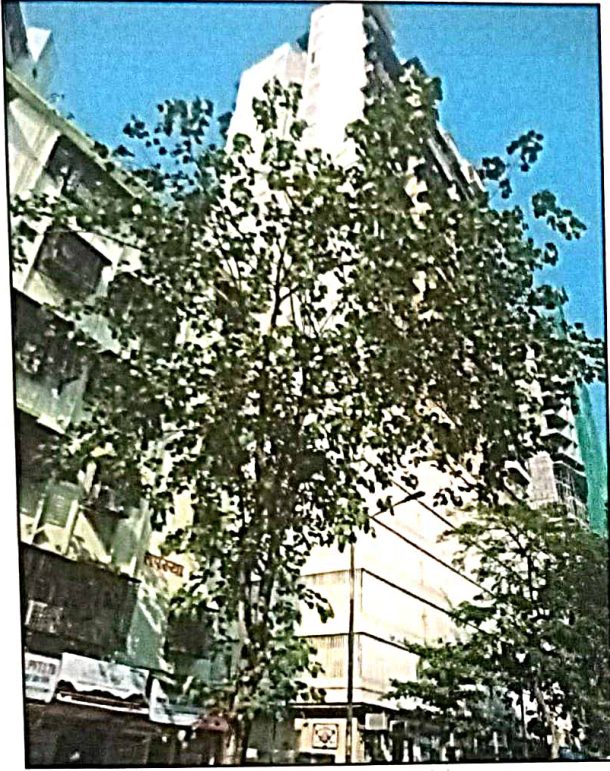
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Actual site photographs

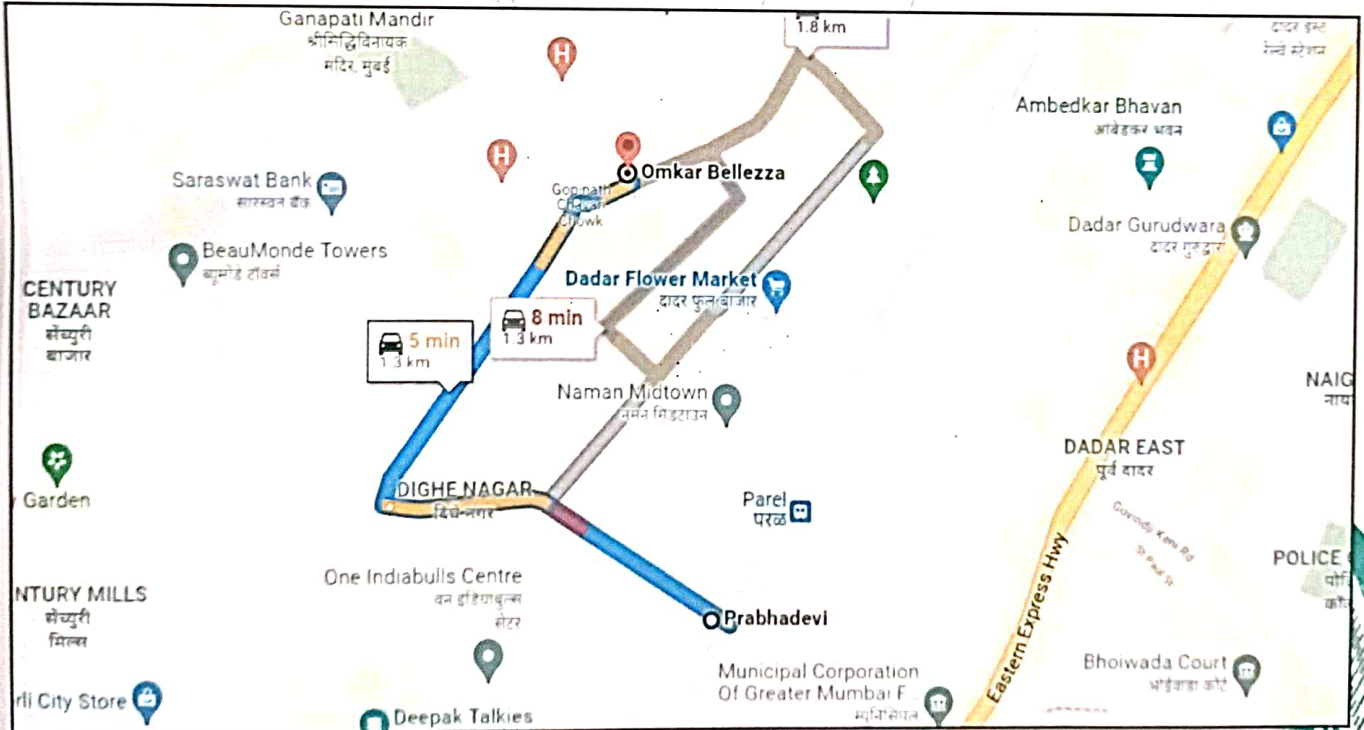
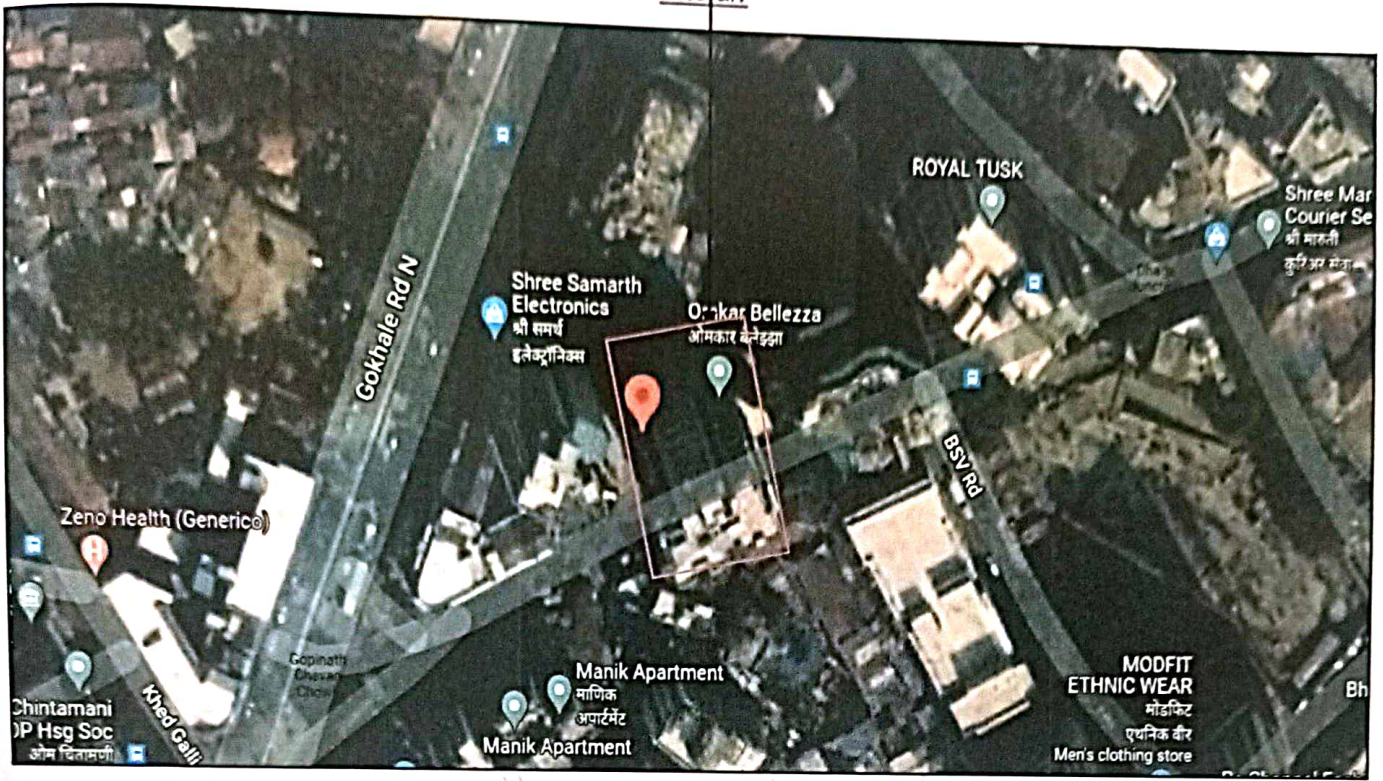


Actual site photographs



Route Map of the property

Site, u/r



Latitude Longitude - 19°00'50.8"N 72°50'04.5"E

Note: The Blue line shows the route to site from nearest railway station (Prabhadevi – 1.3 Km.)

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Ready Reckoner Rate

DIVISION / VILLAGE : MAHIM Commence From 1st April 2021 To 31st March 2022						
Type of Area	Urban		Local Body Type	Corporation "+A" Class		
Local Body Name	Municipal Corporation of Greater Mumbai					
Land Mark	Terrain: The area between Veer Savarkar Marg, the Northern Boundary, Annie Besant Road the drainage Channel Junction up to Worli Gaokhan, and the Sea to the West.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
17	17/121	153380	326440	371000	462200	302290
T. P. S. No. IV Mahim, Final Plot No. 1216/A, 1216/1, 1216/7, 1216/8, 1216/7, 1216/8, 1216/9, 1216/10, 1216/11, 1216/12, 1216/13, 1216/14, 1224A, 1224B, 1224C, 1225, 1240, 1241, 1242, 1243, 1244, 1245, 1246, 1247, 1248, 1249, 1250, 1251, 1252, 1253, 1254, 1255, 1256, 1257, 1258, 1259, 1260, 1261, 1262A, 1262B, 1262, 1263, 1264, 1265, 1266, 1267, 1268, 1269, 1270, 1271, 1272, 1273, 1274, 1275, 1276, 1277, 1278, 1279, 1280, 1281, 1282, 1283, 1284, 1285, 1286, 1287, 1288, 1289, 1290, 1291, 1292						



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Price Indicators

NOBROKER

1 BHK Flat For Sale in Omkar Bellezza in Dadar West
 25, Shivaji Shantkar Rd, Dadar West, Mumbai, Maharashtra 400028, India

₹ 1.45 Crores (negotiable) | ₹ 83,106/Month (Estimated EMI) | 430 sq ft

Home | Mumbai | Dadar West | 1BHK | Property Details

1 Bedroom (10' x 12')
 1 Bedroom (10' x 12')

24x22 Glass Tiles on Floor
 Wooden grilles
 Central AC with Inverter
 None
 None

Get Owned To-Call

Report what was not correct in this property
 Listed by Broker | Sold Out | Wrong Info

Activity On This Property
 293 Unique Views | 0 Bids | 0 Controller
 Powered By: NOBROKER

Similar Properties
 1 BHK Flat For Sale in Royal Palace ...
 Experience Your Home for a Higher Price

Overview

Age of Building	5-10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 1 Per Sq.Ft.M	Flooring	Marble/Granite
Builtup Area	430 Sq.Ft	Furnishing Status	Fully Furnished
Facing	East	Floor	4/21
Parking	Site	Gate Security	No

99acres

Buy | Enter Locality / Project / Society | Near Me

Home | Property in Mumbai | Dadar (West) | Apartments | 3 BHK | ₹ 5 to ₹ 7.5 Cr | 2500 to 3000 sq ft

Posted on Nov 19, 2021 | Ready to move

₹ 6.75 Cr @ 25,961 per sq ft | 3BHK 3Baths
 Residential Apartment for Sale
 in Omkar Bellezza, Dadar (West), Mumbai South, Mumbai

Estimated EMI ₹ 5,39,125

Website: <https://maharera.mahaonline.gov.in>

Overview | Society | Dealer Details | Recommendations | Price Trends

Property (0) | Society (11)

Area
 Built Up area: 2600 sq.ft. (241.55 sq.m.)
 Carpet area: 1600 sq.ft. (148.84 sq.m.)

Configuration
 3 Bedrooms, 3 Bathrooms, 1 Balcony

Price
 ₹ 6.75 Crore
 @ 25,961 per sq ft. (Negotiable) View Price Details

Address
 Omkar Bellezza
 Dadar (West), Mumbai South

Floor Number
 14th of 21 Floors

Facing
 North

Overlooking
 Main Road

Property
 5 to 10 Year



Price Indicators

99acres Buy Enter Locality Project Society Near Me

Mumbai Dadar West Apartments 3 BHK 3 Baths (1 to 6.25 Cr) 1800 to 2000 sq. ft. Posted on Dec 29, 2021 Ready to move

₹6.15 Cr @ 31,538 per sq. ft. **3BHK 3Baths**

Estimated EMI ₹ 4.91, 20Y Residential Apartment for Sale
Omkar Bellezza, Dadar West, Mumbai South, Mumbai

NEW STATUS NOT AVAILABLE Website: <https://maharead.mahaonline.gov.in>

Overview Society Dealer Details Recommendations Price Trends

Property (15) Society (11)

Area
Super Built up area 1950 sq. ft. (181.16 sq. m.)
Carpet area: 1500 sq. ft. (139.35 sq. m.)

Configuration
3 Bedrooms, 3 Bathrooms, 1 Balcony with Pooja Room

Price
₹ 6.15 Crore+ Govt Charges & Tax @ 31,538 per sq. ft. View Price Details

Address
Omkar Bellezza Dadar (West), Mumbai South

Floor Number
18th of 21 Floors

Facing
East

Overlooking
Main Road, Others

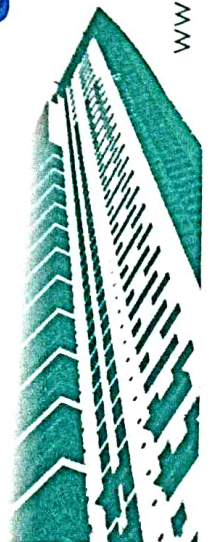
Property Age
1 to 5 Year Old

Photos (1/15)

Note:

The property under consideration is rehab portion of the redevelopment project, tenant occupied building – Anand Milind CHSL, Bellezza Building. Whereas, the price indicator attached herewith is of the Sale Building-Omkar Bellezza Tower. The Market Value of the property is based on facts of markets discovered by us during our enquiries, however Rate per Sq. Ft. in this case is less for Rehab building as compare to Sale Building.

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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 **03rd January 2022**

The term Value is defined as

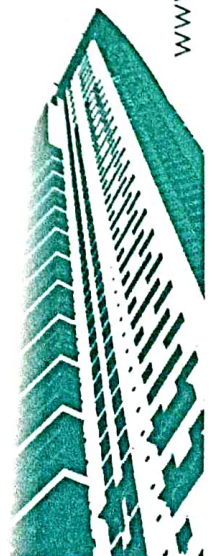
"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each 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 **₹1,10,46,600.00 (Rupees One Crore Ten Lakh Forty Six Thousand Six Hundred Only)**

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar B. Chalikwar
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