

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shri. Harendar Hargundas Nihalani**

Commercial Unit No. 11, Ground Floor, "**Sindhudurg Co-op. Hsg. Soc. Ltd.**", Opp. Parasmani, Tilak Nagar, Tilak Road, Village – Gajbandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane, PIN Code – 421 201, State – Maharashtra, Country – India.

Latitude Longitude - 19°12'56.2"N 73°05'38.9"E

Intended User:

Cosmos Bank

Dombivali (East) Branch

Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivli (East), Taluka Kalyan, District Thane, PIN Code - 400605, State - Maharashtra, Country - India.

Thane: 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) – 400601, (M.S),INDIA
Email.thane@vastukala.co.in | Tel : 80978 82976 / 90216 05621

Our Pan India Presence at :

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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

www.vastukala.co.in

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Valuation Report : Cosmos Bank / Dombivali (East) Branch / Shri. Harendar Hargundas Nihalani (13725/2310407) Page 2 of 17

Vastu/Thane/02/2025/13725/2310407

05/15-57-PSVSU

Date: 05.02.2024

VALUATION OPINION REPORT

The property bearing Commercial Unit No. 11, Ground Floor, "Sindhudurg Co-op. Hsg. Soc. Ltd.", Opp. Parasmani, Tilak Nagar, Tilak Road, Village – Gajbandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane, PIN Code – 421 201, State – Maharashtra, Country – India belongs to **Shri. Harendar Hargundas Nihalani**.

Boundaries of the property.

North : Chawls
South : Tilak Road
East : Nandadeep CHSL
West : Chawls

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 **₹ 2,34,00,000.00 (Rupees Two Crore Thirty Four Lakh 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
(I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2025.02.05 17:30:46 +05'30'

Avind

Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form – 01



Thane : 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S.), INDIA
Email : thane@vastukala.co.in | Tel : 80978 82976 / 90216 05621

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Regd. Office

B1-001, 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**

Valuation Report of Commercial Unit No. 11, Ground Floor, "**Sindhudurg Co-op. Hsg. Soc. Ltd.**", Opp. Parasmani, Tilak Nagar, Tilak Road, Village – Gajbandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane,

PIN Code – 421 201, 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 05.02.2025 for Banking Purpose
2	Date of inspection	29.01.2025
3	Name of the owner/ owners	Shri. Harendar Hargundas Nihalani
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	Address: Commercial Unit No. 11, Ground Floor, " Sindhudurg Co-op. Hsg. Soc. Ltd. ", Opp. Parasmani, Tilak Nagar, Tilak Road, Village – Gajbandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane, PIN Code – 421 201, State – Maharashtra, Country – India. Contact Person: Ms. Dipali Shelar (Bank's Employee) Contact No. 8879147457
6	Location, street, ward no	Opp. Parasmani, Tilak Nagar, Tilak Road, Village – Gajbandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane
	Survey/ Plot no. of land	Survey No. 68, Hissa No. 1 & 3, C.T.S. No. 9536 of Village – Gajbandhan Patharli
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Commercial Area
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 1,457.00 (Area as per actual site measurement for Unit Nos. 3, 11 & 12) Built Up Area in Sq. Ft. = 650.00 (Area as per Agreement for Sale of Unit No. 11)

13	Roads, Streets or lanes on which the land is abutting	Opp. Parasmani, Tilak Nagar, Tilak Road, Village – Gajbandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane
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?	Tenant Occupied – The Cosmos Co-op. Bank Ltd.
	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 KDMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied – The Cosmos Co-op. Bank Ltd.
	(ii) Portions in their occupation	Fully Tenant Occupied

	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 1,90,000.00 Present rental income per month Since last 5 Years
	(iv)	Gross amount received for the whole property	Details not provided
27		Are any of the occupants related to, or close to business associates of the owner?	Information not available
28		Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29		Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30		Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31		If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32		If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33		Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34		What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35		Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36		Is any dispute between landlord and tenant regarding rent pending in a court of 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 Commercial Unit in a building. The rate is considered as composite rate.
40		If sale instances are not available or not relied upon, the basis of arriving at the land rate	N. A.
		COST OF CONSTRUCTION	
41		Year of commencement of construction and year of completion	Year of Completion – 1977 (As per Building Completion Certificate.)
42		What was the method of construction, by	N. A.

	contract/By employing Labour directly/ both?	
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	
	1. As per site inspection Commercial Unit No. 03 in A Wing & Unit No. 11 & 12 in B Wing are internally amalgamated to form a single unit having separate entrances.	
	2. As per bank request we have done the valuation of Unit No. 11 only.	
	3. For the purpose of valuation, we have considered the area as per agreement for sale.	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dombivali (East) Branch to assess fair market value as on 05.02.2025 for Commercial Unit No. 11, Ground Floor, "Sindhudurg Co-op. Hsg. Soc. Ltd.", Opp. Parasmani, Tilak Nagar, Tilak Road, Village – Gajbandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane, PIN Code – 421 201, State – Maharashtra, Country – India belongs to **Shri. Harendar Hargundas Nihalani**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale of Commercial Unit dated 17.12.2004 Between Mrs. Anita Dilip Kudalkar & Shri. Dilip Prabhakar Kudalkar (The Vendors / Transferors) & Shri. Harendar Hargundas Nihalani.
2	Copy of Building Completion Certificate No. DOM / PWD / 1732 dated 03.01.1979 issued by Dombivli Municipal Council.

LOCATION:

The said building is located at Survey No. 68, Hissa No. 1 & 3, C.T.S. No. 9536 of Village – Gajbandhan Patharli, Taluka – Kalyan, District – Thane. The property falls in Commercial Zone. It is at a walkable distance 900 M. from Dombivali 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 commercial purpose. Ground Floor is having 3 Commercial Unit. The building is without lift.

Commercial Unit:

The Commercial Unit under reference is situated on the Ground Floor. As per site inspection Commercial Unit No. 03 in A Wing & Unit No. 11 & 12 in B Wing are internally amalgamated to form a single unit having separate entrances. The composition of unit is Cash Counter + Cabin + Manager's Cabin + Working Area + Toilet + Pantry + Passage + ATM + Passage. The commercial unit is finished with Vitrified tiles flooring, MS rolling shutter with glass door with MS safety gate, Concealed electrification & concealed plumbing. The unit condition is normal.



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Valuation as on 05th February 2025

The Built Up Area of the Commercial Unit	:	650.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	1977 (As per Building Completion Certificate.)
Expected total life of building	:	60 Years
Age of the building as on 2025	:	48 years
Cost of Construction	:	650.00 Sq. Ft. X ₹ 2,500.00 = ₹ 16,25,000.00
Depreciation $\{(100-10) \times 48 / 60\}$:	72.00%
Amount of depreciation		₹ 11,70,000.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 92,925.00 per Sq. M. i.e. ₹ 8,633.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 84,714.00 per Sq. M. i.e. ₹ 7,870.00 per Sq. Ft.
Prevailing market rate	:	₹ 37,800.00 per Sq. Ft.
Value of property as on 05.02.2025	:	650.00 Sq. Ft. X ₹ 37,800.00 = ₹ 2,45,70,000.00

(Area of property x market rate of developed land & Commercial 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 05.02.2025	:	₹ 2,45,70,000.00 - ₹ 11,70,000.00 = ₹ 2,34,00,000.00
Total Value of the property	:	₹ 2,34,00,000.00
The realizable value of the property	:	₹ 2,10,60,000.00
Distress value of the property	:	₹ 1,87,20,000.00
Insurable value of the property (650.00 Sq. Ft. X ₹ 2,500.00)	:	₹ 16,25,000.00
Guideline Value of the property (650.00 Sq. Ft. X ₹ 7,870.00)		₹ 51,15,500.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Unit No. 11, Ground Floor, "Sindhudurg Co-op. Hsg. Soc. Ltd.", Tilak Nagar, Dombivali (East), Thane – 421201, State – Maharashtra, Country – India. for this particular purpose at **₹ 2,34,00,000.00 (Rupees Two Crore Thirty Four Lakh Only)** as on **05th 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 **05th February 2025 is ₹ 2,34,00,000.00 (Rupees Two Crore Thirty Four Lakh 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:



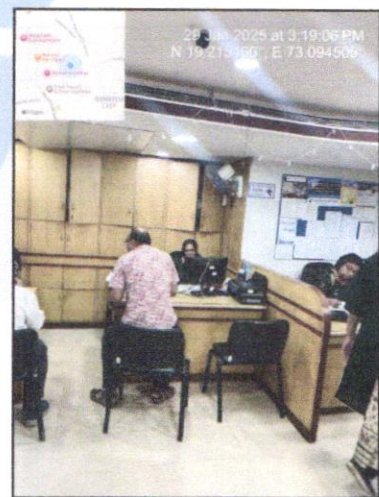
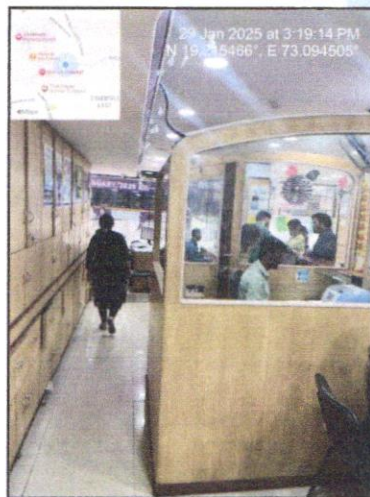
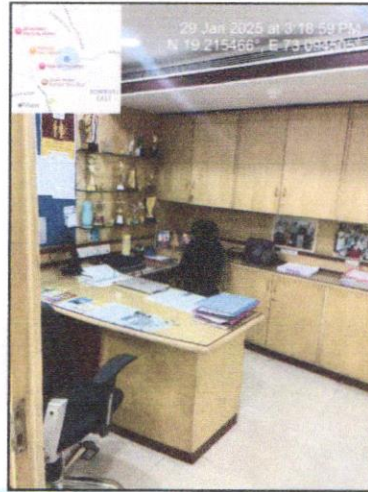
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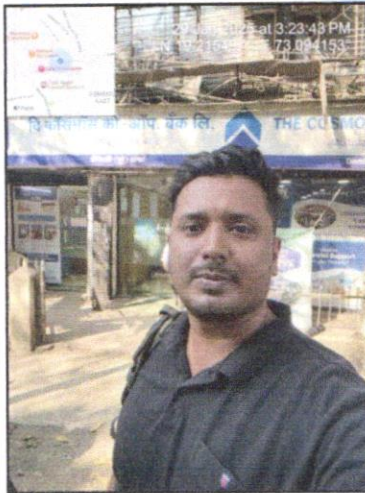
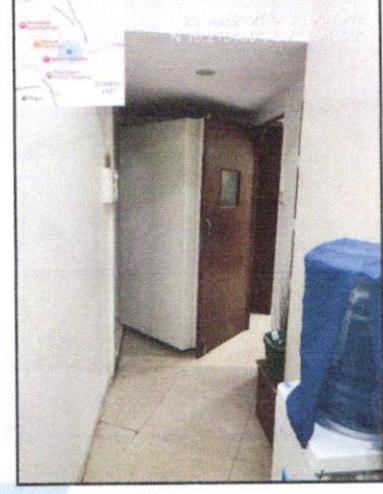
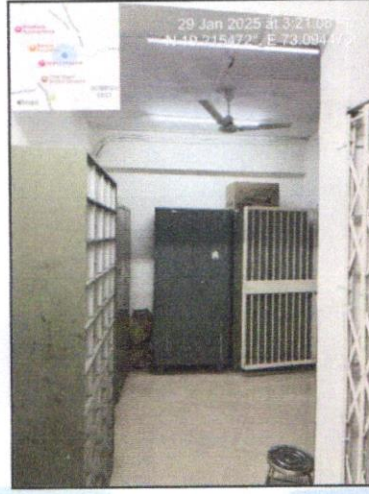
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Actual site photographs

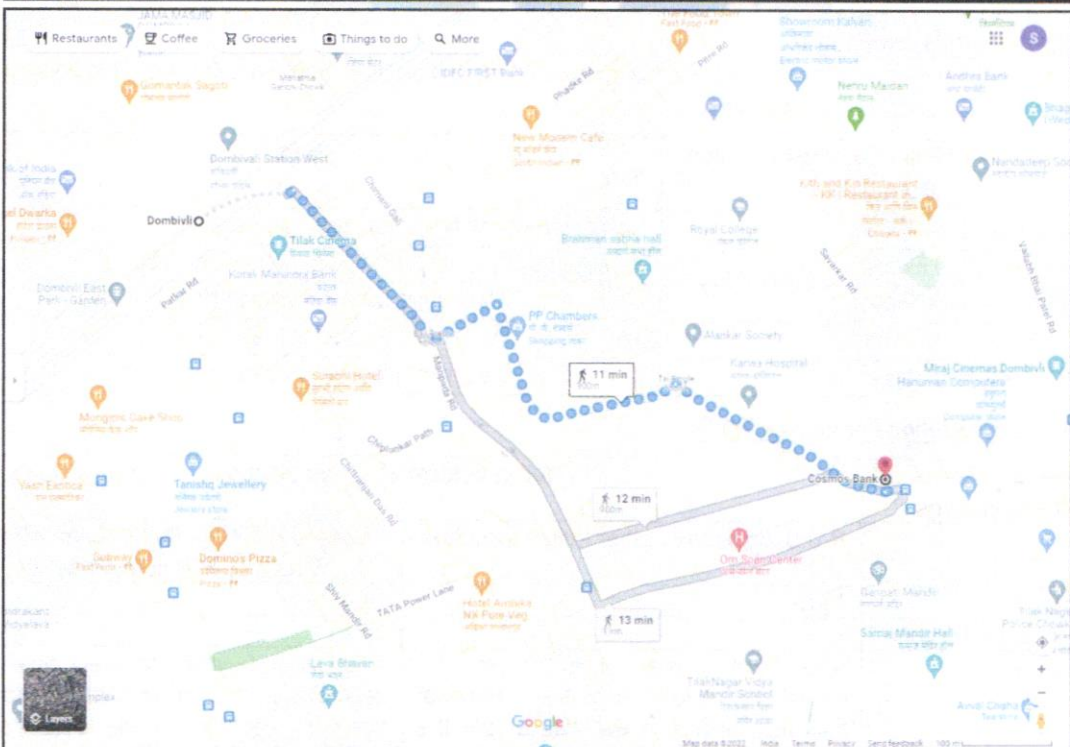
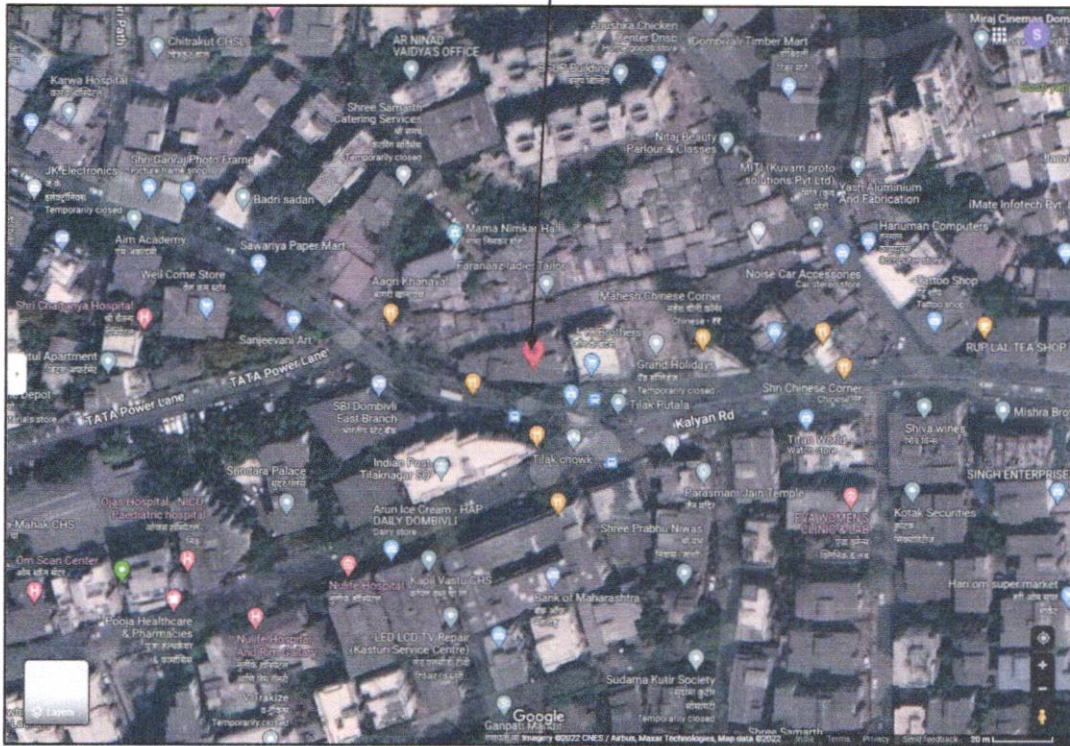


Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude - 19°12'56.2"N 73°05'38.9"E

Note: The Blue line shows the route to site from nearest railway station (Dombivali – 900 M.)



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Ready Reckoner Rate

Home		Valuation Guidelines User Manual	
Year	2024-2025	Language	English
Selected District	Thane		
Select Taluka	Kalyan		
Select Village	Gavache Nav : Gajabandhan Patharli (Ka		
Search By	<input checked="" type="radio"/> Survey No. <input type="radio"/> SubZones		
Enter Survey No	9536	Search	
एन.सि.आर. क्र. (N.S.R. No.)	24500	नि.सि.आर. क्र. (N.S.R. No.)	64800
एन.सि.आर. क्र. (N.S.R. No.)	74500	एन.सि.आर. क्र. (N.S.R. No.)	88500
एन.सि.आर. क्र. (N.S.R. No.)	74500	एन.सि.आर. क्र. (N.S.R. No.)	74500
एन.सि.आर. क्र. (N.S.R. No.)		एन.सि.आर. क्र. (N.S.R. No.)	

Stamp Duty Ready Reckoner Market Value Rate for Shop	88,500.00			
Increase by 20% on Shop Located on 69 th Floor	4,425.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	92,925.00	Sq. Mtr.	8,633.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	24,500.00			
The difference between land rate and building rate (A – B = C)	68,425.00			
Depreciation Percentage as per table (D) [100% - 12%] (Age of the Building – 12 Years)	88%			
Rate to be adopted after considering depreciation [B + (C x D)]	84,714.00	Sq. Mtr.	7,870.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Table – D: Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate

Price Indicators

Property	Commercial Shop		
Source	99 Acre		
Floor	-		
	Carpet	Built Up	Saleable
Area	100.00	120.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹ 45,000.00	₹ 37,500.00	-

99 acres

Commercial Buy
Enter Locality / Project / Society / Landmark
🔍

Post property
👤
☰

Home > Commercial property for sale in Thane District > Shop for sale in Thane District > Shop for sale in Dombivli > Shop for sale in Tilak Nagar

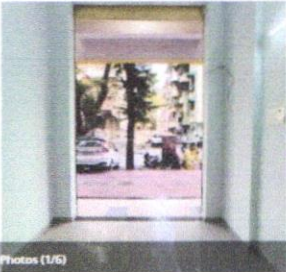
Posted on Dec 17, 2024 | Ready to move

₹45 Lac @ 45,000 per sq.ft.

Estimated EMI ₹35,942

RRRA STATUS NOT AVAILABLE Website: <https://maharera.maharashtra.gov.in/>

[Overview](#) [Owner Details](#) [Recommendations](#)



Photos (1/6)

Sale Amount
₹ 45 Lac+ Govt Charges & Tax
@ 45,000 per sq.ft. (Negotiable)

Built-up Area
200 sq.ft. (35.94 w.s.)

Parking
Only public parking available

Key Highlights
Main road facing

Carpet Area
100 sq.ft. (17.74 w.s.)

Floor Number
Ground

Washrooms
Private Washrooms available

Property Age
1 to 5 Year Old

Places nearby View All (50)

Near Tilak School, Tilak Nagar, Dombivli East, Tilak Nagar, Dombivli East

📍 Sai Baba Mandir
📍 P&T Colony Hanuman Templw
📍 Swami Samarth Math
📍 Rajanigandha Hospital and Iccu
📍 Mamata

Why should you consider this property?

Close to School
Close to Hospital
Close to Market
Close to Railway Station

Ownership: Co-operative S...

Property Suitable for: Clothes, Fast Food, Dental Clinic, Sweet... View More

Lock-in period: No lock-in period Ceiling height: 14 feet Entrance width: 11 feet

Property Code: B79080543 www.99acres.com/B79080543



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Price Indicators

Property	Commercial Shop		
Source	Magic bricks		
Floor	-		
	Carpet	Built Up	Saleable
Area	277.77	333.33	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹ 50,400.00	₹ 42,000.00	-

magicbricks
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Login ▾ Post Property

₹1.40 Cr ₹35000/sqft EMI - ₹ 67k | [Get Loan offers from 34+ banks](#)

Commercial Shop For Sale in [Dombivli East, Beyond Thane](#)



Ground Floor Unfurnished

Super Area
400 sqft *
₹35,000/sqft

Floor
Ground(Out of 5
Floors)

Contact Owner
Get Phone No.

More Details

Price ₹1.4 Cr


Address Dombivli East, Beyond Thane, Maharashtra

Transaction Type Resale

Construction Status Ready to Move


Contact Owner

Tools to Help You Decide Better




Rates & Trends
Find collection of localities with great growth potential

[Read more →](#)



Property Valuation
Know the right value for your Property before you Buy or

[Read more →](#)



EMI Calculator
Know how much you'll have to pay every month on your

[Read more →](#)

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **05th 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:

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 **₹ 2,34,00,000.00 (Rupees Two Crore Thirty Four Lakh Only)**.

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

**Manoj
Chalikwar**

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

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DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2025.02.05 17:31:00 +05'30'

Manoj
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