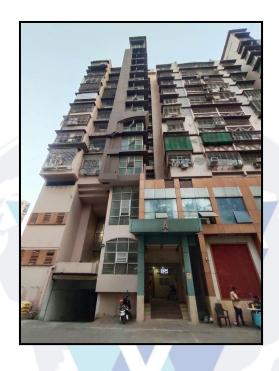


Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Jitendra Jivraj Shah & Mrs. Preeti Jitendra Shah

Residential Flat No. 701, 7th Floor, Wing - A, "Dadar Manish Market Co-op. Hsg. Soc. Ltd.", Plot No. 488(pt) & 489(pt), Senapati Bapat Marg (Formerly known a Tulsi Pipe Road, Village - Lower Parel Division, Municipality Ward No. G/N, District - Mumbai Main, Dadar (West), Mumbai, PIN - 400 028, State - Maharashtra, India.

Latitude Longitude: 19°1'2.4"N 72°50'24.7"E

Intended User:

Cosmos Bank

Veera Desai Road Andheri (West) Branch

Shop no 7, Dhanashree Heights Building No 42, Off Veera Desai Road Andheri (West) Mumbai 400053



Our Pan India Presence at:

Nanded Mumbai

Aurangabad
Pune

Thane Nashik

Ahmedabad Opelhi NCR

Rajkot 💡 Raipur Jaipur

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



Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 19

Vastu/Mumbai/01/2025/013640/2310050 15/14-169-JAVS Date: 14.01.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 701, 7th Floor, Wing - A, "Dadar Manish Market Coop. Hsg. Soc. Ltd.", Plot No. 488(pt) & 489(pt), Senapati Bapat Marg (Formerly known a Tulsi Pipe Road, Village -Lower Parel Division, Municipality Ward No. G/N, District - Mumbai Main, Dadar (West), Mumbai, PIN - 400 028, State - Maharashtra, India belongs to Mr. Jitendra Jivraj Shah & Mrs. Preeti Jitendra Shah.

Boundaries of the property

North Commercial Shops & Internal road

South : Apple Plaza, Priyadarshani Society

East Manish Market

West Jaygopal Industrial Estate and Road

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at ₹ 3,17,02,912.00 (Rupees Three Crore Seventeen Lakhs Two Thousand Nine Hundred And Twelve 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 report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director Auth. Sign.



Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/Credit/87/2022-23

💡 Aurangabad 🛛 🦓 Pune

Encl.: Valuation report



Our Pan India Presence at:

Nanded Mumbai

Thane Nashik Ahmedabad Opelhi NCR Rajkot

💡 Raipur 💡 Jaipur

Regd. Office

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



mumbai@vastukala.co.in www.vastukala.co.in

Residential Flat No. 701, 7th Floor, Wing - A, **"Dadar Manish Market Co-op. Hsg. Soc. Ltd."**, Plot No. 488(pt) & 489(pt), Senapati Bapat Marg (Formerly known a Tulsi Pipe Road, Village - Lower Parel Division, Municipality Ward No. G/N, District - Mumbai Main, Dadar (West), Mumbai , PIN - 400 028, State - 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 Fair Market Value as on 14.01.2025 for Housing Loan Purpose.		
1	Date of inspection	13.01.2025		
3	Name of the owner / owners	Mr. Jitendra Jivraj Shah & Mrs. Preeti Jitendra Shah		
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available		
5	Brief description of the property	Address: Residential Flat No. 701, 7 th Floor, Wing - A, "Dadar Manish Market Co-op. Hsg. Soc. Ltd.", Plot No. 488(pt) & 489(pt), Senapati Bapat Marg (Formerly known a Tulsi Pipe Road, Village - Lower Parel Division, Municipality Ward No. G/N, District - Mumbai Main, Dadar (West), Mumbai , PIN - 400 028, State - Maharashtra, India.		
		Contact Person : Mrs. Preeti Jitendra Shah (Owner) Contact No. 9867345864		
6	Location, Street, ward no	Municipality Ward No - G/N, Senapati Bapat Marg (Formerly known a Tulsi Pipe Road Village - Lower Parel Division, District - Mumbai Main		
7	Survey / Plot No. of land	CTS No - 1390(pt) & 1/1392(pt), T.P.S. IV of Village - Lower Parel Division, Plot No - 488(pt) & 489(pt)		
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. = 807.93 (Area as per Site measurement) Built Up Area in Sq. Ft. = 1063.00 (Area As Per Index- II)		



Valuers & Appraisers
Architects &
Architects

Roads, Streets or lanes on which the land is abutting	Village - Lower Parel Division, District - Mumbai Main, Pin - PIN - 400 028		
If freehold or leasehold land	Free Hold.		
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.		
Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents		
Are there any agreements of easements? If so, attach a copy of the covenant	Information not available		
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		
Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available		
Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No		
Attach a dimensioned site plan	N.A.		
IMPROVEMENTS			
Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available		
Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached		
Is the building owner occupied/ tenanted/ both?	Owner Occupied - Mr. Jitendra Jivraj Shah		
If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied		
What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MCGM norms Percentage actually utilized – Details not available		
RENTS			
(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Jitendra Jivraj Shah		
(ii) Portions in their occupation	Fully Owner Occupied		
(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	Rs. 79,000/- Expected rental income per month.		
	If freehold or leasehold land 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 Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant. Are there any agreements of easements? If so, attach a copy of the covenant 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. Has any contribution been made towards development or is any demand for such contribution still outstanding? Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification. Attach a dimensioned site plan IMPROVEMENTS Attach plans and elevations of all structures standing on the land and a lay-out plan. Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) Is the building owner occupied/ tenanted/ both? If the property owner occupied/ specify portion and extent of area under owner-occupation What is the Floor Space Index permissible and Percentage actually utilized? RENTS (i) Names of tenants/ lessees/ licensees, etc (iii) Portions in their occupation		



Since 1989



	(iv)	Gross amount received for the whole property	N.A.		
27		of the occupants related to, or close to ss associates of the owner?	Information not available		
28	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		etails of the water and electricity charges, If any, orne by the owner	N. A.		
30		e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.		
31		s installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.		
32		np is installed, who is to bear the cost of nance 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		y standard rent been fixed for the premises any law relating to the control of rent?	N. A.		
26	SALES	,			
37	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		
38	Land rate adopted in this valuation		N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.		
39	If sale instances are not available or not relied up on, the basis of arriving at the land rate		N. A.		
40	COST OF CONSTRUCTION				
41	Year of commencement of construction and year of completion		Year of Completion – 1997 (As per occupancy certificate)		
42	What was the method of construction, by contract/By employing Labour directly/ both?		N. A.		



Valuers & Appraisers
Architects & Landing State of Landin

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: The loading between measured Carpet area to Built up area mentioned in the agreement is 30%. We have adjusted the rate accordingly.			

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Veera Desai Road Andheri (West) Branch Branch to assess Fair Market Value as on 14.01.2025 for Residential Flat No. 701, 7th Floor, Wing - A, "Dadar Manish Market Co-op. Hsg. Soc. Ltd.", Plot No. 488(pt) & 489(pt), Senapati Bapat Marg (Formerly known a Tulsi Pipe Road, Village - Lower Parel Division, Municipality Ward No. G/N, District - Mumbai Main, Dadar (West), Mumbai , PIN - 400 028, State - Maharashtra, India belongs to Mr. Jitendra Jivraj Shah.

We are in receipt of the following documents:

1)	Copy of Electricity Bill Consumer No.613-460-009*5 Dated 02.12.2024.
2)	Copy of Index- II Registration No. 4152/2016 Dated 12.05.2016 between Bharti Praveen Kanakia & Malini Praveen Kanakia(The Transferor) And Jitendra Jivraj Shah & Mrs. Preeti Jitendra Shah(The Transferee).
3)	Copy of Share Certificate No.025bearing Nos. 121 to 125 having 5 Shares of Rs. 50/- each transferred dated 18/09/2016 in the name of Mr. Jitendra Jivraj Shah & Mrs. Preeti Jitendra Shah issued by Dadar Manish Market Coop. Hsg. Soc. Ltd
4)	Copy of Occupancy Certificate No.EB/9209/GN/A Dated 10.04.1997 issued by Municipal Corporation of Greater Mumbai.

Location

The said building is located at bearing Plot No - 488(pt) & 489(pt) inMunicipality Ward No - G/N, Village - Lower Parel DivisionDistrict - Mumbai Main, PIN - 400 028. The property falls in Residential Zone. It is at a traveling distance 250m from Dadar Railway Station.

Building

The building under reference is having Ground + 10 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonery walls. The external condition of building is Good. The building is used for Residential purpose. 7th Floor is having 2 Residential Flat. The building is having 2 lifts.

Residential Flat:

The Residential Flat under reference is situated on the 7th Floor The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + 2 Toilet + Passage.(i.e. 1 BHK) This Residential Flat is Italian Marble Flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.



Valuers & Appraisers
Architects & Charlette & Charlett

Valuation as on 14th January 2025

The Built Up Area of the Residential Flat	:	1063.00 Sq. Ft.	
---	---	-----------------	--

Deduct Depreciation:

Year of Construction of the building	:	1997 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	28 Years
Cost of Construction	:	1063.00 Sq. Ft. X ₹ 2,800.00 = ₹ 29,76,400.00
Depreciation {(100 - 10) X (28 / 60)}	:	42.00%
Amount of depreciation	jį.	₹ 12,50,088.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 2,53,701/- per Sq. M. i.e. ₹ 23,570/- per Sq. Ft.
Guideline rate (after depreciate)	•	₹ 2,13,487/- per Sq. M. i.e. ₹ 19,834/- per Sq. Ft.
Value of property	:	1063.00 Sq. Ft. X ₹ 31,000 = ₹3,29,53,000
Total Value of property as on 14th January 2025		₹3,29,53,000.00

(Area of property x market rate of developed land & Residential premises as on 2025 - 2026 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 14th January 2025		₹ 3,29,53,000.00 - ₹ 12,50,088.00 = ₹ 3,17,02,912.00
Total Value of the property	ŀ	₹ 3,17,02,912.00
The realizable value of the property	:	₹2,85,32,621.00
Distress value of the property	:	₹2,53,62,330.00
Insurable value of the property (1063.00 X 2,800.00)	/ :	₹29,76,400.00
Guideline value of the property (1063.00 X 19834.00)	:	₹2,10,83,542.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 701, 7th Floor, Wing - A, "Dadar Manish Market Co-op. Hsg. Soc. Ltd.", Plot No. 488(pt) & 489(pt), Senapati Bapat Marg (Formerly known a Tulsi Pipe Road, Village - Lower Parel Division, Municipality Ward No. G/N, District - Mumbai Main, Dadar (West), Mumbai , PIN - 400 028, State - Maharashtra, India for this particular purpose at ₹ 3,17,02,912.00 (Rupees Three Crore Seventeen Lakhs Two Thousand Nine Hundred And Twelve Only) as on 14th January 2025

NOTES

I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value
of the property as on 14th January 2025 is ₹ 3,17,02,912.00 (Rupees Three Crore Seventeen Lakhs Two Thousand
Nine Hundred And Twelve Only) Value varies with time and purpose and hence this value should not be referred for
any purpose other than mentioned in this report.



Valuers & Appraisers
Architects & Horistoners (1)
Try Consultants
Late of Engineers (1)
Try Consultants
Late

An ISO 9001: 2015 Certified Company

- 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- VALUATION

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:

ANNEXURE TO FORM 0-1

Technical details

Main Building

1	No. of floo	rs and height of each floor	:	Ground + 10 Upper 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 co	nstruction	:	1997 (As per occupancy certificate)	
4	Estimated	future life	:	32 Years Subject to proper, preventive periodic maintenance & structural repairs	
5	Type of co frame/ stee	onstruction- load bearing walls/RCC el frame	:	R.C.C. Framed Structure	
6	Type of for	undations	V	R.C.C. Foundation	
7	Walls			All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.	
8	Partitions		:	6" Thk. Brick Masonery.	
9	Doors and Windows		7	Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, .	
10	Flooring		:	Italian Marble Flooring.	
11	Finishing			Cement Plastering + POP Finish.	
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 plumbing with C.P. fittings. Electrical wiring with	
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		concealed	





Technical details

Main Building

15	Sanitary i	nstallations	:	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.		:	Superior White
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 TM
19	Underground sump – capacity and type of construction		:	RCC Tank
20	Over-head tank Location, capacity Type of construction		:	RCC Tank on Terrace
21	Pumps- n	o. and their horse power		May be provided as per requirement
22		d paving within the compound ate area and type of paving	į	Chequred tiles in open spaces, etc.
23	•	disposal – whereas connected to public septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System





Actual Site Photographs

















Since 1989

Actual Site Photographs





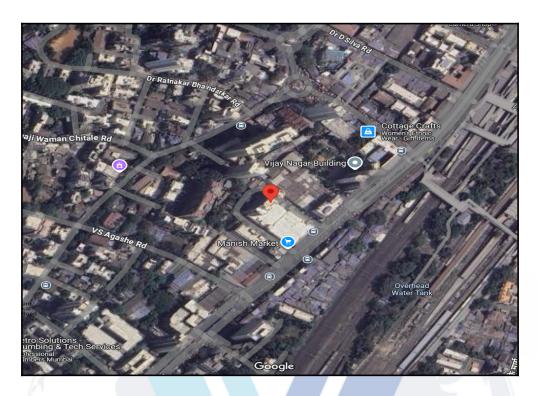




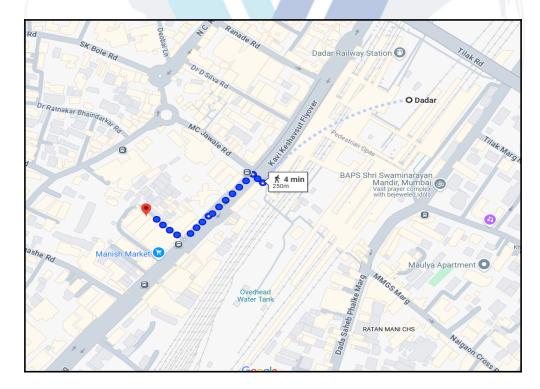




Route Map of the property



Note: Red Place mark shows the exact location of the property



Longitude Latitude: 19°1'2.4"N 72°50'24.7"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Dadar - 250m).



Valuers & Appraisers

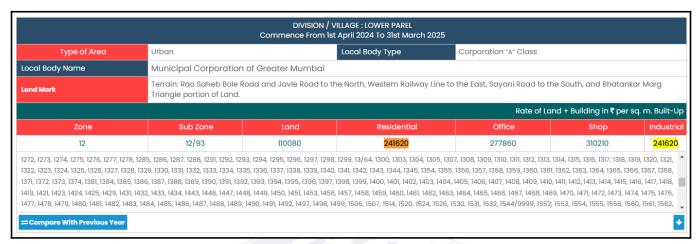
Architects & Machiners (1)

Chartered Engineers (1)

Lender's Engineer

MH2010 PVCD

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	241620		TM	
Increase by 5% on Flat Located on 7 th Floor	12081			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	2,53,701.00	Sq. Mtr.	23,570.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	110080	Λ		
The difference between land rate and building rate(A-B=C)	143,621.00			
Percentage after Depreciation as per table(D)	28%			
Rate to be adopted after considering depreciation [B + (C X D)]	2,13,487.00	Sq. Mtr.	19,834.00	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

Depreciation Percentage Table

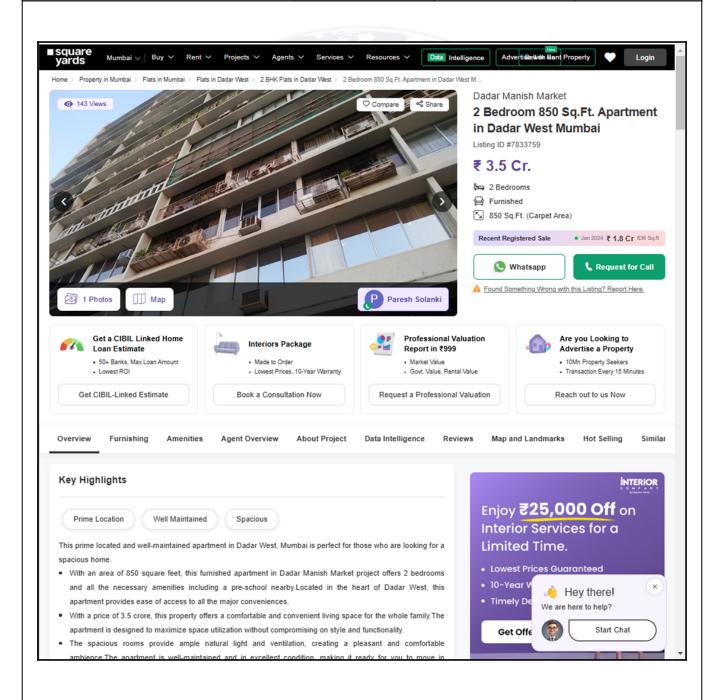
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years		After initial 5 year for every year 1.5% depreciation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





Price Indicators

Property	Flat		
Source	square yards		
Floor	-		
	Carpet	Built Up	Saleable
Area	850.00	1,105.00	-
Percentage	-	30%	-
Rate Per Sq. Ft.	₹41,176.00	₹31,674.00	-

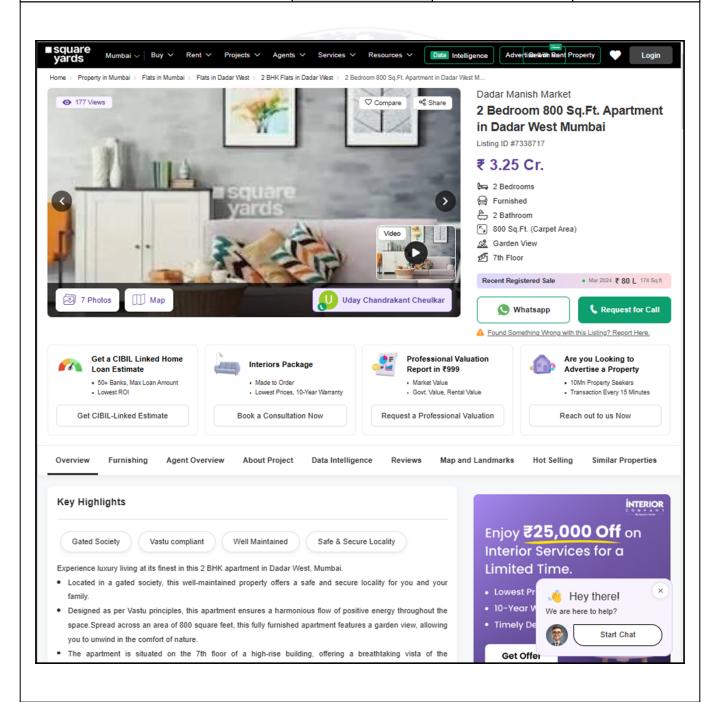






Price Indicators

Property	Flat		
Source	square yards		
Floor	-		
	Carpet	Built Up	Saleable
Area	800.00	1,040.00	-
Percentage	-	30%	-
Rate Per Sq. Ft.	₹40,625.00	₹31,250.00	-





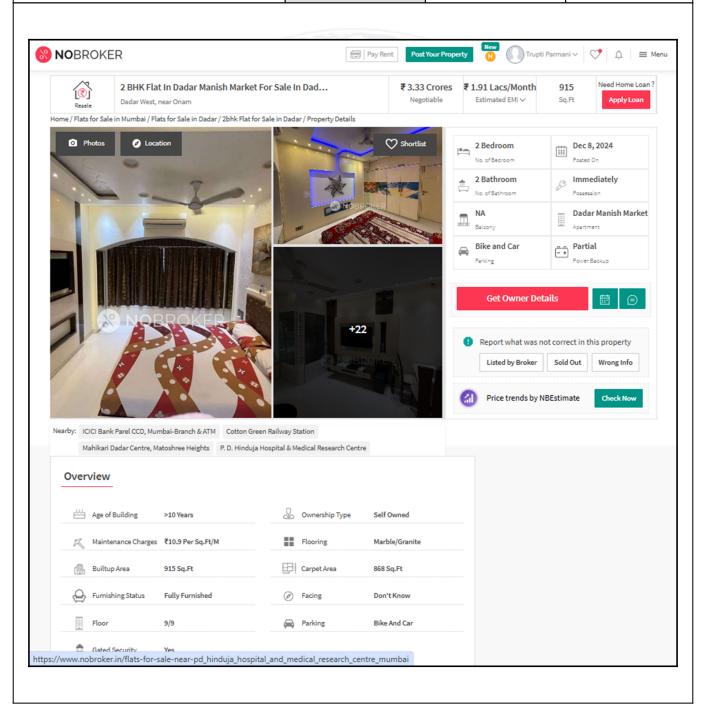
Valuers A Appraisers

Architects 4

When the Committee of Committee Committe

Price Indicators

Property	Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	868.00	1,128.40	-
Percentage	-	30%	-
Rate Per Sq. Ft.	₹38,364.00	₹29,511.00	-







DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 14th January 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 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.
- 4. There is no direct/ indirect interest in the property valued.
- 5. 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 ₹ 3,17,02,912.00 (Rupees Three Crore Seventeen Lakhs Two Thousand Nine Hundred And Twelve Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director Auth. Sign.

Manoj Chalikwar
Govt. Reg. Valuer
Chartered Engineer (India)
Reg. No. IBBI/RV/07/2018/10366
Cosmos Bank Empanelment No.: HO/Credit/87/2022-23



