

## STRUT CONSULTANTS PVT. LTD.

Shree Ganesh Society, 297 / 2360, Motilal Nagar No.II, M.G. Road, Goregaon (West), Mumbai - 400104.

9004285068 / 2876 5086 / 9821394388 / 89

E: strutconsultants@gmail.com

## STRUT CONSULTANTS PVT. LTD. (SCPL)

> PROJECT MANAGEMENT CONSULTANT FOR RE-DEVELOPMENT OF SOCIETIES

CONSULTING CIVIL ENGINEERS FOR REPAIRS AND RESTORATION OF STRUCTURES

Name of Company STRUT CONSULTANTS PVT. LTD.

STRUT ENGINEERS L.L.P

Name of Sister Concern M/s. KHANDEPARKAR KEJRIWAL & ASSOCIATES

Head Office Shree Ganesh Society,

297 / 2360, Motilal Nagar No.II, M. G. Road,

Goregaon (West), Mumbai – 400 104.

Branch Office Saroj Niwas, 134, 3<sup>rd</sup> Floor,

Dheerubhai Parikh Marg,

Kalbadevi Road,

Mumbai – 400 002.

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**Prabhat Centre Annex** 

Office No.,207, Plot No.7, Sector No.1A,

CBD, Belapur, Navi Mumbai - 400 614.

Year of Incorporation 12<sup>th</sup> November 1968

Telephone Nos. 99870 82590 / 98213 94389 / 9004285068

Email ID strutconsultants@gmail.com

## **BRIEF DETAILS OF COMPANY**

SCPL has worked with more than 300 society in last 20 years.

**SCPL** understand needs and mentality of individuals and as a group of members.

**SCPL** is handling societies of 10 members to 400 members and structures from 2 to 23 storied.

## **Company Registration Certificate**

प्रारुप 1 पंजीकरण प्रमाण-पत्र कॉर्पोरेट पहचान संख्या : U74140MH2009PTC191690 2009 - 2010 में एतदद्वारा सत्यापित करता हूं कि मैसर्स STRUT CONSULTANTS PRIVATE LIMITED का पंजीकरण, कम्पनी अधिनियम 1956 (1956 का 1) के अतंर्गत आज किया जाता है और यह कम्पनी प्राइवेट लिमिटेड है। यह निगमन-पत्र आज दिनांक पंद्रह अप्रेल दो हजार नौ को मेरे हस्ताक्षर से मुंबई में जारी किया जाता है। Form 1 Certificate of Incorporation Corporate Identity Number: U74140MH2009PTC191690 2009 - 2010 I hereby certify that STRUT CONSULTANTS PRIVATE LIMITED is this day incorporated under the Companies Act, 1956 (No. 1 of 1956) and that the company is private limited. iven under my hand at Mumbai this Fifteenth day of April Two Thousand Nine. (VIJAYA NAGORAO KHANDARE) सहायक कम्पनी रजिस्ट्रार / Assistant Registrar of Companies महाराष्ट्र, मुंबई Maharashtra, Mumbai Mailing Address as per record available in Registrar of Companies office: STRUT CONSULTANTS PRIVATE LIMITED 5, AKRUTI, J. P. NAGAR,, GOREGAON EAST,, MUMBAI - 400063, Maharashtra, INDIA

## IN-HOUSE TECHNICAL

CREDENTIALS

**WITH** 

THE COMPANY

- Civil Engineer, Architect (Reg. No.K-114)
- Structural Engineer Licence No. STR 15
- NMMC Structural License No. STR 10043
- > TMC/1111/5E/2016
- ➤ Member of the institution of Engineer (India) Regd. No. M-22025
- > Fello of Indian Institute of Valuers New Delhi Regd. No.F-1152
- > Approved valuer of immovable property for wealth Tax, Estate Duty etc. CAT:473 of 1973
- Bombay housing & area Development Board Regd. No.B-27 dated 21/11/2978
- Member of PEATA (K-117 / 1255)
- Member of institution of industrial managers Regd. No. 0588673
- > Member of institution of Standard Engineers.

## BRIEF DETAILS OF DIRECTORS

#### MR. RAMKRISHAN KEJRIWAL, DIRECTOR

- > Architect and Structural Engineer
- > 50 years Experience with society and corporate houses.

#### MR. AABHAY TANDEL, DIRECTOR

- > An Civil Engineer from VJTI.
- > 25 years Experience in society redevelopment and repair works.

### MR. UDAY MISTRY, DIRECTOR

- > Commerce Graduate
- ➤ Handling overall Company Management and Business Development, Co-ordinate total process of redevelopment or repairs.

# SOME OF OUR CORPORATE CLIENTS

- > New India Assurance Co. Ltd.,
- United India Insurance Co. Ltd.,
- > National Insurance Co. Ltd.,
- > Oriental Insurance Co. Ltd.,
- Remi Group of Industries,
- > Toshniwal Bros. Ltd.,
- > Automech Engineers Pvt. Ltd.,
- > Technocraft Industries India Ltd.
- Asiatic Oxygen Ltd.

## **TECHNICAL ASSOCIATES**

# M/s. MANOJ JANGID, Architect B. Arch. (Mumbai University) Council of architecture (Delhi) registration numberCA/2004/34701

- A leading Architect and an important associate of our firm, has effectively put Strut on the redevelopment scenario.
- Mr. Manoj Jangid has been practicing for the past 17 years with Residential, Commercial projects to his credit, numerically numbering more than 25 projects. Mr. Manoj Jangid has ensured total solution to architectural plans, be it B.M.C., Revenue, Collector or any such department. As a leading Consulting Architect, Mr. Manoj Jangid and Strut will ensure smooth functioning of the project and effective liaisoning.

#### Mr. Girish Chaudhary, Architect

- A leading Architect and an important associate of our firm, has effectively put Strut on the redevelopment scenario.
- Mr. Girish Chaudhary has been practicing for the past 20 years with Residential, Commercial projects to his credit, numerically numbering more than 175 projects. Mr. Girish Chaudhary has ensured total solution to architectural plans, be it B.M.C., Revenue, Collector or any such department. As a leading Consulting Architect, Mr. Girish Chaudhary and Strut will ensure smooth functioning of the project and effective liaisoning.

### LEGAL ASSOCIATES

#### M/s. Samarth Associates

#### **Advocate & Legal Consultants**

Specialized in the field of legal documentation as well as stamp duty and conveyance procedures. Vast experience of liaisoning and similar works.

### FINANCIAL ADVISOR

1) M/s. Ramesh Sunil & Associates, Chartered Accountant
Specialized in guiding the society for financial implications in redevelopment work. Analyzing tax implication and suggesting

#### 2) Yatin C. Samant, Chartered Accountant

financial planning is the specialty.

Specialized in securitization of financial documents of bidders, tax planning for societies.

#### 3) Mrs. Aarti Parekh, Accountant Assistant

Specialized in keeping accounts records, tax analysis.

## **BRIEF DETAILS OF TEAM**

#### **TEAM OF SENIOR ENGINEERS**

1)	Mr. Rohan Desai - (B.E. Civil)	9)	Mr. Sumeet Mishra – (B.E. Civil)
2)	Mr. Pankaj Sarode - (16 years exp.)	10)	Mr. Pranav Tambe – (B.E. Civil)
3)	Mr. Danish Ghori - (Diploma Civil)	11)	Mr. Yogesh Gupta - (15 years exp.)
4)	Mr. Sanjay Bhuvad - (15 years exp.)	12)	Mr. Deepak Chauhan - (Diploma Civil)
5)	Mr. Raju Dubbal - (18 years exp.)	13)	Mr. Vaibhav Pedamkar - (B.E. Civil)
6)	Mr. Javed Mohammed - (B.E. Civil)	14)	Mr. Anant Dubey-(Diploma Civil)
7)	Mr. Brijmohan Giri - (B.E. Civil)	15)	Mr. Gaffar Shah -(Diploma Civil)
8)	Mr. Maroof Ahmad - (Diploma Civil)		

#### **ADMINISTRATIVE STAFF**

- Mrs. Meghali Kamble
- Mr. Sunil Bhandary
- Ms. Tejashri Sawant
- Mr. Pravin Shegde

- Mr. Rohan Shetty
- Mr. Nilesh Desai
- Mr. Pratik Shanbaug
- Mr. Shyam Ghag

- > PROJECTS COMPLETED
- > UNDER CONSTRUCTION
- > MCGM APPROVAL RECEIVED

**Note**: Projects completed for Corporate Business Houses and Project completed before 3<sup>rd</sup> January 2009 are not mentioned.

## Projects Completed As per 79A Guideline 03/01/2009

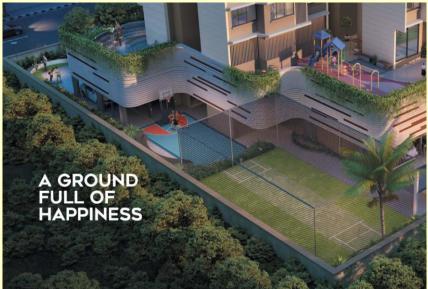
SR. NO.	PROJECT	LOCATION	AREA	STATUS
1	Dwarkesh CHSL	Mulund (West)	41000 Sft.	Construction Started on 2009 Possession given on 2011
2	Megh Malhar CHSL	Mulund (West)	36000 Sft. Approximate	Construction Started on 2011 Possession given on 2015
3	New Veena Vihar CHSL	Kandivali (West)	35000 Sft. Approximate	Construction Started on 2013 Possession given on 2015

## Projects completed as per 79A Guideline dated 04/07/2019.

SR. NO.	PROJECT	LOCATION	Construction Area	STATUS
1	Abhang Samata CHSL (L Units)	Malad (West)	118995 Sft. Podium + 21 Storied	Construction Started on July 2021 Possession with OC is given on February 2023
2	Lenyadri CHSL	New Shashtri Nagar Road No.2, Goregaon (W), Mumbai - 104.	100300 Sft. Stilt + 21 Storied	Construction Started on December 2021 Possession with OC is given on January 2024







Abhanga Samata CHSL
(Redefining the Lifestyles)



LENYADRI CHSL

(Redefining the Lifestyles)

## **UNDER CONSTRUCTION**

SR. NO.	PROJECT	LOCATION	AREA (APPROX.)	STATUS
1)	Sai Amar CHSL	Evershine Nagar, Malad (West)	38000 Sft.	RCC Work Completed, other works 60% completed
2)	Four Enns CHSL (N Unit),	Sunder Nagar, S.V.Road, Malad (W), Mumbai - 400064.	152124 Sft.	RCC Work Completed, other works 50% completed
3)	Jiten CHSL	95-A, J.P.Road, Andheri (W), Mumbai - 400 058	182248 Sft.	RCC work completed, other works 40% completed, Shops given possession
4)	Padma-Rekha CHSL	Padma Rekha, Plot No. 59, Jayprakash Nagar, Road No.3, Goregaon (E), Mumbai - 63.	23000 Sft.	8 <sup>th</sup> Slab Completed
5)	Pushpraj CHSL	Pandurang Wadi, Road No.6, Goregaon (E), Mumbai.	64663 Sft.	Plinth Work Completed





Sai Amar CHSL (Redefining the Lifestyles)







## DEVELOPER SELECTION IS DONE WITH REGISTRARS APPROVAL

SR. NO.	PROJECT	LOCATION	Plot Area	Construct ion Area (APPROX)	STATUS
1)	Apna Ghar Unit No.15 C.H.S.Ltd	1st Cross Lane, Lokhandwala complex, Shree Swami Samartha Nagar, Andheri (W), Mumbai - 400 053	7381 Sq.Mt.	309000 Sft.	Developer Selection Done.
2)	Jal Mandir CHSL	J-14/4, Bangur Nagar, Goregaon (West), Mumbai – 400 104	6662.7 Sq.Mt.	358206 Sft.	Developer Selection Done.

# PROJECTS UNDER TENDERING PROCESS

SR. NO	PROJECT	LOCATION	AREA (APPROX)	STATUS
1)	Bhagwati Niketan CHSL	Shahu Maharaj Cross Road, Andheri (East), Mumbai-69.	55625 Sft.	Tendering Process
2)	Hill Crest CHSL.	Holy Cross Road, I.C. Colony, Borivili (W), Mumbai-103.	300050 Sft.	Tendering process
3)	Rose Manor CHSL	Next to Bank of India, Mith Chowki, Marve Road, Malad West, Mumbai-64.	86000 Sft.	Tendering process

# PROJECTS AT PFR STAGE

SR. NO.	PROJECT	LOCATION	Plot Area	CONSTRUCTION AREA (APPROX)
1)	West Coast CHSL	I.C.Colony ,Cross Road No.3, Borivali (West), Mumbai 400 103.	Xhl	33000 Sft.
2)	The Emcece CHS Ltd.	"B" Unit, Sunder Nagar, Off. S.V. Road, Malad (West), Mumbai – 400 064.	Cluster 8095 Sq.Mt.	599476 Sq.Ft.

# **DCPR 2034**

# Highlights of DCPR 2034

(For co-operative society in

western and central suburbs)

> FSI as per DCR 1991 in western and

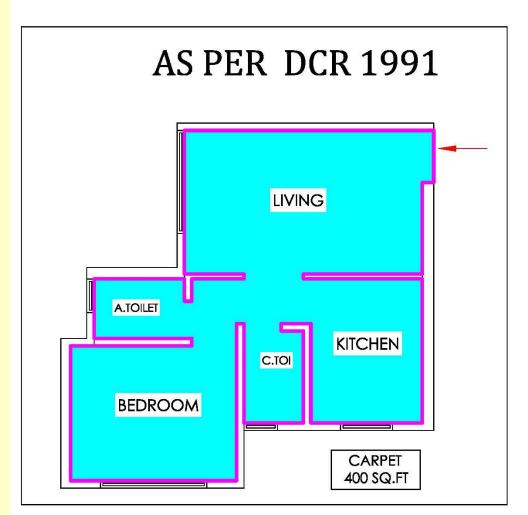
central suburbs - the FSI was 2.7 on

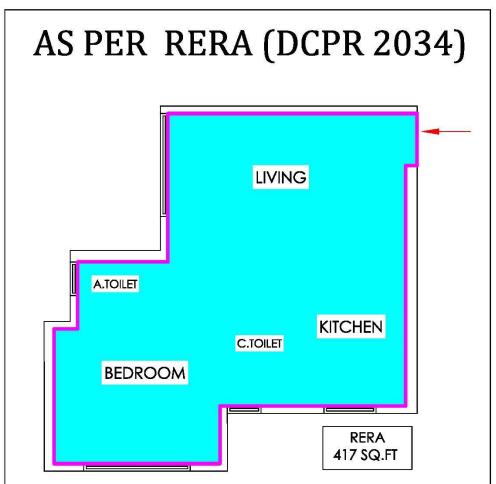
net plot area.

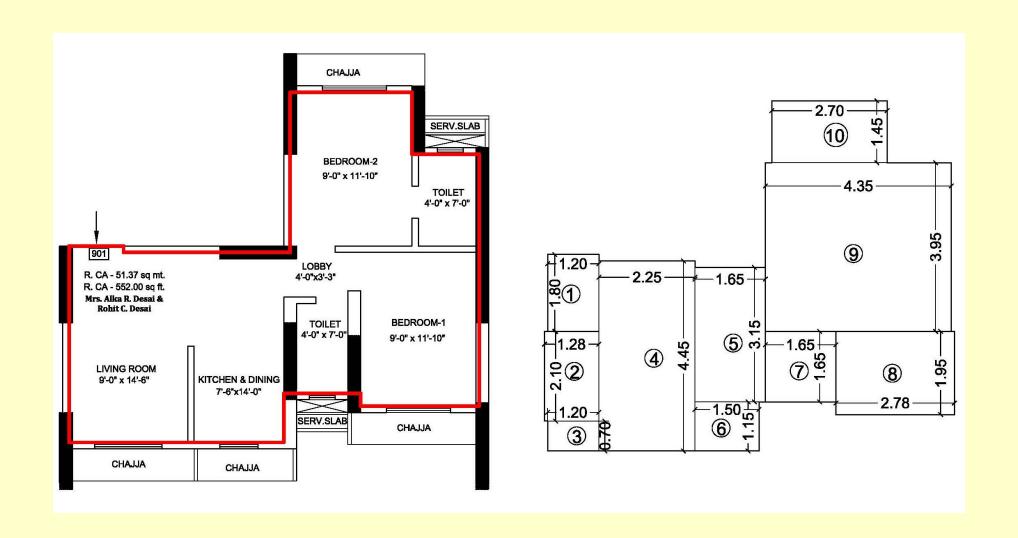
FSI As per DCPR 2034 Under Regulation - 30(A) Table 12, Regulation 31(3), 32 and 33(7/B)

J	FSI Statement (As per notification dated 12/11/2018) - Western and Central Suburbs						
	Road Width	Zonal (Basic)	Additional FSI on payment of Premium	Admissible TDR	Permissible FSI	35% Fungible	Total with Fungible FSI
1	Less than 9.00 mts.	1.00			1.00	0.35	1.350
2	9 m and above but less than 12 m	1.00	0.50	0.50	2.00	0.70	2.70
3	12 m and above but less than 18 m	1.00	0.50	0.70	2.20	0.77	2.97
4	18 m and above but less than 27 m	1.00	0.50	0.90	2.40	0.84	3.24
5	27 mts. and Above	1.00	0.50	1.00	2.50	0.88	3.375

Details	DCR 1991	DCPR 2034
Definition of	"Carpet Area" means	DCPR 2034 - "Carpet area" would have
Carpet Area	the net usable floor	the same meaning as defined in Real
		Estate (Regulation and Development)
	excluding that covered	
	by the walls or any	
		RERA Act - "Carpet area" means the net
		usable floor area of an apartment,
	_	excluding the area covered by the
	_	external walls, areas under services
	regulations.	shafts, exclusive balcony appurtenant to
		the said Apartment for exclusive use of the Allottee or verandah area and
		exclusive open terrace area appurtenant
		to the said Apartment for exclusive use
		of the Allottee, but includes the area
		covered by the internal partition walls of
		the apartment







# Other schemes of redevelopment

# (33/9) Cluster Development Scheme

Cluster Development Scheme (CDS) means any scheme for redevelopment of a cluster of buildings and structures over a minimum area of 4000 sq. m in the Island City of Mumbai and 6000 sq. m in the Mumbai Suburbs & Extended Suburbs, bounded by existing distinguishing physical boundaries such as roads, nallas and railway lines etc. and accessible by an existing or proposed D.P. road which is at least 18 m wide. The auhotised building part of cluster development scheme must be 30 years old.

Provided further that the Commissioner may consider to allow CDS on a plot having access from existing 12.0 Mt. road, depending on availability of 18 M. arterial road within the vicinity of 500 M. from the Scheme.

# A) Basic Additional Area

Area of the Cluster Development	Additional Area (over & above basic area)
Above 4000 Sq.Mt. and up to 5000 Sq.Mt.	10%
Above 5000 Sq.Mt. and up to 1 Ha.	15%
Above 1 ha and up to 2 ha	20%
Above 2 ha and up to 5 ha	25%
Above 5 ha up to 10 ha	30%
Above 10 ha	35%

# B) Total permissible FSI for CDS

Basic Ratio (LR/RC)	Incentiv	Incentive (As % of Admissible Rehabilitation Area)					
	For 0.4ha up to 1 ha	More than 1 ha up to 5ha	More than 5 ha up to 10 ha.	For more than 10ha			
Above 6.00	85%	90%	95%	100%			
Above 4.00 and upto 6.00	95%	100%	105%	110%			
Above 2.00 and upto 4.00	105%	110%	115%	120%			
Upto 2.00	115%	120%	125%	130%			

Note: 1 Hectare = 10000 Sq.Mt.

If the total of rehabilitation FSI + incentive FSI is less than 4.00, then the Balance FSI over and above total of "rehabilitation FSI + incentive FSI" as per (b) above upto the limit of 4.00 shall be shared in terms of BUA between MHADA and the Promoter/Developer in accordance with Table-C below:

Table - C

Basic Ratio (LR / RC)*	Sharing of Balance FSI				
	Promoter/Developer Sh	nare MHADA Share			
Above 6.00	30%	70%			
Above 4.00 and upto 6.00	35%	65%			
Above 2.00 and upto 4.00	40%	60%			
Upto 2.00	45%	55%			

Clubbing - Provided that at the option of or with the approval of MHADA, the tenements coming to the share of MHADA can also be provided by the Promoter/Developer else where within the same or adjoining Municipal Ward.

# Brief Scope of work for Malad CHSL

> AFTER RECEIPT OF TENDER

**PREPARING** 

TECHNICAL / FINANCIAL

**EVALUATION REPORT** 

# > SHORT LISTING OF DEVELOPER FOR SITE VISIT

# > AFTER SITE VISIT PREPARING SITE VISIT REPORT

Developer's Name	Architectural planning (20)		Technical inputs on site (20)		Internal finishing (10)	Internal Amenities (10)	Extra facilities (10)	Remarks
Eveready Builders	Satis. (15)	Satis. (11.25)	Average (8)	Satis. (11.25)	Satis. (7.5)	Satis. (7.5)	Satis. (7.5)	In the ongoing work honey combing is noted at places, undulations / bulging is noted on the column beam junction. Water percolation is noted from sunk slab. On external plaster hairline cracks are noted, to improve on technical inputs on site. Out of 100 - (68) 68%
Sugee Developers Pvt. Ltd.	Good (20)	Good (15)	Good (20)	Good (15)	Good (10)	Good (10)	Average (4)	Good RCC work in terms of finishing and line level, to improve upon external finishing. Overall good performance on all the fronts. Out of 100 - (94) 94%
Damji Shamji Shah Groups (Nayan Builders)	Satis. (15)	Satis. (11.25)	Average (8)	Satis. (11.25)	Good (10)	Good (10)	Average (4)	To improve on the technical inputs at site in terms of record keeping, supervision mainly for ongoing sites. Overall good performance on all the fronts.  Out of 100 - (69.50) 70%
Dhanashree Developers	Satis. (15)	Satis.(1 1.25)	Average (8)	Satis. (11.25)	Satis. (7.5)	Satis. (7.5)	N.A.	All the sites visited were of MHADA redevelopement (LIG) not much efforts are noted on elevational treatment and extra facilities. No deterioration in the form of cracks is noted on the completed work. Out of 90 - (60.5) 67%
Dhoot Developers Pvt. Ltd.	Good (20)	Satis. (11.25)	Good (20)	Good (15)	Satis. (7.5)	N.A.	Good (10)	Only one site was visited which was commercial building. Good elevation treatment and other facilities were provided. The other projects in hand - members have not vacated, held up due to change in MCGM policy. Overall satisfactory performance. Out of 90 - (83.75) 93%

Appraisal of Financial Statements Scrutiny Report by CA

# Disclaimer

- We have relied on the Financial Statements of these developers which was produced before us. We have not verified the authenticity of these documents and our analysis was restricted to the documents that were submitted before us on an as is where is basis.
- 2. The findings of the analysis of these financial statements of companies should not be construed as a conclusive evidence of the awarding contracts of redevelopment, rather they should also be supplemented with the technical reports of the past projects undertaken by these developers along with the site visits and other findings.
- 3. The society must obtain authenticated Documents of Financial Statements duly certified by their chartered Accountants form those developers who are to be short listed by the Society for redevelopment work. And such documents are to be further verified for financial accuracy along with the documents already submitted to the society.
- 4. The scope of analyzing the financial statement has been limited to the extent of the financial Statements and we have not verified authenticity of the same.
- 5. In the absence of Profitability statements our analysis was restricted to the finding as contained in the balance sheets



# YATIN C. SAMANT & ASSOCIATES CHARTERED ACCOUNTANTS

#### JAL MANDIR CHS. LTD.

## BALANCE SHEET CONSIDERED FOR SCRUTINY

N	ame of the Bidder	Balance Sheets considered of	Financial Year	Assessment Year
1)	AMI WISEOWLZZ REALTY LLP (MODI SPACES)	1) MODI SPACES	2019-20 / 2020-21/ 2021-22	2020-21/2021-22/2022-23
1)	NEW INDIA CONSTRUCTION COMPANY	NEW INDIA CONSTRUCTION CO	2019-20 / 2020-21/ 2021-22	2020-21/2021-22/ 2022-23
		2) TRIUMPH BUILDERS LLP	2019-20 / 2020-21/ 2021-22	2020-21/2021-22/ 2022-23
		3) KEY TECH	2019-20 / 2020-21/ 2021-22	2020-21/2021-22/ 2022-23
		4) ADITI CONSTRUCTIONS	2019-20/2020-21	2020-21/2021-22
3)	KOLTE PATIL DEVELOPERS LTD	KOLTE PATIL DEVELOPERS LTT	2019-20 / 2020-21/	2020-21/2021-22/2022-23
4)	KUMAR VIBE PROPERTIES LLP	1) KEWAL REAL ESTATE DEVELOPERS PVT LTD	2019-20 / 2020-21/ 2021-22	2020-21/2021-22/ 2022-23
5)	NARANG REALTY PVT LTD	1) NARANG REALTY PVT LTD	2019-20 / 2020-21/	2020-21/2021-22/
6)	SANDHYA KSHITIJ BUILDERS PVT LTD	SANDHYA KSHITIJ BUILDERS     PVT LTD	2019-20 / 2020-21/ 2021-22	2020-21/2021-22/ 2022-23
7)	PRANAV CONSTRUCTIONS PVT LTD	PRANAV CONSTRUCTIONS PV     LTD	2019-20/2020-21/ 2021-22	2020-21/2021-22/ 2022-23
8)	INSPIRA REALTY AND INFRA PVT LTD	INSPIRA REALTY AND INFRA     PVT LTD	2019-20 / 2020-21/ 2021-22	2020-21/2021-22/ 2022-23

FOR YATIN C. SAMANT & ASSOCIATES

YATIN C. SAMANT

(PROPRIETOR)





# YATIN C. SAMANT & ASSOCIATES

## **CHARTERED ACCOUNTANTS**

# Balance Sheet Analysis of 3 years average as at 31st March,2020, as at 31st march 2021, as at 31st march 2022

	NARANG REALTY PVT LTD	SANDHYA KSHITIJ BUILDERS PVT LTD	AMI WISEOWLZZ REALTY LLP ( MODI SPACES)	KOLTE PATIL DEVELOPERS LTD	KUMAR VIBE PROPERTIES LLP	NEW INDIA / TRIUMP/ KEY TECH / ADITI COMBINE	PRANAV CONSTRUCTIOS PVT LTD	INSPIRA REALTY LLP
Liability					and h			
Owner's Equity	13,22,30,228	(2,27,99,268)	48,88,94,098	27,81,09,00,000	1,82,54,60,817	94,13,82,975	2,02,97,63,238	4,98,78,628
Long Term Borrowing	3,38,30,36,000	33,76,46,834	1,08,25,45,365	10,92,43,00,000		5,52,12,54,668	1,42,70,94,158	6,34,46,928
Other Non-Current Liabilities	1,89,348	10,476		2,20,27,00,000	3,93,000			
	3,38,32,25,348	33,76,57,310	1,08,25,45,365	13,12,70,00,000	3,93,000	5,52,12,54,668	1,42,70,94,158	6,34,46,928
Total Current Liabilities	1,22,12,750	15,85,53,463	90,90,75,904	74,87,41,00,000	54,26,26,521	6,78,52,49,878	4,57,79,10,668	75,49,35,595
Total Liabilities	3,52,76,68,326	47,34,11,505	2,48,05,15,367	1,15,81,20,00,000	2,36,84,80,338	13,24,78,87,519	8,03,47,68,064	86,82,61,151
Assets								
Fixed Assets	35,09,240	3,79,035	3,98,81,494	8,66,92,00,000	19,82,173	6,53,49,067	3,61,10,267	2,68,39,376
Other Non Current Assets	58,20,73,655	15,41,120	27,75,84,908	12,34,30,00,000	1,96,78,01,556	5,99,42,721	11,58,27,494	24,13,12,710
	58,55,82,895	19,20,155	31,74,66,402	21,01,22,00,000	1,96,97,83,729	12,52,91,788	15,19,37,761	26,81,52,086
Inventories	1,72,50,75,000	24,24,38,622	2,10,39,11,288	84,59,04,00,000	33,23,13,008	8,87,65,67,394	1,55,86,47,939	48,08,24,591
Cash & Cash Equivalents	1,19,91,46,973	1,55,41,065	2,72,53,140	5,78,87,00,000	5,06,08,935	19,38,14,350	21,60,23,579	69,52,615
Other Current Assets	1.78.63.458	21,35,11,663	3,18,84,537	4,42,07,00,000	1,57,74,666	4,05,22,13,987	6,10,81,58,785	11,23,31,859
Total Current Assets	2,94,20,85,431	47,14,91,350	2,16,30,48,965	94,79,98,00,000	39,86,96,609	13,12,25,95,731	7,88,28,30,303	60,01,09,065
Total Assets	3,52,76,68,326	47,34,11,505	2,48,05,15,367	1,15,81,20,00,000	2,36,84,80,338	13,24,78,87,519	8,03,47,68,064	86,82,61,151

For YATIN C. SAMANT & ASSOCIATES

YATIN C. SAMANT

(PROPRIETOR)

MEM NO. 145660



# YATIN C. SAMANT & ASSOCIATES

## **CHARTERED ACCOUNTANTS**

303, Rashmi Sheela, Nr. Datta Mandir, Dahanukar Wadi, Kandivli (W), Mumbai - 400 067. Contact : 9967432561 Email : cayatincsamant@gmail.com

### JAL MANDIR CHS. LTD.

# Ratio Analysis:-

Particulars	NARANG REALTY PVT LTD	SANDHYA KSHITIJ BUILDERS PVT LTD	AMI WISEOWLZZ REALTY LLP (MODISPACES)	KOLTE PATIL DEVELOPERS LTD	KUMAR VIBE PROPERTIES LLP	NEW INDIA / TRIUMP/ KEY TECH / ADITI COMBINE	PRANAV CONSTRUCTIO S PVT LTD	INSPIRA REALTY LLP
Current Ratios	240.90	2.97	2.38	1.27	0.73	1.93	1.72	0.79
Quick Ratios	99.65	1.44	0.07	0.14	0.12	0.63	1.38	0.16
Cash Ratios	98.188	0.098	0.030	0.077	0.093	0.029	0.047	0.009
Debt-to-Equity Ratio	25.58	-14.81	2.21	0.39	0.00	5.87	0.70	1.27
Debt Ratio	0.959	0.713	0.436	0.113	0.000	0.417	0.178	0.073
Proprietory Ratio	0.04	-0.05	0.20	0.24	0.77	0.07	0.25	0.06
Working Capital	2,92,98,72,681	31,29,37,887	1,25,39,73,061	19,92,57,00,000	(14,39,29,912)	6,33,73,45,853	3,30,49,19,635	(15,48,26,530)

For YATIN C. SAMANT & ASSOCIATES

**MEMBERSHIP** 

YATIN C. SAMANT

(PROPRIETOR)

MEM NO. 145660

# Following are the financial parameters used by us to considered and analyze the Financial Statements.

- 1. Current Ratio
- 2. Quick Ratio
- 3. Cash Ratio
- 4. Debt-to-Equity Ratio
- 5. Debt Ratio
- 6. Proprietary Ratio
- 7. Working Capital

#### Our analysis of Developers is presented here as under.

#### Current Ratio

The ratio is mainly used to give an idea of the company's ability to pay back its short-term liabilities (debt and payables) with its short-term assets (cash, inventory, receivables) The higher the current ratio, the more capable the company is of paying its obligations. A ratio under 1 suggests that the company would be unable to pay off its obligations if they came due at that point. While this shows the company is not in good financial health, it does not necessarily mean that it will go bankrupt - as there are many ways to access financing - but it is definitely not a good sign.

SR.NO.	Developers Name	Ratio
1	NARANG REALTY PVT LTD	240.90
2	SANDHYA KSHITIJ BUILDERS PVT LTD	2.97
3	AMI WISEOWLZZ REALTY LLP	2.38
4	KOLTE PATIL DEVELOPERS LTD	1.27
5	KUMAR VIBE PROPERTIES LLP	0.73
6	NEW INDIA CONSTRUCTION CO.	1.93
7	PRANAV CONSTRUCTIONS PVT LTD	1.72
8	INSPIRA REALTY LLP	0.79

### Quick Ratio

The quick ratio is more conservative than the current ratio, a more well-known liquidity measure, because it excludes inventory from current assets. Inventory is excluded because some companies have difficulty turning their inventory into cash. In the event that short-term obligations need to be paid off immediately, there are situations in which the current ratio would overestimate a company's short-term financial strength.

SR.NO.	Developers Name	Ratio
1	NARANG REALTY PVT LTD	99.65
2	SANDHYA KSHITIJ BUILDERS PVT LTD	1.44

3	AMI WISEOWLZZ REALTY LLP	0.07
4	KOLTE PATIL DEVELOPERS LTD	0.14
5	KUMAR VIBE PROPERTIES LLP	0.12
6	NEW INDIA CONSTRUCTION CO.	0.63
7	PRANAV CONSTRUCTIONS PVT LTD	1.38
8	INSPIRA REALTY LLP	0.16

#### Cash Ratio

The cash ratio is generally a more conservative look at a company's ability to cover its liabilities than many other liquidity ratios. This is due to the fact that inventory and accounts receivable are left out of the equation. Since these two accounts are a large part of many companies, this ratio should not be used in determining company value, but simply as one factor in determining liquidity

Developers Name	Ratio
NARANG REALTY PVT LTD	98.19
SANDHYA KSHITIJ BUILDERS PVT LTD	0.10
AMI WISEOWLZZ REALTY LLP	0.03
KOLTE PATIL DEVELOPERS LTD	0.08
KUMAR VIBE PROPERTIES LLP	0.09
NEW INDIA CONSTRUCTION CO.	0.03
PRANAV CONSTRUCTIONS PVT LTD	0.05
INSPIRA REALTY LLP	0.01
	NARANG REALTY PVT LTD  SANDHYA KSHITIJ BUILDERS PVT LTD  AMI WISEOWLZZ REALTY LLP  KOLTE PATIL DEVELOPERS LTD  KUMAR VIBE PROPERTIES LLP  NEW INDIA CONSTRUCTION CO.  PRANAV CONSTRUCTIONS PVT LTD

#### Debt-to-Equity Ratio

A high debt/equity ratio generally means that a company has been aggressive in financing its growth with debt. This can result in volatile earnings as a result of the additional interest expense. If a lot of debt is used to finance increased operations (high debt to equitable 455 company could potentially generate more earnings than it would have without this outside

No. 145860

financing. If this were to increase earnings by a greater amount than the debt cost (interest), then the shareholders benefit as more earnings are being spread among the same amount of shareholders. However, the cost of this debt financing may outweigh the return that the company generates on the debt through investment and business activities and become too much for the company to handle. This can lead to bankruptcy, which would leave shareholders with nothing. The debt/equity ratio also depends on the industry in which the company operates. For example, capital-intensive industries such as auto manufacturing tend to have a debt/equity ratio above 2, while personal computer companies have a debt/equity of under 0.5.

SR.NO.	Developers Name	Ratio		
1	NARANG REALTY PVT LTD	25.58		
2	SANDHYA KSHITIJ BUILDERS PVT LTD	-14.81		
3	AMI WISEOWLZZ REALTY LLP	2.21 0.39		
4	KOLTE PATIL DEVELOPERS LTD			
5	KUMAR VIBE PROPERTIES LLP	0.00		
6	NEW INDIA CONSTRUCTION CO.	5.87		
7	PRANAV CONSTRUCTIONS PVT LTD	0.70		
8	INSPIRA REALTY LLP	1.27		

#### Debt Ratio

The higher the ratio, the greater risk will be associated with the firm's operation. In addition, high debt to assets ratio may indicate low borrowing capacity of a firm, which in turn will lower the firm's financial flexibility. Like all financial ratios, a company's debt ratio should be compared with their industry average or other competing firms. Total liabilities divided by total assets. The debt/asset ratio shows the proportion of a company's assets which are financed through debt. If the ratio is less than 0.5, most of the company's assets are financed through equity. If the ratio is greater than 0.5, most of the company's assets are financed through debt. Companies with high debt/asset ratios are said to be "highly leveraged," not highly liquid as stated above. A company with a high debt ratio (highly leveraged) could be in danger if creditors start to demand repayment of debt. A debt ratio of greater than 1 indicates that a company has more debt than assets, meanwhile, a debt ratio of less than 1 indicates that a

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company has more assets than debt. Used in conjunction with other measures of financial health, the debt ratio can help investors determine a company's level of risk.

SR.NO.	Developers Name	Ratio	
1	NARANG REALTY PVT LTD	0.96	
2	SANDHYA KSHITIJ BUILDERS PVT LTD	0.71	
3	AMI WISEOWLZZ REALTY LLP	0.44	
4	KOLTE PATIL DEVELOPERS LTD	0.11	
5	KUMAR VIBE PROPERTIES LLP	0.00	
6	NEW INDIA CONSTRUCTION CO.	0.42	
7	PRANAV CONSTRUCTIONS PVT LTD	0.18	
8	INSPIRA REALTY LLP	0.07	

#### Proprietory Ratio

This ratio is the proportion of shareholders' equity to total assets, and as such provides a rough estimate of the amount of capitalization currently used to support a business. If the ratio is high, this indicates that a company has a sufficient amount of equity to support the functions of the business, and probably has room in its financial structure to take on additional debt, if necessary. Conversely, a low ratio indicates that the business may be making use of too much debt or trade payables, rather than equity, to support operations (which may place the company at risk of bankruptcy) Thus, the ratio is a general indicator of financial stability.

SR.NO.	Developers Name	Ratio		
1	NARANG REALTY PVT LTD	0.04		
2	SANDHYA KSHITIJ BUILDERS PVT LTD	-0.05		
3	AMI WISEOWLZZ REALTY LLP	0.20		
4	KOLTE PATIL DEVELOPERS LTD	0.24		
5	KUMAR VIBE PROPERTIES LLP	0.77		
6	NEW INDIA CONSTRUCTION CO.	0.07		

7	PRANAV CONSTRUCTIONS PVT LTD	0.25
8	INSPIRA REALTY LLP	0.06

## **Working Capital**

Current Assets minus Current Liabilities. Working Capital measures how much in liquid assets a company has available to build its business. The number can be positive or negative, depending on how much debt the company is carrying. It is considered a part of operating capital. In general, companies that have a lot of Working Capital will be more successful since they can expand and improve their operations. If a company's current assets do not exceed its current liabilities, then it may run into trouble paying back creditors in the short term. The worst-case scenario is bankruptcy.

SR.NO.	Developers Name	Ratio
1	NARANG REALTY PVT LTD	2,92,98,72,681
2	SANDHYA KSHITIJ BUILDERS PVT LTD	31,29,37,887
3	AMI WISEOWLZZ REALTY LLP	1,25,39,73,061
4	KOLTE PATIL DEVELOPERS LTD	19,92,57,00,000
5	KUMAR VIBE PROPERTIES LLP	(14,39,29,912)
6	NEW INDIA CONSTRUCTION CO.	6,33,73,45,853
7	PRANAV CONSTRUCTIONS PVT LTD	3,30,49,19,635
8	INSPIRA REALTY LLP	15,48,26,530



		Scores On								
Company's Name	Current Ratios	Quick Ratios	Cash Ratios	Debt- to- Equity Ratio	Debt Ratio	Proprie tory Ratio	workin g Capital	Points	Rank	%
KOLTE PATIL DEVELOPERS LTD	50	50	70	90	80	80	100	520	1st Rank	74
PRANAV CONSTRUCTIOS PVT LTD	60	80	60	80	70	90	80	520	1st Rank	74
KUMAR VIBE PROPERTIES LLP	30	40	80	100	100	100	40	490	2nd Rank	70
NARANG REALTY PVT LTD	100	100	100	40	30	40	70	480	3rd Rank	69
NEW INDIA / TRIUMP/ KEY TECH / ADITI COMBINE	70	70	40	50	60	60	90	440	4th Rank	63
SANDHYA KSHITIJ BUILDERS PVT LTD	90	90	90	30	40	30	50	420	5th Rank	60
AMI WISEOWLZZ REALTY LLP ( MODI SPACES )	80	30	50	60	50	70	60	400	6th Rank	57
INSPIRA REALTY LLP	40	60	30	70	90	50	30	370	7th Rank	53

# >At a Glance Scrutiny Report

		Details (Sub		Experier Socie Redevelo (10	ty pment	Financia (As per r		-	a Offer in (%)	Hardship Co (Per s		
Sr. No.	Name of the Developer	head marked from above category)	Mark s	Comple Minimu proje	ım 4	CA) (	[40]	Considering Only	Considering Residential and	Considering Only Residential	Residential and	Remarks by PMC on Financial Bid
				Details	Marks	%	Marks	Residential Development	Commercial Development	Development	Commercial Development	
1	AMI Wiseowlzz Realty LLP (Modi Spaces)	2) Partnership of family members/LLP -20	20	8	10	57.00%	22.80	32%	41%	Rs.1,000/-		
2	Inspira Realty and Infra Pvt.	4) Private limited with family members as a director-20	20	27	10	53.00%	21.20	35% on existing carpet area		Rs.1,000/- on existing carpet area		1) Financial bid is not submitted in prescribed format, only 1 page offer letter submitted. 2) In Proforma A road set back is not considered. 3) In Proforma A it is recorded that 3205 Sq.Mt. commercial area will be constructed.
3		7) Limited - 20	20	2	5	74.00%	29.60		32% on existing carpet area i.e. 63196 Sq.Ft.	Rs.1,100/- on existing carpet area i.e. 63196 Sq.Ft.		1) Financial bid is not submitted in prescribed format. 2) In Proforma A road set back considered in higher side developer to recheck. 3) Due to additional remarks put up by bidder - this offer becomes conditional, so to be discussed. 4) Deviation sheet submitted by Developer to be discussed.
4	Rumar Vibe	3) Partnership of Different Partners / LLP -10	10	0	0	70.00%	28.00		Option1: 40% with Hardship Compensation Rs.1,251/-Option2: 36% with Hardship Compensation Rs.2,500/-		Option1: Rs.1,251/- on existing carpet area with carpet area offer 40%. Option2: Rs.2,500/- on existing carpet area with RERA carpet area offer 36%	1) Road set back, protected development, 33/7B benefits are not recorded in Proforma A.

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	Sr. No.	Name of the Developer from	head marked from above category)	Mark s	Completed Minimum 4 projects				Considering Only	Considering Residential and	Considering Only Residential	Considering Residential and	Remarks by PMC on Financial Bid
					Details	Marks	%	Marks	Residential Development	Commercial Development	Development	Commercial Development	
		Narang Realty Pvt. Ltd.	4) Private limited with family members as a director-20	20	0	0	69.00 %	27.60	30%	30%	Shall be discussed in person		1) Road set back, protected development, 33/7B benefits are not recorded in Proforma A.
	6	Construction	2) Partnership of family members -20	20	5	10	63.00	25.20	33/7B Scheme = + 45.43% 33/7B & 33/20B or 33/11 Scheme = 66.51%		Rs.2,500/-		1) Financial bid is not submitted in prescribed format, Developer have typed his offer in his own format - total 3 pages. 2) Clarification for type of development i.e. only residential or residential + commercial is not given and commercial area is also not recorded. 3) In letter Developer have put up following conditions which are to be discussed - The society will give us permission to amalgamate with other properties if required. This offer supersedes all the tender conditions. 4) Offer to be obtained strictly in the prescribed format approved by society.
	7	Pranav Constructions Pvt. Ltd.	4) Private limited with family members as a director-20	20	14	10	74.00 %	29.60	25%	40%		Rs.1,000/-	1) Financial bid is not submitted in prescribed format, Developer have typed his offer in his own format - total 8 pages. 2) Additional remarks by bidders to be discussed.
		Sandhya Kshitij Builders Pvt. Ltd.	5) Private Limited with different partners as a director- 10	10	2	5	60.00	24.00	51%	58%	Rs.1,000/-	Rs.1,500/-	1) In Proforma A in 33/7B permissible BUA as per road width is considered 2.2 which should be 2.5 2) Developer have submitted 2 types of Proforma A one is accordingly to 33/7B and 33/11 but not specified any where regarding under which scheme he has given offer of 51% and 58%.

Note: Organization Structure (20) = 1) Proprietorship – 10 2) Partnership of family members/LLP -20 3) Partnership of Different Partners / LLP -10 4) Private limited with family members as a director-20 5) Private Limited with different partners as a director-10 6) Consortium/ Joint Venture - Different peoples only associated for certain project-10 7) Limited - 20

> PRESENTING OFFERS OF THE

**DEVELOPERS IN THE AGM AND** 

**HELPING SOCIETY FOR** 

SELECTION OF THE DEVELOPER

CHECKING / CORRECTING THE

LEGAL DOCUMENTS OF THE

REDEVELOPMENT PROCESS

3.3 To carry out the redevelopment activity as contemplated herein, the Developer shall also be entitled to utilize on the said Land, Transferable Development Rights ("TDR") as may be necessary. In the event the Developer proposes to utilize any TDR for the

case of failure of developer to complete the work as per terms and conditions, society will be sole owner of the TDR and society has got rights to safe this TDR in open market.

4. CONSIDERATION, REIMBURSEMENT OF EXPENSES, ETC.

Comment [15]: 9. The higher limit for utilizing TDR is 1 1 as per current DC rules and if on account of the change in D. C. Rules. If any turither F.S. LT. D.R is allowed to be leaded other than what is stated in these presents the same shall also be for the benefit of the Developers and the society in equal ratio affer deductions of all the expenses borne by the Developers in whatsoever rating required to avail the said benefit. This expenditure has to be certified by PMC in advance.

4.1 In consideration of the rights hereby granted by the Society in favour of the Developer, the Developer shall pay to the Society an amount of Rs.5,03,00,000/- (Rupees Six Crore and Three Lakh only) (hereinafter referred to as the "Consideration Amount").

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4.2 The entire Consideration Amount shall form a part of the corpus fund of the Society and shall be paid by the Developer to the Society in the following manner:

Comment [16]: Check with Chartered Accountant law benefits if amount is poid directly to individuals by developer

4.2.1 20% (Twenty percent) of the Consideration Amount being Rs.1.20.60.000/- (Rupees One Crore Twenty Lacs Sixty Thousand Only) to be paid by the Developer to the Society simultaneously upon the execution of this Redevelopment Agreement;

Deleted: Rs /- (Rupees

4.2.2 30% (Thirty percent) of the Consideration Amount being Rs.1.80.90.000/- (Rupees One Crore Eighty Lacs Ninety Thousand only)to be paid by the Developer to the Society on or before shifting of the Members of the Society to the temporary accommodation provided by the Developer:

Oeleted: the Possession Handover Date

/- (Rupees

Comment [17]: 30% on shifting to temporary accommension

# > CHECKING / CORRECTING THE PLANNING OF THE PROJECT

HELPING SOCIETY IN ALLOTMENT
PROCESS OF THE FLATS

IN NEW BUILDING

### SUPERVISION OF THE CONSTRUCTION

**ACTIVITIES DURING THE** 

**CONSTRUCTION PERIOD** 

# > PREPARING BAR CHART OF TOTAL CONSTRUCTION WORK

## PMC : STRUT CONSULTANTS PVT. LTD. BAR CHART FOR CONSTRUCTION ACTIVITY OF \_\_\_\_\_\_

Sr.N.	Activity	March	April	May	June	July
1	Plinth					
2	First Slab					
3	Second Slab					
4	Third Slab					
5	Forth slab					
6	Fifth Slab					
7	Sixth Slab					
8	O.H.W.T.					
9	Misc. R.C.C. work					
10	Block / Brick work					
11	Doors & windows					
12	Plastering					
13	Waterproofing					
14	Flooring / Tiling					
15	Plumbing /					
16	Sanitation Electrical work					
17	Painting work					
18	Lifts					
19	Misc. works					
20	Development Development					

CHSL

# > DOCUMENTS MAINTAINED DURING CONSTRUCTION

	STRUT CONSULTANTS PVT. LTD.			
CHECK I	IST & CERTIFICATE BEFORE CASTING COLUMNS			
SITE NAME :		SR. NO.:		
COLUMN DETAILS :		DATE :		
SR. NO.	PARTICULARS	CHECK	REMARKS	
1)	Column checked with architectural drawings	YES/NO		
a)	Plotting of grid lines for centre of columns above plinth / floor slab.	YES/NO		
b)	Location and marking the centres of columns.	YES/NO		
2)	Column checked with RCC drawings	YES/NO		
a)	Binding & placing column reinforcement above upper floor slab as	YES/NO		
	per required height considering lap length of the bar.			
b)	Check for column reinforcement & their arrangement	YES/NO		
c)	Ring spacing and their arrangement	YES/NO		
d)	Fixing of cover blocks	YES/NO		
e)	Size as per drawing	YES/NO		
f)	Check for diagonals of column	YES/NO		
g)	Check for plumb on two sides	YES/NO		
h)	Level marking upto which concreting is to be done	YES/NO		
i)	Fixing of shikanjas (MS Clamps)	YES/NO		
j)	Checking of stiffness of side supports	YES/NO		
SDECIAL	REMARKS :-			

#### SPECIAL REMARKS :-

SITE ENGINEER

PROJECT CONSULTANT

	ST & CERTIFICATE BEFORE CASTING SLAB			
SITE NAME :		SR. NO. :		
SLAB DETAILS :		DATE :		
SR. NO.	PARTICULARS	CHECK	REMARKS	
1)	Slab checked with architectural drawings	YES/NO		
a)	For elevation	YES/NO		
b)	For room dimension	YES/NO		
c)	For electrical points	YES/NO		
2)	Slab checked with RCC drawings	YES/NO		
a)	For required beam depths/slab thickness	YES/NO		
b)	For required head rooms	YES/NO		
c)	For other points	YES/NO		
d)	Level checked / line checked	YES/NO		
e)	Ghabadies checked / modified	YES/NO		
f)	Oiling to beams / slab shuttering	YES/NO		
g)	Centering for staircase checked	YES/NO		
h)	Reinforcement checked for beams & slabs	YES/NO		
i)	Proper cover for bottom / side checked for beams	YES/NO		
j)	Proper cover to reinforcement, fan hook checked.	YES/NO		
k)	Hidden / inverted / cautilever beams checked.	YES/NO		
l)	Reduction of columns done for above slab.	YES/NO		
m)	Proper number of chairs provided for slab.	YES/NO		
n)	Pardi bars left for balconies etc.	YES/NO		
o)	Dowels (any required) are left.	YES/NO		
p)	Changes for amenities if any checked.	YES/NO		
q)	Any other point	YES/NO		
SPECIA	L REMARKS :-			

SITE ENGINEER

PROJECT CONSULTANT

REPORT OF	MAJOR CONCRETING:			
SITE NAME :		DATE :	_ SR. NO. :	
SR. NO.	PARTICULARS		REMARKS	
1)	Location of concreting			
2)	Date of casting			
3)	Time of commencement			
4)	Time of completion			
5)	Grade of concrete mix			
6)	Brand name of cement used			
7)	Water cement ratio maintained			
8)	Total bags consumed & cement ratio			
9)	Reinforcement checked by / date			
10)	Shuttering checked by			
11)	Total Labour force			
12)	Machinery used			
13)	Failure of machinery during concreting (If any)			
14)	Details of admixtures added			
15)	Details of cube taken	Nos	Code :	
16)	Location of construction joint			
17)	Visitors while concreting			
18)	Instructions / advice by			
19)	Accidents (If any) during concreting			
20)	Failure of electricity			
21)	Shortage of material (If any)			
22)	Any severe problem in shuttering			
23)	Name of engineers / supervisors present :-			
	(a)Near Mixer			
	(b) Near concreting area			
SPECIAL	REMARKS :-			

SITE ENGINEER

PROJECT CONSULTANT

# > FINAL CHECKING BY PMC BEFORE POSSESSION OF FLATS

> MONITORING COMPLIANCE OF ALL

THE REQUIREMENTS OF STATUTORY

**AUTHORITIES LIKE MCGM,** 

FIREFIGHTING AND OTHERS

#### WHY STRUT CONSULTANTS PVT. LTD. ?

- > HAS WORKED WITH MORE THAN 300 SOCIETY IN LAST 20 YEARS UNDERSTAND NEEDS AND MENTALITY OF INDIVIDUALS AND AS A GROUP OF MEMBERS.
- > HAS HARDCORE TECHNICAL TEAM OF ARCHITECTS,
  STRUCTURAL ENGINEERS AND CIVIL ENGINEERS.
- > HAS ITS OWN LEGAL TEAM TO TAKE CARE OF LEGAL DOCUMENTATION.
- > HAS ITS OWN FINANCIAL ADVISORY TEAM TO TAKE CARE OF FINANCIAL IMPLICATIONS.



### STRUT CONSULTANTS PVT. LTD.

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