PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd Ackruti Star, 1st Floor, 121, Central Road, MIDC, Andheri (E), Mumbai - 400 093 GSTIN/UIN: 27AADCV4303R1ZX State Name: Maharashtra, Code: 27 E-Mail: accounts@vastukala.org

Buyer (Bill to) Cosmos Bank MULUND (EAST)

Pornima Darshan Housing Socitey, 90 Feet DP Road Mulund East, MUMBAI - 400081 : 27AAAAT0742K1ZH GSTIN/UIN State Name : Maharashtra, Code : 27

Invoice No.	Dated
PG-6114/22-23	28-Mar-23
Delivery Note	Mode/Terms of Payment AGAINST REPORT
Reference No. & Date.	Other References
Buyer's Order No.	Dated
Dispatch Doc No. 30687 / 46465	Delivery Note Date
Dispatched through	Destination

Terms of Delivery

SI No.	Particulars	/	HSN/SAC	GST Rate	Amount
1	VALUATION FEE (Technical Inspection and Certification Services)	CGST SGST		18 %	4,000.00 360.00 360.00
		Total	/		In₹ 4,720.00

Amount Chargeable (in words)

E. & O.E

Indian Rupee Four Thousand Seven Hundred Twenty Only

HSN/SAC		Cen	Central Tax		ate Tax	Total
N 9097.00 TED		Rate	Amount	Rate	Amount 360.00	Tax Amount 720.00
997224	4,000.00		360.00	9%		
'Total	4,000.00		360.00		360.00	720.00

Tax Amount (in words): Indian Rupee Seven Hundred Twenty Only

Company's Bank Details

Bank Name

A/c No. 0171001022668

Mr. Parag Ganpat Sawant & Mrs. Madhavi Parag Sawant - Residential Flat No. 105, 1st Floor, Wing - A, "Ackruti Greenwoods", Hubtown Greenwoods 'A' Co-op. Hsg. Soc. Ltd., Vartak Nagar, Pokharan Road No. 1, Village Majiwade, Thane (West) - 400 606, State -Maharashtra, Country - India

Company's PAN : AADCV4303R

Declaration

NOTE - AS PER MSME RULES INVOICE NEED TO BE CLEARED WITHIN 45 DAYS OR INTEREST CHARGES APPLICABLE AS PER THE RULE. MSME Registration No. - 27222201137

: The Cosmos Co-Operative Bank Ltd

Branch & IFS Code: Vileparle & COSB0000017



UPI Virtual ID : Vastukala@icici

for Vastukala Consultants (I) Pvt Ltd

Authorised Signatory

This is a Computer Generated Invoice





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





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Parag Ganpat Sawant & Mrs. Madhavi Parag Sawant

Residential Flat No. 105, 1st Floor, Wing - A, "Ackruti Greenwoods", Hubtown Greenwoods 'A' Co-op. Hsg. Soc. Ltd., Vartak Nagar, Pokharan Road No. 1, Village Majiwade, Thane (West) – 400 606, State - Maharashtra, Country - India.

Latitude Longitude - 19°12'39.4"N 72°57'36.0"E

Think Innovate Create Valuation Prepared for: Cosmos Bank

Mulund (East) Branch

Pornima Darshan Housing Society, 90 Feet DP Road, Mulund (East), Mumbai - 400 081, State - Maharashtra, Country - India.



Our Pan	India Prese	en	ce at :			
MumbaiThaneDelhi NCR	Aurangabad Nonded Nashik	000	Pune Indore Ahmedobod	P	Rojkot Raipur Jaipur	

Regd. Office: 121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093, (M.S.), INDIA TeleFax: +91 22 28371325/24

mumbai@vastukala.org

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





Valuation Report Prepared For: Cosmos Bank / Mulund (East) Branch / Mr. Parag Ganpat Sawant (30687 / 46465) Page 2 of 16

Vastu/Mumbai/03/2023/30687/46465 28/24-656-SBSK

Date: 28.03.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 105, 1st Floor, Wing – A, "Ackruti Greenwoods", Hubtown Greenwoods 'A' Co-op. Hsg. Soc. Ltd., Vartak Nagar, Pokharan Road No. 1, Village Majiwade, Thane (West) – 400 606, State – Maharashtra, Country – India belongs to Mr. Parag Ganpat Sawant & Mrs. Madhavi Parag Sawant.

Boundaries of the property.

North : Internal Road
South : Internal Road
East : Internal Road
West : Wing – B

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 ₹ 83,00,000.00 (Rupees Eighty Three 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 BABURAO CHALIKWAR

Digitally signed by MAND, PABURAD CHALKWAR.

Discrets, Invasional Accession, National Burkeral Hamilton Charles and Charles an



Director

Manoj B. Chalikwar

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

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

Encl. Valuation Report





Auth. Sign.

 Regd. Office: 121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093, (M.S.), INDIA
 TeleFax: +91 22 28371325/24

mumbai@vastukala.org

<u>Valuation Report of Residential Flat No. 105, 1st Floor, Wing – A, "Ackruti Greenwoods", Hubtown Greenwoods 'A' Co-op. Hsg. Soc. Ltd., Vartak Nagar, Pokharan Road No. 1, Village Majiwade, Thane (West) – 400 606, 100 for the control of the contro</u>

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 28.03.2023 for Bank Loan Purpose
2	Date of inspection	28.03.2023
3	Name of the owner/ owners	Mr. Parag Ganpat Sawant & Mrs. Madhavi Parag Sawant
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. 105, 1st Floor, Wing – A, "Ackruti Greenwoods", Hubtown Greenwoods 'A' Co-op. Hsg. Soc. Ltd., Vartak Nagar, Pokharan Road No. 1, Village Majiwade, Thane (West) – 400 606, State – Maharashtra, Country – India. Contact Person: Mr. Ganpat Sawant (Owner's Father) Contact No. 9819992909
6	Location, street, ward no	Vartak Nagar, Pokharan Road No. 1, Village Majiwade, Thane (West)
7	Survey/ Plot no. of land	Survey No. 215/1B, 215/2B, 216 & 218 of Village – Majiwade
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. = 369.00 Dry Balcony Area in Sq. Ft. = 19.00 Cupboard Area in Sq. Ft. = 12.00 Total Carpet Area in Sq. Ft. = 427.00 (Area as per Actual Site Measurement)



	-
	Carpet Area in Sq. Ft. = 384.00 Additional Usable Area in Sq. Ft. = 31.00 Total Carpet Area in Sq. Ft. = 415.00 (Area as per Agreement for sale)
	Built Up Area in Sq. Ft. = 461.00 (Area as per Index II)
Roads, Streets or lanes on which the land is abutting	Vartak Nagar, Pokharan Road No. 1, Village Majiwade, Thane (West) – 400 606.
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.	
(ii) Ground Rent payable per annum (iii) Unearned increased payable to the	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.	/
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 ite.Create
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
If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
	abutting 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, specify portion





25	1	is the Floor Space Index permissible and entage actually utilized?	Floor Space Index permissible – As per TMC norms Percentage actually utilized – Details not available
26	REN	ŢS.	available
	(i)	Names of tenants/ lessees/ licensees, etc	N.A.
	(ii)	Portions in their occupation	N.A.
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 17,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		ny of the occupants related to, or close to ess associates of the owner?	Information not available
28	of fix	coarate amount being recovered for the use ktures, like fans, geysers, refrigerators, ng ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N. A.
29		details of the water and electricity charges, , to be borne by the owner	N. A.
30	1	the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.
31		ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
32		nump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
33	for liq	has to bear the cost of electricity charges ghting of common space like entrance hall, s, passage, compound, etc. owner or at?	N. A.
34		t is the amount of property tax? Who is to it? Give details with documentary proof	Information not available
35	no.,	e building insured? If so, give the policy amount for which it is insured and the al premium	Information not available
36		ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.
37	prem of re		N. A.
	SAL	ES	
38	in the	instances of sales of immovable property locality on a separate sheet, indicating the and address of the property, registration	As per sub registrar of assurance records



Valuation Report Prepared For: Cosmos Bank / Mulund (East) Branch / Mr. Parag Ganpat Sawant (30687 / 46465) Page 6 of 16

	No., sale price and area of land sold.	
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2018 (As per occupancy certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Mulund (East) Branch to assess fair market value as on 28.03.2023 for Residential Flat No. 105, 1st Floor, Wing – A, "Ackruti Greenwoods", Hubtown Greenwoods 'A' Co-op. Hsg. Soc. Ltd., Vartak Nagar, Pokharan Road No. 1, Village Majiwade, Thane (West) – 400 606, State – Maharashtra, Country – India belongs to Mr. Parag Ganpat Sawant & Mrs. Madhavi Parag Sawant.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 30.08.2019 Between Mrs. Bhagyashree Rajesh Angne & Mr. Rajesh
	Ramchandra Angne (the Transferor) and Mr. Parag Ganpat Sawant & Mrs. Madhavi Parag Sawant (the
	Transferers).
2	Copy of Commencement Certificate V. P. No. 2007 / 80 / TMC / TDD / 221 dated 10.12.2013 issued by
	Thane Municipal Corporation.
3	Copy of Occupancy Certificate V. P. No. 2007 / 80 / TMC / TDD / 30 dated 31.07.2018 issued by Thane
	Municipal Corporation.
4	Copy of Society Registration No. TNA / (TNA) / HSG / (TC) / 33147 / 2021 dated 23.03.2021.

LOCATION:

The said building is located at Survey No. 215/1B, 215/2B, 216 & 218 of Village – Majiwade, Thane. The property falls in Residential Zone. It is at a travelling distance 5.4 Km. from Thane railway station.

BUILDING:

The building under reference is having Basement + Lower Ground + Stilt + 1 to 26 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





Valuation Report Prepared For: Cosmos Bank / Mulund (East) Branch / Mr. Parag Ganpat Sawant (30687 / 46465) Page 7 of 16

plaster from outside. The building is used for residential purpose. 1st Floor is having 6 Residential Flat. The building is having 3 Lifts.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. It consists of 1 Bedroom + Living Room + Kitchen + 2 Toilets + Passage (i.e., 1BHK with 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing etc.

Valuation as on 28th March 2023

|--|

Deduct Depreciation:

Year of Construction of the building	:	2018 (As per occupancy certificate)
Expected total life of building	;	60 Years
Age of the building as on 2023	:	5 Years
Cost of Construction	;	461.00 X 2,500.00 = ₹ 11,52,500.00
Depreciation {(100-10) X 5 / 60}	:	N.A., as the property age is 5 years.
Amount of depreciation	:	1 / 1 /
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,17,800.00 per Sq. M. i.e., ₹ 10,944.00 per Sq. Ft.
Guideline rate (after depreciate)	18(N.A., as the property age is 5 years.
Prevailing market rate	-12	₹ 20,000.00 per Sq. Ft.
Value of property as on 28.03.2023	:	415.00 Sq. Ft. X ₹ 20,000.00 = ₹ 83,00,000.00

(Area of property x market rate of developed land & Residential premises as on 2022 - 23 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. — Depreciation)

Depreciated fair value of the property as on 28.03.2023	410	₹ 83,00,000.00	
Total Value of the property	1:	₹ 83,00,000.00	
The realizable value of the property	:	₹ 74,70,000.00	
Distress value of the property	:	₹ 66,40,000.00	
Insurable value of the property (461 X 2,500.00)	:	₹ 11,52,500.00	
Guideline value of the property (461 X 10,944.00)	:	₹ 50,45,184.00	

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 105, 1st Floor, Wing – A, "Ackruti Greenwoods", Hubtown Greenwoods 'A' Co-op. Hsg. Soc. Ltd., Vartak Nagar, Pokharan Road No. 1, Village Majiwade, Thane (West) – 400 606, State – Maharashtra, Country – India for this particular purpose at ₹83,00,000.00 (Rupees Eighty Three Lakh Only) as on 28th March 2023.





Valuation Report Prepared For: Cosmos Bank / Mulund (East) Branch / Mr. Parag Ganpat Sawant (30687 / 46465) Page 8 of 16

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 28th March 2023 is ₹ 83,00,000.00 (Rupees Eighty Three 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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ANNEXURE TO FORM 0-1

Technical details

Main Building

1.	No. of floors and height of each floor	Basement + Lower Ground + Stilt + 1 to 26 Upper Floors	
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 1st Floor	
3	Year of construction	2018 (As per Occupancy Certificate)	
4	Estimated future life	55 Years Subject to proper, preventive periodic maintenance & structural repairs	
5	Type of construction- load bearing walls/RCC frame/ steel frame	R.C.C. Framed Structure	
6	Type of foundations	R.C.C. Foundation	
7	Walls	All external walls are 9" thick and partition walls are 6" thick.	
8	Partitions	6" thick brick wall	
9	Doors and Windows	Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows	
10	Flooring	Vitrified tiles flooring	
11	Finishing	Cement plastering	
12	Roofing and terracing	R.C.C. Slab	
13	Special architectural or decorative features	s, No	
	if any		
14	(i) Internal wiring – surface or conduit	Concealed electrification	
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing	
15	Sanitary installations		
'	(i) No. of water closets	As per Requirement	
	(ii) No. of lavatory basins		
	(iii) No. of urinals		
	(iv) No. of sink	/	
16	Class of fittings: Superior colored / superior white/ordinary.	r Ordinary	
17	Compound wall Height and length Type of construction	Not Provided reate	
18	No. of lifts and capacity	3 Lifts	
19	Underground sump – capacity and type of construction R.C.C tank		
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace	
21	Pumps- no. and their horse power	May be provided as per requirement	
22	Roads and paving within the compound approximate area and type of paving	Cement concrete in open spaces, etc.	
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	cosal – whereas connected to Connected to Municipal Sewerage System rs, if septic tanks provided, no.	



Actual site photographs



















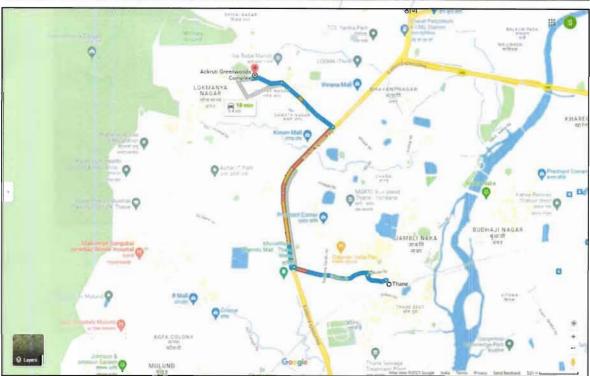






Route Map of the property Site u/r





Latitude Longitude - 19°12'39.4"N 72°57'36.0"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 5.4 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	1,17,800.00			
No increase on Flat Located on 1st Floor	00.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,17,800.00	Sq. Mtr.	10,944.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	00.00			
The difference between land rate and building rate (A – B = C)	00.00			_
Depreciation Percentage as per table (D) [100% - 5%]	00%			
(Age of the Building – 5 Years)	1 /			
Rate to be adopted after considering depreciation [B + (C x D)]	00.00	Sq. Mtr.	00.00	Sq. Ft.

Multi-Storied building with Lift

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

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

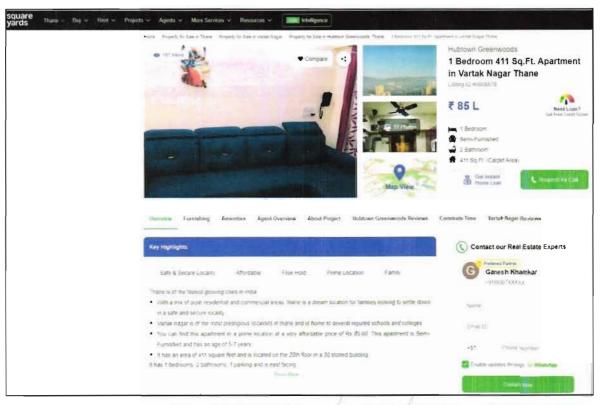
Table - D: Depreciation Percentage Table

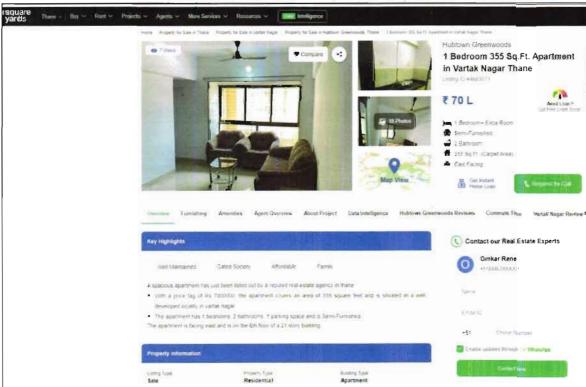
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation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





Price Indicators

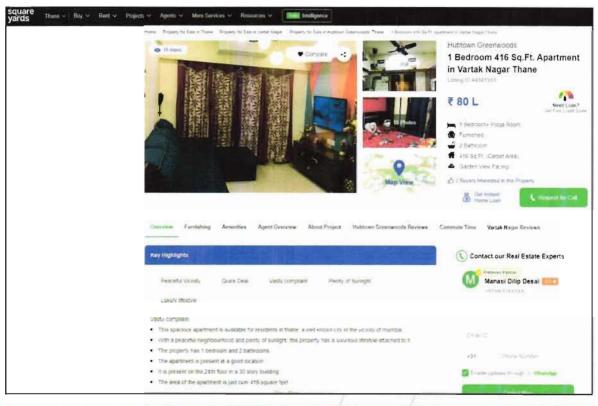


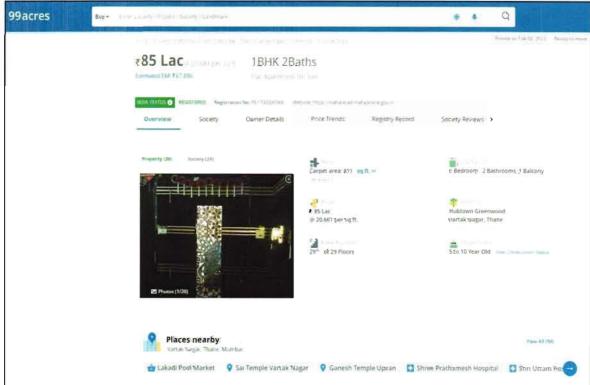






Price Indicators







DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 28th March 2023.

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 ₹ 83,00,000.00 (Rupees Eighty Three Lakh Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD

MANOJ BABURAO CHALIKWAR Digitally eigened by MAA/DD SANDRINGS CHINE (INVERFED, DDC 12-08, AMERICAN ACCORDINATION OF PRINTAFE LIMITED, count/SME. 25-4, 2019 PROJECT (STEEL) CHINES CHINE

Director

Auth. Sign.

Manoj B. Chalikwar

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

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

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