

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Shashank Shrikrishna Lohokare**

Residential Bungalow on Plot No. RL - 36 M.I.D.C., Dombivli Industrial Area, Milap Nagar, Village - Ajde - Golavali, Dombivli (East), Taluka - Kalyan, District – Thane, Pin Code - 421 203,
State – Maharashtra, Country – India.

Latitude Longitude - 19°12'29.4"N 73°06'27.2"E

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Valuation Prepared for:

Cosmos Bank

Dombivli (East) Branch




Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivli (East), Taluka – Kalyan,
District – Thane – 400 605, State – Maharashtra, Country – India.



Thane : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA
E-mail : thane@vastukala.org, Tel. : 80978 82976 / 90216 25621

Our Pan India Presence at :

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 **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

VALUATION OPINION REPORT

The property bearing **Residential Bungalow** on Plot No. RL - 36 M.I.D.C., Dombivli Industrial Area, Milap Nagar, Village - Ajde - Golavali, Dombivli (East), Taluka - Kalyan, District - Thane, Pin Code - 421203, State - Maharashtra, Country - India belongs to **Mr. Shashank Shrikrishna Lohokare**.

Boundaries of the property.

North : Plot No. RL - 37
South : Plot No. RL - 35
East : Other Row House
West : Road

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 ₹ **91,91,000.00 (Rupees Ninety One Lakh Ninety One Thousand 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.**

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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

Encl. Valuation Report



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Valuation Report of Residential Bungalow on Plot No. RL - 36 M.I.D.C., Dombivli Industrial Area, Milap Nagar, Village - Ajde - Golavali, Dombivli (East), Taluka - Kalyan, District – Thane, Pin Code - 421203, State – Maharashtra, Country – India.

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 03.05.2023 for Bank Loan Purpose										
2	Date of inspection	29.04.2023										
3	Name of the owner/ owners	Mr. Shashank Shrikrishna Lohokare										
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership										
5	Brief description of the property	Residential Bungalow on Plot No. RL - 36 M.I.D.C., Dombivli Industrial Area, Milap Nagar, Village - Ajde - Golavali, Dombivli (East), Taluka - Kalyan, District – Thane, Pin Code - 421 203, State – Maharashtra, Country – India. Contact Person: Ms. Sadhana Lohokare (Owner's Representative) Contact No. 98209 55581										
6	Location, street, ward no	Plot No. RH – 36, MIDC Residential Zone, Village – Asade, Dombivli (East)										
	Survey/ Plot no. of land	Plot No. RL – 36										
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 as per Actual Site Measurement: <table border="1"> <thead> <tr> <th>Floor</th> <th>Carpet Area (Sq. Ft.)</th> </tr> </thead> <tbody> <tr> <td>Ground Floor</td> <td>553.00</td> </tr> <tr> <td>Varanda</td> <td>59.00</td> </tr> <tr> <td>First Floor</td> <td>766.00</td> </tr> <tr> <td>Terrace</td> <td>595.00</td> </tr> </tbody> </table> Built Up Area in Sq. Ft. = 1,456.00 (Area as per Deed of Assignment)	Floor	Carpet Area (Sq. Ft.)	Ground Floor	553.00	Varanda	59.00	First Floor	766.00	Terrace	595.00
Floor	Carpet Area (Sq. Ft.)											
Ground Floor	553.00											
Varanda	59.00											
First Floor	766.00											
Terrace	595.00											

		Built Up Area in Sq. Ft. = 1,482.00 (Area as per Approved Plan)
13	Roads, Streets or lanes on which the land is abutting	Residential Bungalow on Plot No. RL - 36 M.I.D.C., Dombivli Industrial Area, Milap Nagar, Village - Ajde - Golavali, Dombivli (East), Taluka - Kalyan, District - Thane, Pin Code - 421 203, State - Maharashtra, Country - India
14	If freehold or leasehold land	Free hold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A. [®]
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	N.A.
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	No
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MIDC norms Percentage actually utilized - Details not available

26	RENTS		
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied
	(ii)	Portions in their occupation	N.A.
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 19,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27	Are any of the occupants related to, or close to business associates of the owner?		Information not available
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details		N. A.
29	Give details of the water and electricity charges, If any, to be borne by the owner		N. A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars		N. A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?		N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof		Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium		Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?		N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?		N. A.
	SALES		
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.		As per sub registrar of assurance records
39	Land rate adopted in this valuation		N. A. as the property under consideration is a Residential Row House. 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 – 1994 (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.										
<p>Remark: Carpet Area as per Actual Site Measurement:</p> <table border="1"> <thead> <tr> <th>Floor</th> <th>Carpet Area (Sq. Ft.)</th> </tr> </thead> <tbody> <tr> <td>Ground Floor</td> <td>553.00</td> </tr> <tr> <td>Varanda</td> <td>59.00</td> </tr> <tr> <td>First Floor</td> <td>766.00</td> </tr> <tr> <td>Terrace</td> <td>595.00</td> </tr> </tbody> </table> <p>Built Up Area in Sq. Ft. = 1,456.00 (Area as per Agreement for Sale)</p> <p>Built Up Area in Sq. Ft. = 1,482.00 (Area as per Approved Plan)</p> <p>For the purpose of valuation we have considered least area as per Deed of Assignment.</p>			Floor	Carpet Area (Sq. Ft.)	Ground Floor	553.00	Varanda	59.00	First Floor	766.00	Terrace	595.00
Floor	Carpet Area (Sq. Ft.)											
Ground Floor	553.00											
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First Floor	766.00											
Terrace	595.00											

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dombivali (East) Branch to assess fair market value as on 03.05.2023 for **Residential Bungalow** on Plot No. RL - 36 M.I.D.C., Dombivli Industrial Area, Milap Nagar, Village - Ajde - Golavali, Dombivli (East), Taluka - Kalyan, District – Thane, Pin Code - 421 203, State – Maharashtra, Country – India belongs to **Mr. Shashank Shrikrishna Lohokare**.

We are in receipt of the following documents:

1	Copy of Deed of Assignment dated 04.04.2005
2	Copy of Possession Receipt dated 08.03.1989
3	Copy of Occupancy Certificate vide No. KDMC / NRV / SS / 505 / Domb dated 25.01.1994 issued by Kalyan Municipal Corporation.
4	Copy of Surveyor's Plot Map
5	Copy of Approved Plan vide No. KDMC / NRV / SS / 505 / Domb dated 25.01.1994 issued by Town Planner, Kalyan Municipal Corporation.

LOCATION:

The said **Residential Bungalow** No. Plot No. RL - 36 M.I.D.C., Dombivli Industrial Area, Milap Nagar, Village - Ajde - Golavali, Dombivli (East). Property falls in Residential Zone. It is at a travelling distance 3.2 Km. from Dombivali railway station.

Residential Bungalow:

The building under reference is having Ground + 1 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The building is used for residential purpose. It is without lift.

Composition of residential bungalow is :

Ground floor : 1 Bedroom + Living Room + Kitchen + WC + Bath + Passage

First floor : 2 Bedrooms + WC + Bath + Passage and
Terrace

The residential bungalow is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing, POP Finishing etc.

Valuation as on 03rd May 2023

The Built Up Area of the Residential Bungalow	:	1,456.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	1995 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	29 Years
Cost of Construction	:	1,456.00 X 2,500.00 = ₹ 36,40,000.00
Depreciation $\{(100-10) \times 29 / 60\}$:	43.50%
Amount of depreciation	:	₹ 15,83,400.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 43,800.00 per Sq. M. i.e. ₹ 4,069.00 per Sq. Ft.
Guideline rate (after deprecation)	:	₹ 34,259.00 per Sq. M. i.e. ₹ 3,183.00 per Sq. Ft.
Prevailing market rate	:	₹ 7,400.00 per Sq. Ft.
Value of property as on 03.05.2023	:	1,456.00 Sq. Ft. X ₹ 7,400.00 = ₹ 1,07,74,400.00

(Area of property x market rate of developed land & Residential premises as on 2023 – 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 03.05.2023	:	₹ 1,07,74,400.00 - ₹ 15,83,400.00 ₹ 91,91,000.00
Total Value of the property	:	₹ 91,91,000.00
The realizable value of the property	:	₹ 82,71,900.00
Distress value of the property	:	₹ 73,52,800.00
Insurable value of the property (1,456.00 X 2,500.00)	:	₹ 36,40,000.00
Guideline value of the property (1,456.00 X 3,183.00)	:	₹ 46,34,448.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of **Residential Bungalow** on Plot No. RL - 36 M.I.D.C., Dombivli Industrial Area, Milap Nagar, Village - Ajde - Golavali, Dombivli (East), Taluka - Kalyan, District – Thane, Pin Code - 421 203, State – Maharashtra, Country – India. for this particular purpose at **₹ 91,91,000.00 (Rupees Ninety One Lakh Ninety One Thousand Only)** as on **03rd May 2023**.

NOTES

1. 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 **03rd May 2023** is **₹ 91,91,000.00 (Rupees Ninety One Lakh Ninety One Thousand 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

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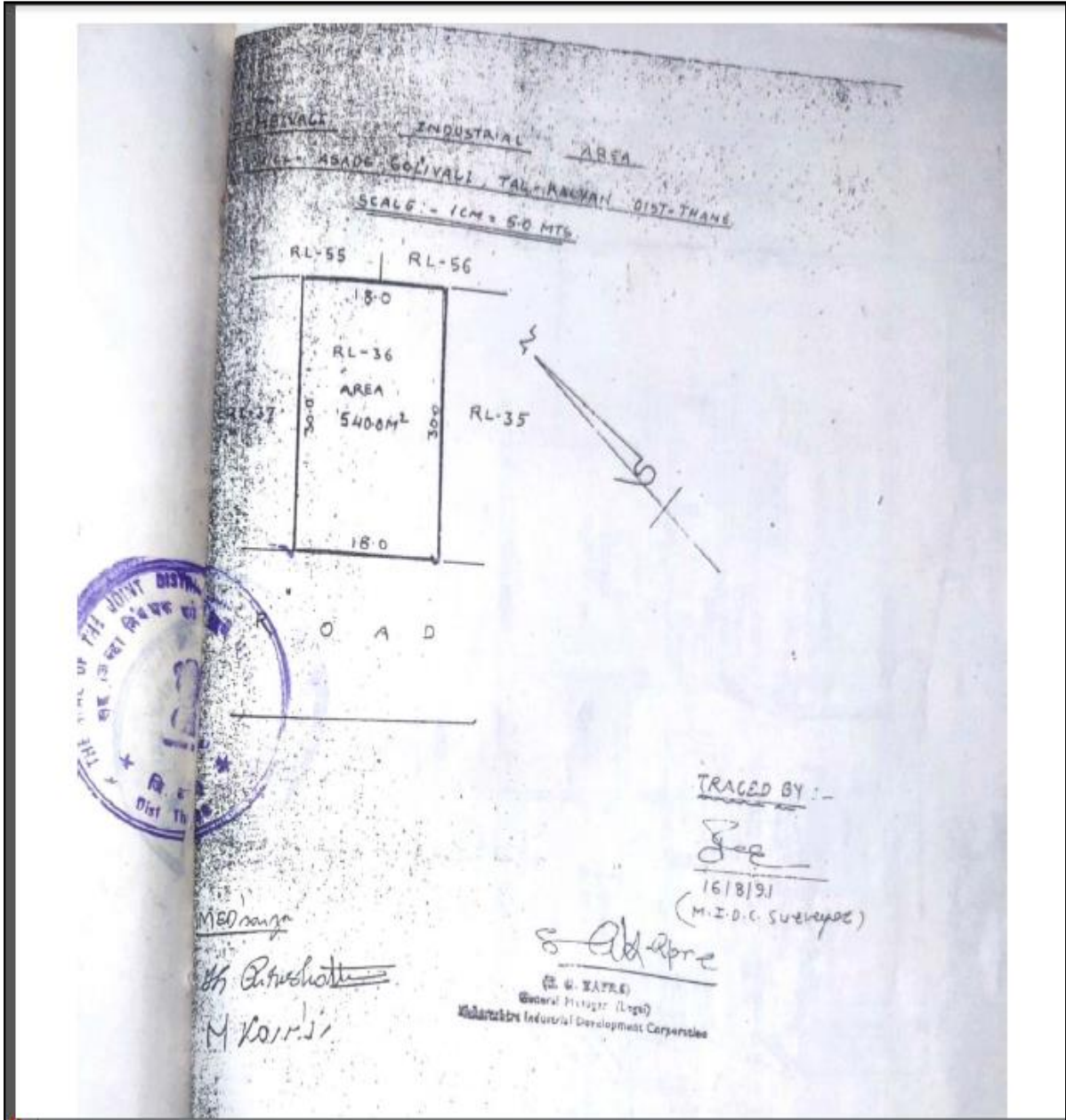
I hereby declare that

- (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 floors and height of each floor	Ground + 1 upper floor
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential bungalow
3	Year of construction	1994 (As per Occupancy Certificate)
4	Estimated future life	31 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 with POP false ceiling
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	Concealed electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15	Sanitary installations	
	(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.	Ordinary
17	Compound wall Height and length Type of construction	5' brick masonry compound wall
18	No. of lifts and capacity	No Lifts
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Cement concrete in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

Surveyor's Plot Map



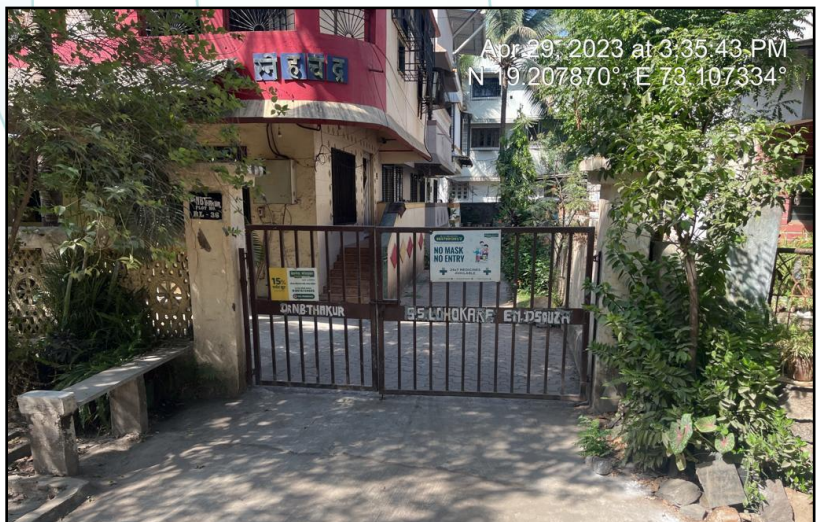
Actual site photographs



Actual site photographs



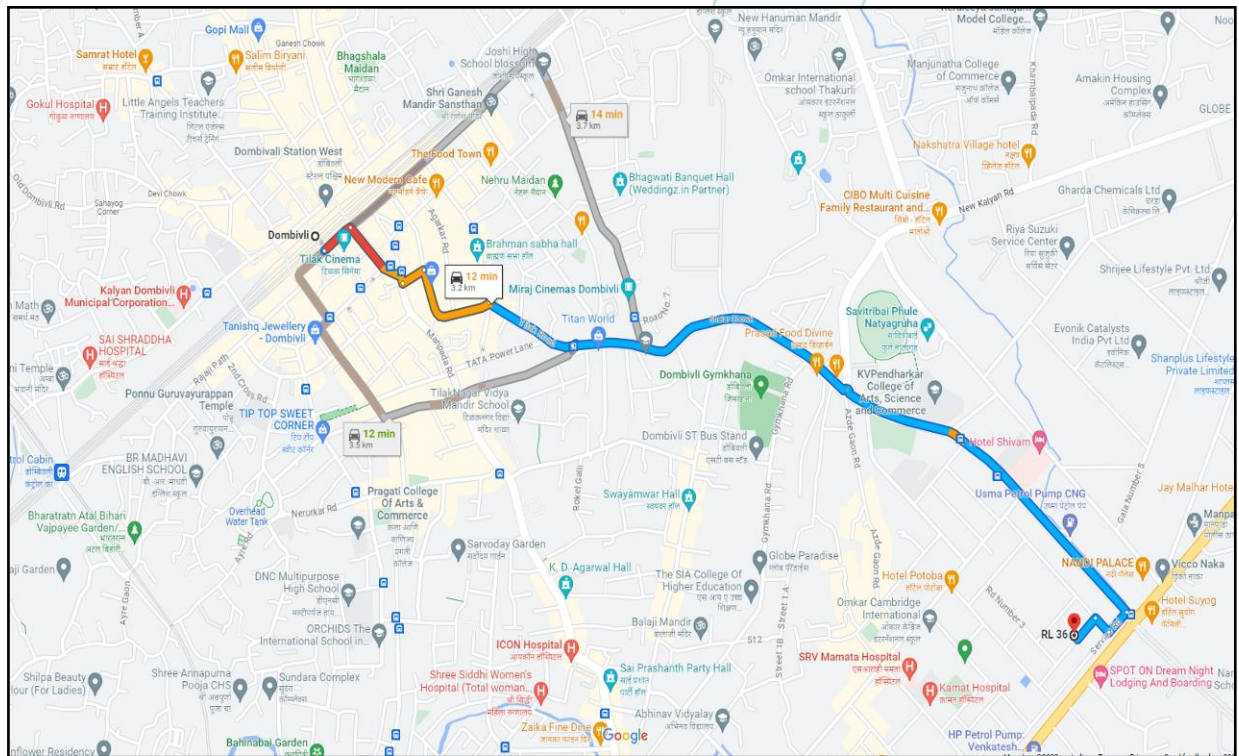
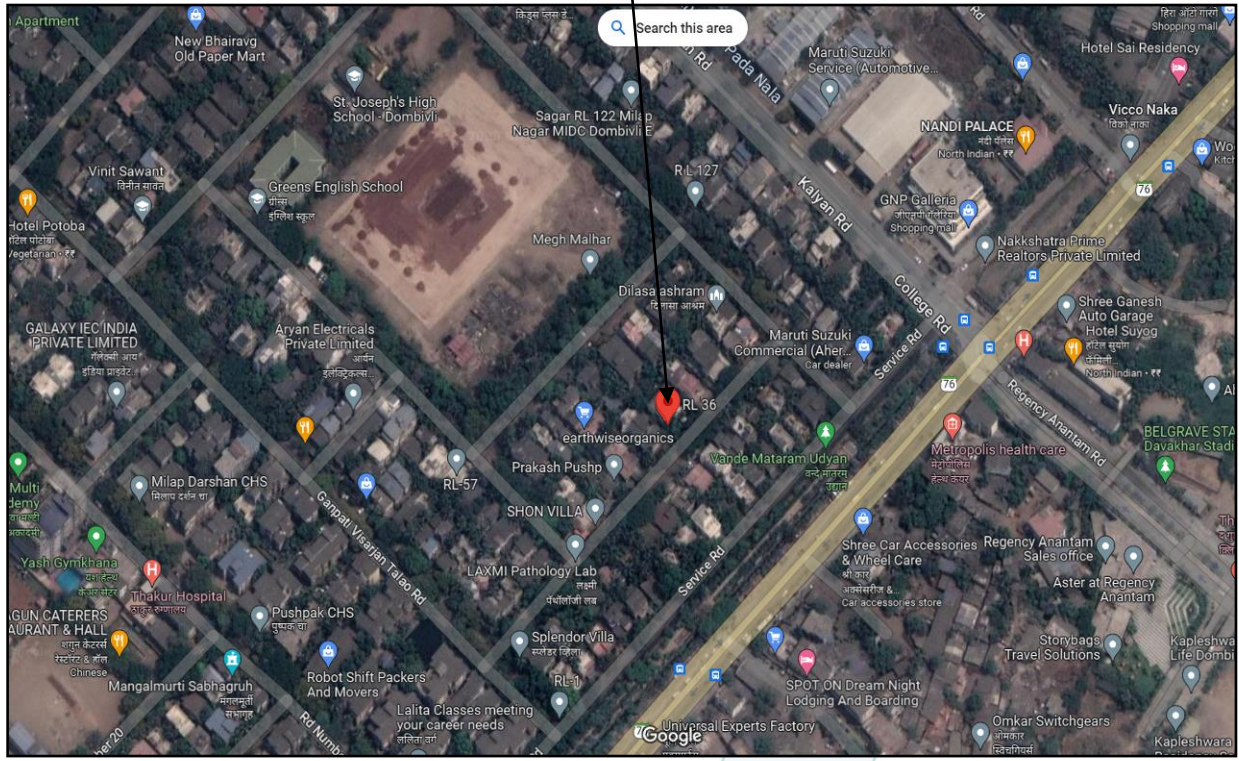
Actual site photographs



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Route Map of the property


Site u/r



Latitude Longitude - 19°12'29.4"N 73°06'27.2"E

Note: The Blue line shows the route to site from nearest railway station (Dombivli – 3.2 Km.)

Ready Reckoner Rate


Department of Registration & Stamps
 Government of Maharashtra

नोंदणी व मुद्रांक विभाग
 महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
 बाजारमूल्य दर पत्रक

Home
Valuation Rules
User Manual
Close
Feedback

Annual Statement of Rates

Year: 20232024

Language: English

Selected District: ठाणे

Select Taluka: कल्याण

Select Village: गावाचे नाव :गोळीवली(कल्याण-डोंडिवली महानगरपालिका)

Search By: Survey No Location

Select	वपविभाग	चुकी जमीन	निवासी सदनिका	बॉक्स	दुकाने	औद्योगिक	एकर (Rs./)
SurveyNo	49/156-मौजे गोळीवली गावातील राज्य महामार्ग S.H.40 लगतच्या जमिनी	13200	52900	61100	66200	61100	चौ. मीटर
SurveyNo	49/156-मौजे गोळीवली गावातील रहीबास विभागातील मिळकती	10100	40100	46600	55400	46600	चौ. मीटर
SurveyNo	49/157-मौजे गोळीवली गावातील वाणिज्य बापरातील मिळकती	11100	39900	48800	56000	48800	चौ. मीटर
SurveyNo	49/158अ-मौजे गोळीवली या गावातील रिजन्सी इस्टेट	30200	74300	85100	93100	85100	चौ. मीटर
SurveyNo	49/158-मौजे गोळीवली गावातील गावठाणामधील मिळकती	10900	43800	50400	55000	50400	चौ. मीटर

Stamp Duty Ready Reckoner Market Value Rate for Flat (A)	43,800.00			
No Increase as independent row bungalow	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase)	43,800.00	Sq. Mtr.	4,069.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	10,900.00			
The difference between land rate and building rate (A – B = C)	32,900.00			
Depreciation Percentage as per table (D) [100% - 29%] (Age of the Building – 29 Years)	71%			
Rate to be adopted after considering depreciation [B + (C x D)]	34,259.00	Sq. Mtr.	3,183.00	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% 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

HOUSING.COM Buy in Mumbai Dombivli East + Add Download App List P

Home / Thane / Dombivli East / Villa for Sale in Dombivli East / 3 BHK Villa Last updated: Dec 11, 2022

3 BHK Villa villas royale, MIDC, Dombivli East, Thane

₹1.44 Cr EMI starts at 71.49 K
5.76 K/sq.ft

Contact Seller

Others SHARE SAVE

Others + 1 more

2500 sq.ft Build Up Area	5.76 K/sq.ft Avg. Price	3 BHK Configuration	14th Jul, 2023 Possession status	East facing Facing	Unfurnished Furnishing
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OVERVIEW SOCIETY AMENITIES LOCALITY CALCULATOR

HOUSING.COM Buy in Mumbai Dombivli East + Add Download App

Home / Thane / Dombivli East / Villa for Sale in Dombivli East / 3 BHK Villa Last updated: Nov 25, 2022

3 BHK Villa villas royale, MIDC, Dombivli East, Thane

₹1.8 Cr EMI starts at 89.36 K
4.50 K/sq.ft

Contact Seller

Others SHARE SAVE

Others

Others

4000 sq.ft Build Up Area	4.50 K/sq.ft Avg. Price	3 BHK Configuration	17th Jun, 2023 Possession status	East facing Facing	Unfurnished Furnishing
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OVERVIEW SOCIETY AMENITIES LOCALITY CALCULATOR

Price Indicators

The screenshot displays a property listing on the Housing.com website. The main heading is "3 BHK Villa" located at "villas royale, MIDC, Dombivli East, Thane". The price is listed as ₹1.44 Cr, with an EMI starting at 71.49 K and an average price of 4.80 K/sq.ft. Key details include a 3000 sq.ft. build up area, 4.80 K/sq.ft. average price, 3 BHK configuration, possession status of 28th Oct. 2023, east-facing orientation, and unfurnished condition. The listing includes two photographs of the villa and a "Contact Seller" button. Navigation tabs for "OVERVIEW", "SOCIETY AMENITIES", "LOCALITY", and "CALCULATOR" are visible. A location map shows the property at "villas royale, MIDC, Dombivli East, Thane". A yellow callout box states "Great choice! Better priced property in this area".

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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **03rd May 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 knowledgeable and for self interest assuming that neither is under undue duress”.

Fundamental assumptions and conditions presumed in this definition are:

1. Buyer and seller are motivated by self-interest.
2. Buyer and seller are well informed and are acting prudently.
3. The property is exposed for a reasonable time on the open market.
4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.

DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ **91,91,000.00 (Rupees Ninety One Lakh Ninety One Thousand Only)**

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Auth. Sign.

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