#### 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-Fort Branch

Fort Branch

229/231, Perin Nariman Street,

Bazar Gate, Fort 400001

GSTIN/UIN

: 27AAAAT0742K1ZH

State Name : Maharashtra, Code : 27

Invoice No. Dated PG-904/23-24 2-Jun-23 **Delivery Note** Mode/Terms of Payment AGAINST REPORT Reference No. & Date. Other References Buver's Order No. Dated Dispatch Doc No. **Delivery Note Date** 31507 / 2300905 Dispatched through Destination

Terms of Delivery

SI No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE (Technical Inspection and Certification Services)  CGS SGS		18 %	4,000.00 360.00 360.00
	Tot	al		₹ 4,720.00

Amount Chargeable (in words)

Indian Rupee Four Thousand Seven Hundred Twenty Only

HSN/SAC	Taxable	Central Tax		State Tax		Total
	Value	Rate	Amount	Rate	Amount	Tax Amount
997224	4,000.00	9%	360.00	9%	360.00	720.00
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 : The Cosmos Co-Operative Bank Ltd

A/c No. : 0171001022668

Branch & IFS Code: Vileparle & COSB0000017

Remarks:

Mr. Pranay Dadasaheb Kamble & Mrs. Archana Dadasaheb Kamble - Residential Flat No. 302 (Old Flat No. 12), 3rd Floor, B Wing, "Ram Niwas Co-op. Hsg. Soc. Ltd.", Near NKTT College, Kharkar Ali Road, Thane (West), PIN Code – 400 601, 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



UPI Virtual ID : Vastukala@icici

for Vastukala Consultants (I) Pvt Ltd

Authorised Signatory

This is a Computer Generated Invoice



Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

www.vastukala.org



E. & O.E







## Valuation Report of the Immovable Property



#### Details of the property under consideration:

Name of Owner: Mr. Pranay Dadasaheb Kamble & Mrs. Archana Dadasaheb Kamble

Residential Flat No. 302 (Old Flat No. 12), 3rd Floor, B Wing, "Ram Niwas Co-op. Hsg. Soc. Ltd.", Near NKTT College, Kharkar Ali Road, Thane (West), PIN Code - 400 601, State - Maharashtra, Country - India.

Latitude Longitude - 19°11'44.1"N 72°58'43.8"E

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### Cosmos Bank **Fort Branch**

229/231, Perin Nariman Street, Bazar Gate, Fort 400001.



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 / Fort Branch / Mr. Pranay Dadasaheb Kamble (31507/2300905) Page 2 of 16

Vastu/Mumbai/05/2023/31507/2300905

02/03-14-SH

Date: 02.06.2023

#### VALUATION OPINION REPORT

The property bearing Residential Flat No. 302 (Old Flat No. 12), 3rd Floor, B Wing, "Ram Niwas Co-op. Hsg. Soc. Ltd.", Near NKTT College, Kharkar Ali Road, Thane (West), PIN Code - 400 601, State - Maharashtra, Country - India belongs to Mr. Pranay Dadasaheb Kamble & Mrs. Archana Dadasaheb Kamble.

Boundaries of the property.

North	\ :	Vishwavijeta CHSL	
South	1	Shanbaug House	
East	1	A-Wing	
West	1	Kadva Lane	

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 ₹ 48,20,400.00 (Rupees Forty Eight Lakh Twenty Thousand Four Hundred 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.

Auth. Sign.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Chalikwar

Sharadkumar B. Digitally signed: by Sharadkumar Bt. Chaliku DN: cm=Shar adkumar B Chalikwar; o=Vastukala Gornulbarts (8-Pot Ltak, su=CMD, email=cmd avash ikilausig Bate: 2023.06: V210:59:00+05:30"



Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

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

Encl. Valuation Report



Our Pan India Presence at : Mumbai 🗣 Aurangabad 💡 Pune Rajkot Thane Nanded Raipur Indore P Delhi NCR P Nashik Ahmedabad V 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

## <u>Valuation Report of Residential Flat No. 302 (Old Flat No. 12), 3rd Floor, B Wing, "Ram Niwas Co-op. Hsg. Soc. Ltd.", Near NKTT College, Kharkar Ali Road, Thane (West), PIN Code – 400 601, 12 (No. 12), 2rd Floor, B Wing, "Ram Niwas Co-op. Hsg. Soc. Ltd.", Near NKTT College, Kharkar Ali Road, Thane (West), PIN Code – 400 601, 12 (No. 12), 2rd Floor, B Wing, "Ram Niwas Co-op. Hsg. Soc. Ltd.", Near NKTT College, Kharkar Ali Road, Thane (West), PIN Code – 400 601, 12 (No. 12), 2rd Floor, B Wing, "Ram Niwas Co-op. Hsg. Soc. Ltd.", Near NKTT College, Kharkar Ali Road, Thane (West), PIN Code – 400 601, 12 (No. 12), 2rd Floor, B Wing, "Ram Niwas Co-op. Hsg. Soc. Ltd.", Near NKTT College, Kharkar Ali Road, Thane (West), PIN Code – 400 601, 12 (No. 12), 12 (</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 02.06.2023 for Bank Loan Purpose
2	Date of inspection	20.05.2023
3	Name of the owner/ owners	Mr. Pranay Dadasaheb Kamble & Mrs. Archana Dadasaheb Kamble.
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. 302 (Old Flat No. 12), 3rd Floor, B Wing, "Ram Niwas Co-op. Hsg. Soc. Ltd.", Near NKTT College, Kharkar Ali Road, Thane (West), PIN Code – 400 601, State – Maharashtra, Country – India.
		Contact Person: Mr. Omprakash Channa (Broker) Contact No. 9892345274
6	Location, street, ward no	Near NKTT College, Kharkar Ali Road, Thane (West)
7	Survey/ Plot no. of land	CTS No. 184/A/2, 184/B, 184/C, 185/A, 185/B, Tika No. 5 of Village – Thane
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. = 280.00 (Area as per Actual Site Measurement)
		Built Up Area in Sq. Ft. = 312.00 (Area as per Agreement for sale)



13	Roads, Streets or lanes on which the land is abutting	Near NKTT College, Kharkar Ali Road, Thane (West), PIN Code – 400 601.
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	N. A.
	(iii) Unearned increased payable to the	
	Lessor in the event of sale or transfer	
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	
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 Ite.Create
24	Is the building owner occupied/ tenanted/ both?	Seller 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 TMC norms  Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	N.A.





Valuation Report Prepared For: Cosmos Bank / Fort Branch / Mr. Pranay Dadasaheb Kamble (31507/2300905) Page 5 of 16

	(ii)	Portions in their occupation	N.A.
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 10,000.00 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	parate amount being recovered for the use stures, like fans, geysers, refrigerators, and ranges, built-in wardrobes, etc. or for es charges? If so, give details	N. A.
29	1	details of the water and electricity charges, , to be borne by the owner	N. A.
30	1	he tenant to bear the whole or part of the epairs and maintenance? Give particulars	N. A.
31		it is installed, who is to bear the cost of enance and operation- owner or tenant?	N. A.
32		ump is installed, who is to bear the cost of enance and operation- owner or tenant?	N. A.
33	for lig	has to bear the cost of electricity charges thing of common space like entrance hall, passage, compound, etc. owner or t?	N. A.
34		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 all premium	Information not available
36	1	y dispute between landlord and tenant ding rent pending in a court of rent?	N. A.
37		any standard rent been fixed for the ises under any law relating to the control at?	N.A. Create
	SALE	FS	
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the and address of the property, registration ale 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 Flat in a building. The rate is considered as composite rate.
40		e instances are not available or not relied the basis of arriving at the land rate	N. A.
	COST	OF CONSTRUCTION	





Valuation Report Prepared For: Cosmos Bank / Fort Branch / Mr. Pranay Dadasaheb Kamble (31507/2300905) Page 6 of 16

41	Year of commencement of construction and year of completion	Year of Completion – 1995 (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, Fort Branch to assess fair market value as on 02.06.2023 for Residential Flat No. 302 (Old Flat No. 12), 3rd Floor, B Wing, "Ram Niwas Co-op. Hsg. Soc. Ltd.", Near NKTT College, Kharkar Ali Road, Thane (West), PIN Code – 400 601, State – Maharashtra, Country – India belongs to Mr. Pranay Dadasaheb Kamble & Mrs. Archana Dadasaheb Kamble.

#### We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 15.05.2023 Between Mrs. Shilpa Sanjay Deolekar & Ms. Swarali				
	Sanjay Deolekar (the Transferors) and Mr. Pranay Dadasaheb Kamble & Mrs. Archana Dadasaheb				
	Kamble (the Transferees).				
2	Copy of Index II No. 7400/2023 Dated 16/05/2023				
3	Copy of Occupancy Certificate V. P. No. 87 / 152 / TMC / TDD / 909 dated 23.03.1995 issued by Thane				
	Municipal Corporation.				
4	Copy of Commencement Certificate V. P. No. 87 / 152 / TMC / TDD / 1194 dated 06.08.1992 issued by				
	Thane Municipal Corporation.				
5	Copy of Society Share Certificate No. 04 in the name of Mrs. Shilpa Sanjay Deolekar & Ms. Swarali Sanjay				
	Deolekar issued by Ram Niwas Co-op. Hsg. Soc. Ltd.				

#### LOCATION:

The said building is located at CTS No. 184/A/2, 184/B, 184/C, 185/A, 185/B, Tika No. 5 of Village – Thane. The property falls in Residential Zone. It is at a travelling distance 2 Km. from Thane railway station.

#### **BUILDING:**

The building under reference is having Ground + 3 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The building is used for residential purpose. 3rd Floor is having 2 Residential Flat.





#### **Residential Flat:**

The residential flat under reference is situated on the 3<sup>rd</sup> Floor. It consists of 1 Living Room + Kitchen + Bedroom + 1 Toilet (i.e., 1BHK with 1 Toilet). 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 02<sup>nd</sup> June 2023

The Built Up Area of the Residential Flat	:	312.00 Sq. Ft.
---	---	----------------

#### **Deduct Depreciation:**

Value of property as on 02.06.2023		312.00 Sq. Ft. X ₹ 16,500.00 = ₹ 51,48,000.00
Prevailing market rate	:	₹ 16,500.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 63,662.00 per Sq. M. i.e. ₹ 5,914.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 71,230.00 per Sq. M. i.e. ₹ 6,617.00 per Sq. Ft.
Amount of depreciation	:	₹ 3,27,600.00
Depreciation {(100-10) X 28 / 60}	- : %	42.00%
Cost of Construction	:	312.00 X 2,500.00 = ₹ 7,80,000.00
Age of the building as on 2023	:	28 Years
Expected total life of building	:	60 Years
Year of Construction of the building	:	1992 (As per site information)

(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 02.06.2023	ovo	₹ 51,48,000.00 - ₹ 3,27,600.00 = ₹ 48,20,400.00
Total Value of the property	:	₹ 48,20,400.00
The realizable value of the property	:	₹ 43,38,360.00
Distress value of the property	:	₹ 38,56,320.00
Insurable value of the property (312 X 2,500.00)	:	₹ 7,80,000.00
Guideline value of the property (312 X 5,914.00)	:	₹ 18,45,168.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 302 (Old Flat No. 12), 3rd Floor, B Wing, "Ram Niwas Co-op. Hsg. Soc. Ltd.", Near NKTT College, Kharkar Ali Road, Thane (West), PIN Code – 400 601, State – Maharashtra, Country – India for this particular purpose at ₹ 48,20,400.00 (Rupees Forty Eight Lakh Twenty Thousand Four Hundred Only) as on 02<sup>nd</sup> June 2023.





Valuation Report Prepared For: Cosmos Bank / Fort Branch / Mr. Pranay Dadasaheb Kamble (31507/2300905) Page 8 of 16

#### **NOTES**

- I, Sharadkumar B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 02<sup>nd</sup> June 2023 is ₹ 48,20,400.00 (Rupees Forty Eight Lakh Twenty Thousand Four Hundred 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.
- 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 floo	ors and height of each floor	Ground + 3 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat
			situated on 3rd Floor
3	Year of co	onstruction	1995 (As per Occupancy Certificate)
4	Estimated future life		32 Years Subject to proper, preventive periodic
			maintenance & structural repairs
5		onstruction- load bearing C frame/ steel frame	R.C.C. Framed Structure
6		oundations	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	d Windows	Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows
10	Flooring		Vitrified tiles flooring
11	Finishing	A I .	Cement plastering
12		nd terracing	R.C.C. Slab
13		rchitectural or decorative features,	No
14	(i)	Internal wiring – surface or conduit	Concealed electrification
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15	Sanitary installations		7
	(i)	No. of water closets	As per Requirement
	(ii)	No. of lavatory basins	/
	(iii)	No. of urinals	J.
	(iv)	No. of sink	
16	Class of fi white/ordi	ittings: Superior colored / superior nary.	Ordinary
17	Compoun Height an Type of co		Not Provided
18	No. of lifts	and capacity	No Lift
19		und sump – capacity and type of	R.C.C tank
20	Over-head Location,	d tank	R.C.C tank on terrace
21		o. and their horse power	May be provided as per requirement
22	Roads an	d paving within the compound ate area and type of paving	Cement concrete in open spaces, etc.
23	Sewage of	disposal – whereas connected to wers, if septic tanks provided, no.	Connected to Municipal Sewerage System



## **Actual site photographs**











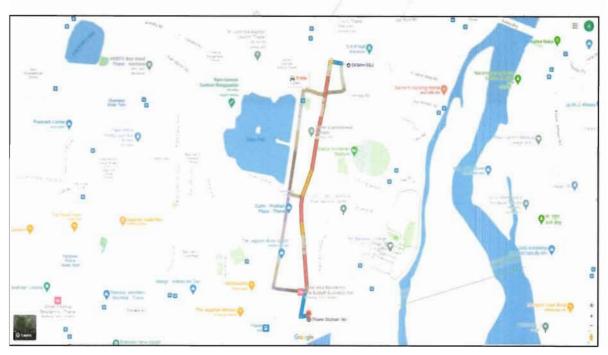


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# Route Map of the property Site|u/r





Latitude Longitude - 19°11'44.1"N 72°58'43.8"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 2 Km.)





## **Ready Reckoner Rate**



Stamp Duty Ready Reckoner Market Value Rate for Flat	83,800.00			
Reduced by 15% on Flat Located on 3rd Floor	12,570.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	71,230.00	Sq. Mtr.	6,617.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	44,200.00			
The difference between land rate and building rate (A – B = C)	27,030.00			
Depreciation Percentage as per table (D) [100% - 15%]	28%			
(Age of the Building – 15 Years)	J. V			
Rate to be adopted after considering depreciation [B + (C x D)]	63,662.00	Sq. Mtr.	5,914.00	Sq. Ft.

#### **Building not having lift**

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located		Rate to be adopted		
a)	Ground Floor / Stilt / Floor			100%	
b)	First Floor	T1 - 1	description of w	95%	
c)	Second Floor	HIIIK	.innovare.	90%	
d)	Third Floor			85%	
e)	Fourth Floor and above			80%	

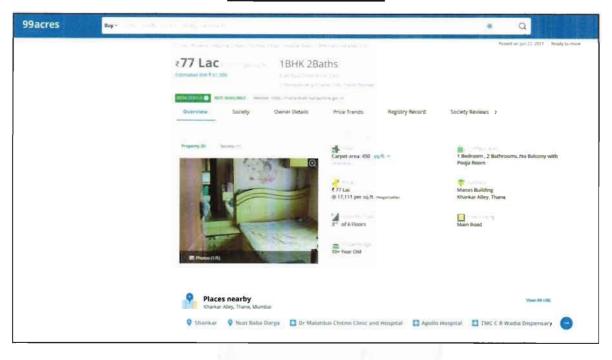
#### Table - D: Depreciation Percentage Table

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		





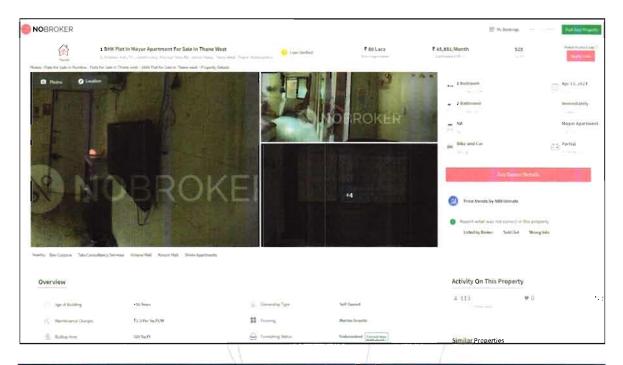
## **Price Indicators**

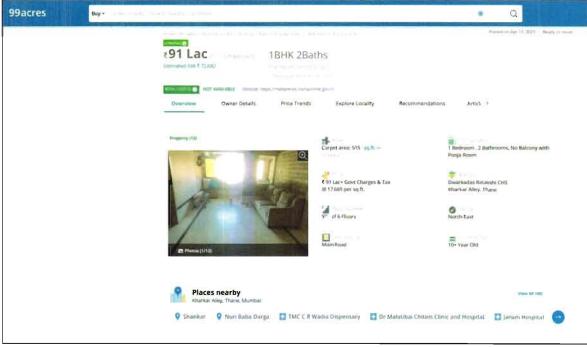






## **Price Indicators**







#### DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 02<sup>nd</sup> June 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:

- 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

- 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.
- 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.



Valuation Report Prepared For: Cosmos Bank / Fort Branch / Mr. Pranay Dadasaheb Kamble (31507/2300905) Page 16 of 16

#### **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 neighbourhood 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 ₹ 48,20,400.00 (Rupees Forty Eight Lakh Twenty Thousand Four Hundred Only)

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar B. Chalikwar

Degrany signed by sharadkumar b. Chalikwar DN: cn=Sharadkumar B. Chalikwar, o=Vastukala Consultants (J) Pvt. Ltd., ou=CMD, email=cmdi=vstukala.org, c=IN Date: 2023.06.02 10:59:14 +05'30'

Director

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer
Chartered Engineer (India)
Reg. No. (N) CCIT/1-14/52/2008-09

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

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