PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd 18-Sep-<u>23</u> B1-001, U/B FLOOR, PG-2531/23-24 BOOMERANG, CHANDIVALI FARM ROAD, Delivery Note Mode/Terms of Payment ANDHERI-EAST 400072 **AGAINST REPORT** GSTIN/UIN: 27AADCV4303R1ZX Reference No. & Date. Other References State Name: Maharashtra, Code: 27 E-Mail: accounts@vastukala.org Buyer's Order No. Dated Buyer (Bill to) **COSMOS BANK - VILEPARLE EAST** Dispatch Doc No. Delivery Note Date Vile Parle (East) Branch 003784 / 2302609 Pratik Evenue, Ground Floor, Opp. Shivsagar Hotel, Dispatched through Destination Nehru Road, Vile Parle (East), Mumbai - 400 057, GSTIN/UIN : 27AAAAT0742K1ZH Terms of Delivery State Name : Maharashtra, Code: 27 HSN/SAC **Particulars GST** Amount SI Rate No. 1 **VALUATION FEE** 997224 18 % 4,000.00 (Technical Inspection and Certification Services) CGST 360.00 SGST 360.00 Total 4,720.00 Amount Chargeable (in words) E. & O.E Indian Rupee Four Thousand Seven Hundred Twenty Only HSN/SAC Taxable Central Tax State Tax Total Value Rate Amount Rate **Amount** Tax Amount 4,000.00 997224 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 Mr. Tushar Kirtibhai Thacker Alias Tushar Kirtikumar Thacker & Mrs. Kinjal Tushar Thacker Alias Kinjal Bharatkumar Shah - Residential Flat No. 301, 3rd Floor, 'A' Wing, "D. N. Nagar Vighnaharta Co-Op. Hsg. Soc. Ltd.", Plot No. R-6, Opp. Bldg. No. 16, D. N. Nagar, Off. J. P. Road, MHADA Layout, Andheri (West), Mumbai - 400 053, State - Maharashtra, Country - India Company's PAN : AADCV4303R UPI Virtual ID : Vastukala@icici Declaration NOTE - AS PER MSME RULES INVOICE NEED TO for Vastukala Consultants (I) Pvt Ltd BE CLEARED WITHIN 45 DAYS OR INTEREST

This is a Computer Generated Invoice

CHARGES APPLICABLE AS PER THE RULE. MSME Registration No. - 27222201137



Asmita Rathod

Authorised Signatory

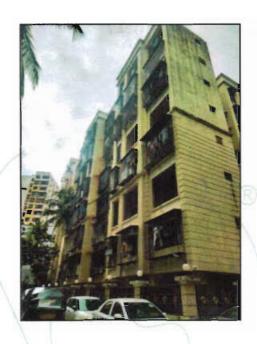


CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Tushar Kirtibhai Thacker Alias Tushar Kirtikumar Thacker & Mrs. Kinjal Tushar Thacker Alias Kinjal Bharatkumar Shah

Residential Flat No. 301, 3rd Floor, 'A' Wing, **"D. N. Nagar Vighnaharta Co-Op. Hsg. Soc. Ltd."**, Plot No. R-6, Opp. Bldg. No. 16, D. N. Nagar, Off. J. P. Road, MHADA Layout, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India.

Latitude Longitude - 19°07'31.3"N 72°49'58.8"E

Valuation Prepared for: Cosmos Bank

Vile Parle (East) Branch

Pratik Evenue, Ground Floor, Opp. Shivsagar Hotel, Nehru Road, Vile Parle (East), Mumbai - 400 057 State - Maharashtra, Country - India



0	ur Pan	India Prese	n	ce at:			
o o	Mumbai Thane Delhi NCR	Aurangabad Manded Mashik	000	Pune Indore Ahmedabad	P	Rajkot Raipur Jaipur	

Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (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 / Vile Parle (East) Branch / Mr. Tushar Kirtibhai Thacker (3784 /2302609)

Page 2 of 16

Vastu/Mumbai/09/2023/3784/2302609 18/07-253-JASH

Date: 18.09.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 301, 3rd Floor, 'A' Wing, "D. N. Nagar Vighnaharta Co-Op. Hsg. Soc. Ltd.", Plot No. R-6, Opp. Bldg. No. 16, D. N. Nagar, Off. J. P. Road, MHADA Layout, Andheri (West), Mumbai -400 053, State - Maharashtra, Country - India belongs to Mr. Tushar Kirtibhai Thacker Alias Tushar Kirtikumar Thacker & Mrs. Kinjal Tushar Thacker Alias Kinjal Bharatkumar Shah.

Boundaries of the property.

North Aditya Apartment

South Internal Road / Jai Bhavan CHSL

Fast Sheetla Devi Mandir Road / Open Ground

West Sai Krishan Kunj Apartment

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 ₹ 1,17,59,450.00 (Rupees One Crore Seventeen Lakh Fifty Nine Thousand Four Hundred Fifty 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**

Auth. Sign.

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





Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

TeleFax: +91 22 28371325/24 🖂 mumbai@vastukala.org

Valuation Report of Residential Flat No. 301, 3rd Floor, 'A' Wing, "D. N. Nagar Vighnaharta Co-Op. Hsg. Soc. Ltd.", Plot No. R-6, Opp. Bldg. No. 16, D. N. Nagar, Off. J. P. Road, MHADA Layout, Andheri (West), Mumbai – 400 053, Stale – 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 18.09.2023 for Bank Loan Purpose		
2	Date of inspection	14.09.2023		
3	Name of the owner/ owners	Mr. Tushar Kirtibhai Thacker Alias Tushar Kirtikumar Thacker & Mrs. Kinjal Tushar Thacker Alias Kinjal Bharatkumar Shah		
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided? Joint Ownership Details of ownership share is not available			
5	Brief description of the property	Address: Residential Flat No. 301, 3rd Floor, 'A' Wing, "DN Nagar Vighnaharta Co-Op. Hsg. Soc. Ltd.", Plot No. R-6, Opp. Bldg. No. 16, D. N. Nagar, Off. J. P. Road, MHADA Layout, Andheri (West), Mumbai – 400 053, Stale – Maharashtra, Country – India. Contact Person: Mr. Sunil (Society Watchman) Contact No.: 9819330209		
6	Location, street, ward no	Opp. Building No. 16, D. N. Nagar, Off. J. P. Roa MHADA Layout, Andheri (West), Mumbai		
7	Survey/ Plot no. of land	K (West) Municipal Ward, Survey No. 106(pt.), Plot No. R-6, C. T. S. No. 195 (pt.) of Village Andheri		
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 and Private cars		
	LAND			
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 385.00 Balcony Area in Sq. Ft. = 65.00 Dry Balcony Area in Sq. Ft. = 24.00 Total Area in Sq. Ft. = 474.00 (Area as per actual site measurement)		





		Carpet Area in Sq. Ft. = 399.00 (Area as per Agreement for Sale) Built-up Area in Sq. Ft. = 479.00 (Area as per Agreement for Sale)	
13	Roads, Streets or lanes on which the land is abutting	Opp. Building No. 16, D. N. Nagar, Off. J. P. Road, MHADA Layout, Andheri (West), Mumbai	
14	If freehold or leasehold land	Leasehold land of MHADA	
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	N. A.	
	(ii) Ground Rent payable per annum		
	(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.	Information not available	
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	ite.Create	
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?	Tenant 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 MCGM norms Percentage actually utilized – Details not available	





26	REN	TS			
	(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	₹ 29,000.00 Expected rental income per month		
	(iy)	Gross amount received for the whole property	N.A.		
27		any of the occupants related to, or close to less associates of the owner?	N.A.		
28	of fix	parate amount being recovered for the use xtures, like fans, geysers, refrigerators, ing 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		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.		
31	1	ft is installed, who is to bear the cost of tenance 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?		Ñ. A.		
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof		Information not available		
35			Information not available		
36	1	ny dispute between landlord and tenant rding 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.		
	SAL	ES			
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			N. A. as the property under consideration is Residential Flat in a building. The rate 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 Commencement of Construction – 19.12.2005
		(As per Commencement Certificate)
		Year of Construction – 2013
		(As per Society No Objection Letter)
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, Vile Parle (East) Branch to assess fair market value as on 18.09.2023 for Residential Flat No. 301, 3rd Floor, 'A' Wing, "D. N. Nagar Vighnaharta Co-Op. Hsg. Soc. Ltd.", Plot No. R-6Opp. Bldg. No. 16, D. N. Nagar, Off. J. P. Road, MHADa Layout, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India belongs to Mr. Tushar Kirtibhai Thacker Alias Tushar Kirtikumar Thacker & Mrs. Kinjal Tushar Thacker Alias Kinjal Bharatkumar Shah.

We are in receipt of the following documents:

	1	Copy of Agreement for Sale dated 06.09.2023 between M/s. Snehal Ramchandra Redkar (Transferor)
1		AND Mr. Tushar Kirtibhai Thacker Alias Tushar Kirtikumar Thacker & Mrs. Kinjal Tushar Thacker Alias
		Kinjal Bharatkumar Shah (the Transferees)
	2	Copy of Commencement Certificate No. CE / 8571 / WS / AK dated 19.12.2005 issued by Municipal
		Corporation of Greater Mumbai.
Ī	3	Copy of No Objection Certificate dated 04.09.2023

LOCATION:

The said building is located at bearing C.T.S. No. 195 (pt.) of Village Andheri, Taluka Andheri in the Registration district of Mumbai Suburban. The property falls in Residential Zone. It is at a travelling distance 600 M. travelling distance from D.N. Nagar Metro Station.

BUILDING:

The building under reference is having Stilt + 8 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 4 Residential Flat. The building is having 1 Lift.





Residential Flat:

The residential flat under reference is situated on the 3rd Floor. It consists of 1 Bedroom + Living Room + Kitchen + 2 Toilets + Balcony Area + Dry Area (i.e., 1 BHK + 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powdered coated Aluminum sliding windows, Concealed electrification & Concealed plumbing etc.

Valuation as on 18th September 2023

Built-up Area of the Residential Flat	: 479.00 Sq. Ft.	

Deduct Depreciation:

₹ 2,36,210.00 per Sq. M. i.e. ₹ 21,944.00 per Sq. Ft. ₹ 2,25,161.00 per Sq. M. i.e. ₹ 20,918.00 per Sq. Ft. ₹ 25,000.00 per Sq. Ft.
i.e. ₹ 21,944.00 per Sq. Ft. ₹ 2,25,161.00 per Sq. M.
1 4
₹ 2,15,550.00
15.00%
479.00 Sq. Ft. X ₹ 3,000.00 = ₹ 14,37,000.00
10 Years
60 Years Subject to proper, preventive periodic maintenance & structural repairs
Year of Construction – 2013 (As per Society No Objection Letter)

(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)

Total Value of the property as on 18.09.2023	: ₹ 1,19,75,000.00 - ₹ 2,15,550.00 = ₹ 1,17,59,450.00 ↑
The realizable value of the property	: ₹1,05,83,505.00
Distress value of the property	: ₹94,07,560.00
Insurable value of the property (479 X 3,000.00)	: ₹ 14,37,000.00
Guideline value of the property (479 X 20,918.00)	: ₹ 1,00,19,722.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 301, 3s Floor, 'A' Wing, "D. N. Nagar Vighnaharta Co-Op. Hsg. Soc. Ltd.", Plot No. R-6, Opp. Bldg. No. 16, D. N. Nagar, Off. J. P. Road, MHADA Layout, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India for this particular purpose at ₹ 1,17,59,450.00 (Rupees One Crore Seventeen Lakh Fifty Nine Thousand Four Hundred Fifty Only) as on date 18th September 2023.



NOTES

- I, Sharad Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 18th September 2023 is ₹ 1,17,59,450.00 (Rupees One Crore Seventeen Lakh Fifty Nine Thousand Four Hundred Fifty 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

		Tecinical details	Main bunding		
1.	No. of fl	oors and height of each floor	Stilt + 8 Upper Floors		
2.	Plinth a	rea floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 3 rd Floor		
3	Year of	construction	Year of Construction – 2013		
			(As per Society No Objection Letter)		
4	Estimated future life		50 Years Subject to proper, preventive periodic maintenance & structural repairs		
5		construction- load bearing CC frame/ steel frame	R.C.C. Framed Structure		
6	Type of	foundations	R.C.C. Foundation		
7	Walls	1	All external walls are 9" thick and partition walls are 6" thick.		
8	Partition	ns	6" thick brick wall		
9	Doors a	nd Windows	Teak wood door frame with flush door, Powder Coated Aluminum sliding windows		
10	Flooring		Vitrified tiles flooring		
11	Finishin		Cement plastering		
12		and terracing	R.C.C. Slab		
13	Special if any	architectural 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		1/11/1		
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 white/or	fittings: Superior colored / superior Sidnary.	Ordinary		
17	Compou Height a	und wall and length	Provided Create		
18	No of life	constructionfts and capacity	1 Lift		
19		round sump - capacity and type of	R.C.C tank		
12	construc		N.O.O Idilik		
20	Over-head tank Location, capacity		R.C.C tank on terrace		
		construction			
21		no. and their horse power	May be provided as per requirement		
22	approxir	and paving within the compound mate area and type of paving	Cement concrete in open spaces, etc.		
23			Connected to Municipal Sewerage System		



Actual site photographs







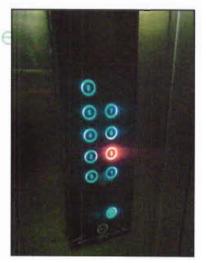












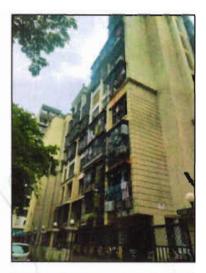




Actual site photographs















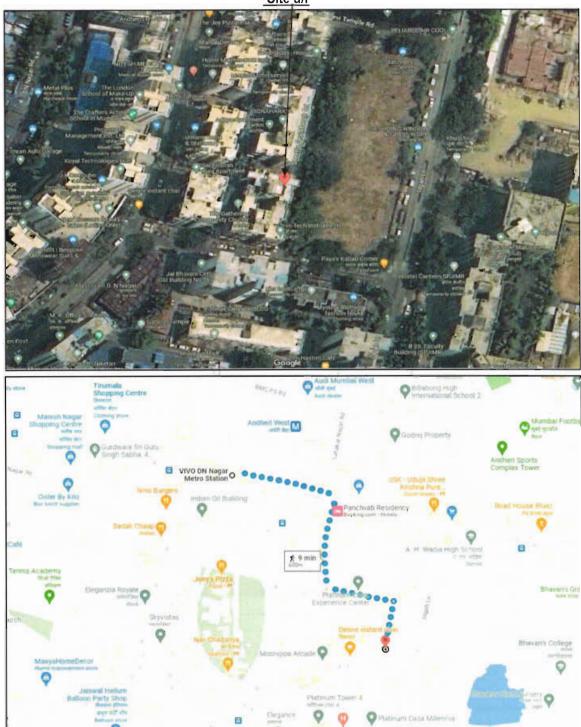
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Route Map of the property

Site u/r



Latitude Longitude - 19°07'31.3"N 72°49'58.8"E

Note: The Blue line shows the route to site from nearest station (D. N. Nagar Metro Station – 600 M.)





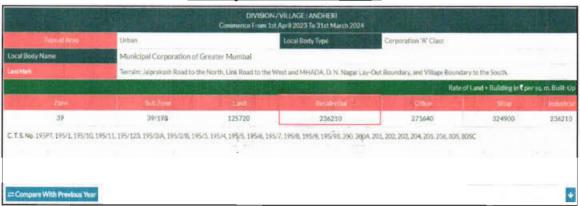


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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	2,36,210.00			
No increase on Flat Located on 3rd Floor	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	2,36,210.00	Sq. Mt.	21,944.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	1,25,720.00			
The difference between land rate and building rate (A – B = C)	1,10,490.00			
Depreciation Percentage as per table (D) [100% - 10%]	90%			
(Age of the Building – 10 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	2,25,161.00	Sq. Mt.	20,918.00	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

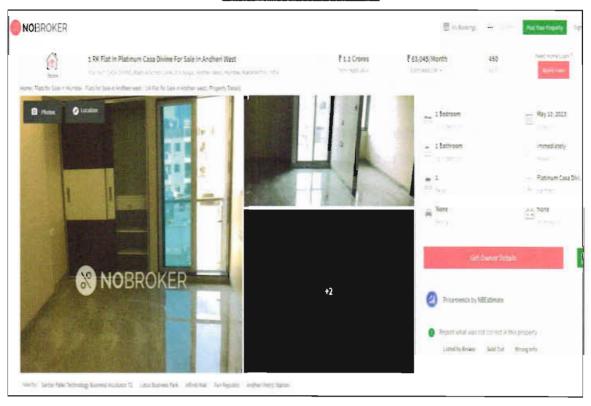
Table - D: Depreciation Percentage Table

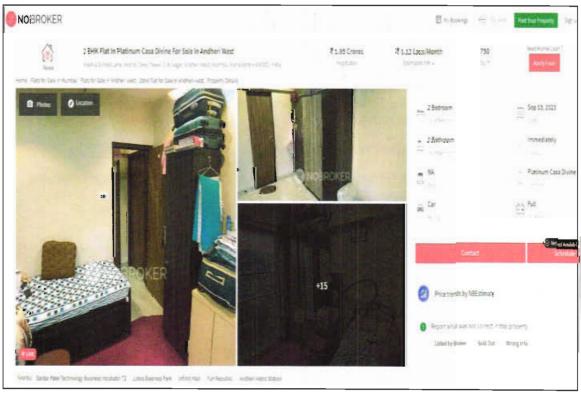
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation 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









DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 18th September 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 **mo**tivated 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 ₹ 1,17,59,450.00 (Rupees One Crore Seventeen Lakh Fifty Nine Thousand Four Hundred Fifty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

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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

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