

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Salman Farook Mansoori & Ms. Purvi Gajendra Umra**

Residential Flat No. 501, 5th Floor, Wing 'A', Building No. 3, "Seagull Co-Op. Hsg. Soc. Ltd.", Dange Complex,
Village - Sopara, Nalasopara (West), Taluka - Vasai, District - Palghar, PIN – 401 203,
State - Maharashtra, Country – India.

Latitude Longitude - 19°24'54.2"N 72°48'16.9"E

Valuation Prepared for:

Cosmos Bank

Zaveri Bazar Branch

19/21, Cosmos Bank Bldg., Vithalwadi, Zaveri Bazar, Mumbai - 400 002,
State - Maharashtra, Country - India.



Our Pan India Presence at :

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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 OPINION REPORT

The property bearing Residential Flat No. 501, 5th Floor, Wing 'A', Building No. 3, "Seagull Co-Op. Hsg. Soc. Ltd.", Dange Complex, Village - Sopara, Nalasopara (West), Taluka - Vasai, District - Palghar, PIN – 401 203, State - Maharashtra, Country – India belongs to **Mr. Salman Farook Mansoori & Ms. Purvi Gajendra Umra**.

Boundaries of the property.

North	:	Open Plot
South	:	Dange Complex Lane / Dange Complex - Building No. 2
East	:	Dange Complex – Building No. 1
West	:	Dange Complex Building

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 **₹ 32,40,000.00 (Rupees Thirty Two Lakh Forty 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.

**Sharadkumar
B. Chalikwar**
Director

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2023.10.25 15:11:12 +05'30'

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
Encl. Valuation Report



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Valuation Report of Residential Flat No. 501, 5th Floor, Wing 'A', Building No. 3, "Seagull Co-Op. Hsg. Soc. Ltd.",
Dange Complex, Village - Sopara, Nalasopara (West), Taluka - Vasai, District - Palghar, PIN – 401 203,
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 25.10.2023 for Bank Loan Purpose
2	Date of inspection	18.10.2023
3	Name of the owner/ owners	Mr. Salman Farook Mansoori & Ms. Purvi Gajendra Umra
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. 501, 5 th Floor, Wing 'A', Building No. 3, "Seagull Co-Op. Hsg. Soc. Ltd.", Dange Complex, Village - Sopara, Nalasopara (West), Taluka - Vasai, District - Palghar, PIN - 401 203, State - Maharashtra, Country - India. Contact Person: Mr. Iqbal Shaikh (Tenant) Contact No. 9930830871
6	Location, street, ward no	Dange Complex, Village - Sopara, Nalasopara (West), Taluka - Vasai, District - Palghar
7	Survey/ Plot no. of land	Survey No. 13, Hissa Nos. 1A/1, 1A/2, 1A/3, 1A/4, 1A/5 (Old Survey No. 10, Hissa No. 1, Survey No. 13, Hissa No. 1{pt})
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. = 394.00 Dry Balcony Area in Sq. Ft. = 16.00 Flowerbed Area in Sq. Ft. = 36.00

		Total Area in Sq. Ft. = 446.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 410.00 (Area as per Agreement for Sale) Built-up Area in Sq. Ft. = 451.00 (Carpet Area + 10%)
13	Roads, Streets or lanes on which the land is abutting	Dange Complex, Village - Sopara, Nalasopara (West), Taluka - Vasai, District - Palghar
14	If freehold or leasehold land	Freehold
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	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	
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 since last 6 months
	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 VVCMC norms Percentage actually utilized - Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Mr. Iqbal Shaikh
	(ii) Portions in their occupation	Entire flat
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 6,000.00 Expected rental income per month (Present rental details not available)
	(iv) Gross amount received for the whole property	Information not available
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	Information not available
29	Give details of the water and electricity charges, If any, to be borne by the owner	Information not available
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	Information not available
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	Information not available
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	Information not available
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?	Information not available
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?	Information not available
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	Information not available
	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	As per sub registrar of assurance records

	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.
	<i>COST OF CONSTRUCTION</i>	
41	Year of commencement of construction and year of completion	Year of Completion – 2021 (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.
	<u>Remark:</u>	

PART II- VALUATION**GENERAL:**

Under the instruction of Cosmos Bank, Zaveri Bazar Branch to assess fair market value as on 25.10.2023 for Residential Flat No. 501, 5th Floor, Wing 'A', Building No. 3, "Seagull Co-Op. Hsg. Soc. Ltd.", Dange Complex, Village - Sopara, Nalasopara (West), Taluka - Vasai, District - Palghar, PIN – 401 203, State - Maharashtra, Country – India belongs to **Mr. Salman Farook Mansoori & Ms. Purvi Gajendra Umra**.

We are in receipt of the following documents:

1.	Copy of Agreement for Sale dated 09.10.2023 between Mr. Aslam Abdul Mannan Shaikh (the Transferor) AND Mr. Salman Farook Mansoori & Ms. Purvi Gajendra Umra (the Transferees)
2.	Copy of Occupancy Certificate No. VVCMC / TP / OC / VP-0432 / 75 / 2021-22 dated 20.07.2021 issued by Vasai – Virar City Municipal Corporation.
3.	Copy of Commencement Certificate No. CIDCO / WSR / CC / BP-3607 / 3 / W / 131 dated 28.01.2008 issued by City And Industrial Development Corporation of Maharashtra Limited.
4.	Copy of RERA Registration No. P99000020313 dated 05.04.2019 issued by Maharashtra Real Estate Regulatory Authority.

LOCATION:

The said building is located at bearing Survey No. 13, Hissa Nos. 1A/1, 1A/2, 1A/3, 1A/4, 1A/5 (Old Survey No. 10, Hissa No. 1, Survey No. 13, Hissa No. 1(pt) of Village - Sopara, Taluka - Vasai, District - Palghar, within the Limits of Vasai – Virar Municipal Corporation. The property falls in Residential Zone. It is at a travelling distance of 2.4 km from Nalasopara Railway Station.

BUILDING:

The building under reference is having Part Ground + Part Stilt + 7 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 staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is good. The building is used for residential purpose. 5th Floor is having 5 Residential Flats. The building is having 1 lift.

Residential Flat:

The residential flat under reference is situated on the 5th Floor. It consists of Living Room + 1 Bedroom + Kitchen + WC + Bath + Passage + Dry Balcony + Flowerbed Area (i.e. **1 BHK with WC & Bath**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminium Sliding Windows, Concealed plumbing & electrification etc.

Valuation as on 25th October 2023

The Carpet Area of the Residential Flat	:	410.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2021 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	02 years
Cost of Construction	:	451.00 Sq. Ft. X ₹ 2,500.00 = ₹ 11,27,500.00
Depreciation $\{(100-10) \times 02 / 60\}$:	N.A. the building age is below 5 years
Amount of depreciation	:	N.A. the building age is below 5 years
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 49,665.00 per Sq. M. i.e. ₹ 4,614.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property (after depreciate)	:	N.A. the building age is below 5 years
Prevailing market rate (Including Stilt Car Parking Space)	:	₹ 6,400.00 per Sq. Ft.
Value of property as on 25.10.2023	:	410.00 Sq. Ft. X ₹ 6,400.00 = ₹ 26,24,000.00

(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 25.10.2023	:	₹ 26,24,000.00
Add: Interior	:	₹ 6,16,000.00
Total Value of the property	:	₹ 32,40,000.00
The realizable value of the property	:	₹ 29,16,000.00
Distress value of the property	:	₹ 25,92,000.00

Insurable value of the property (451.00 X 2,500.00)	:	₹ 11,27,500.00
Guideline value of the property (451.00 X 4,614.00)	:	₹ 20,80,914.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 501, 5th Floor, Wing 'A', Building No. 3, "Seagull Co-Op. Hsg. Soc. Ltd.", Dange Complex, Village - Sopara, Nalasopara (West), Taluka - Vasai, District - Palghar, PIN – 401 203, State - Maharashtra, Country – India for this particular purpose at ₹ 32,40,000.00 (Rupees Thirty Two Lakh Forty Thousand Only) as on 25th October 2023.

NOTES

1. 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 25th October 2023 is ₹ 32,40,000.00 (Rupees Thirty Two Lakh Forty 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

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	Part Ground + Part Stilt + 7 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 5 th Floor
3.	Year of construction	2021 (As per Occupancy Certificate)
4.	Estimated future life	58 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 Aluminium 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, if any		No
14	(i)	Internal wiring – surface or conduit	Concealed electrification & plumbing
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	
15	Sanitary installations		As per Requirement
	(i)	No. of water closets	
	(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		6'.0" High, R.C.C. column with B B. masonry wall
18	No. of lifts and capacity		1 lift
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		Paver Blocks in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity		Connected to Municipal Sewerage System

Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude - 19°24'54.2"N 72°48'16.9"E

Note: The Blue line shows the route to site from nearest railway station (Nalasopara – 2.4 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

Year Language

Annual Statement of Rates English

Selected District:

Select Taluka:

Select Village:

Search By: Survey No Location

Enter Survey No:

वर्ग	पूरी मूल्य	सिमेंट मूल्य	अधीन	पुक्के	अधीन/पुक्के (R.R./)	Attribute
6-पट्टीदार व इतर उत्तम अनुसंधान बाजारमूल्य दर	12000	47300	54400	54900	54400	नो. मीटर, बाहेर नगर

Stamp Duty Ready Reckoner Market Value Rate for Flat	47,300.00			
5% Increase for flat located on 5 th floors	2,365.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	49,665.00	Sq. Mtr.	4,614.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	12,000.00			
The difference between land rate and building rate (A – B = C)	37,665.00			
Depreciation Percentage as per table (D) [100% - 0%] (Age of the Building – 02 Years)	100%			
Rate to be adopted after considering depreciation [B + (C x D)]	49,665.00	Sq. Mtr.	4,614.00	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

Sale Indicator

गावाचे नाव : सोपारा	
4745350 18-10-2023 Note-Generated Through eSearch Module,For original report please contact concern SRC office,	सूची क्र.2
	दुय्यम निबंधक : सह दु.नि.वसई 3 दस्त क्रमांक : 4745/2023 नोंदणी : Regn:63m
गावाचे नाव : सोपारा	
(1) विलेखाचा प्रकार	करारनामा
(2) मोबदला	3000000
(3) बाजारभाव भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे।	2793000
(4) मूमापन,पोटहिसा व श्रक्रमांक (असल्यास)	1) पालिकेचे नाव,पालघरइतर वर्णन : इतर माहिती : इतर माहिती: विभाग क्र.6,गाव मौजे सोपारा,सदनिका क्र.603,सी-विंग,साहवा मजला,डांगे कॉम्प्लेक्स टॉवर न.1,कॉ.ऑपिसाटीव्ह होसिंग सोसायटी लिमिटेड,सोपारा गाव,नालासोपारा, (पश्चिम),ता. वसई,जि. पालघर,(क्षेत्र 56.23 चौ मी. बिल्टअप),((Survey Number : 10,13 ;))
(5) क्षेत्रफळ	56.23 चौ मीटर
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा	
(7) दस्तऐवज करून देणाऱ्या/पातितून देवणाऱ्या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-फिरोज गुलाब शेख - वय:40 पत्ता:-प्लॉट नं. ५, माळा नं. , इमारतीचे नाव: गुलाब गाल काजूकाडी, ब्लॉक नं: चाकाला, रोड नं: अंधेरी पूर्व , महाराष्ट्र, MUMBAI. पिन कोड:-400099 पॅन नं:-MFHPS2007A
(8) दस्तऐवज करून देणाऱ्या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-न्सीम अहमद अब्दुल इक खान - वय:42; पत्ता:-प्लॉट नं: ए/208, माळा नं: , इमारतीचे नाव: अयान अपार्टमेंट, ब्लॉक नं: सुशाब् बेकरीच्या जवळ, रेडमल नगर, रोड नं: नालासोपारा (पूर्व), महाराष्ट्र, THANE. पिन कोड:-401209 पॅन नं:-AWCPK6769N
(9) दस्तऐवज करून दिल्याचा दिनांक	01/03/2023
(10) दस्त नोंदणी केल्याचा दिनांक	01/03/2023
(11) अनुक्रमांक खंड व पृष्ठ	4745/2023
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	210000
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14) शेर	
मुल्यांकरनासाठी विचारात घेतलेला तपशील :-	
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **25th October 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 ₹ 32,40,000.00 (Rupees Thirty Two Lakh Forty Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Sharadkumar
B. Chalikwar**
Director

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
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Auth. Sign.

Sharadkumar B. Chalikwar
Govt Reg. Valuer
Chartered Engineer (India)
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