

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Bhupatray A. Gandhi

Residential Flat No. 112, 1st Floor, Wing – A, "Silver Coin A & B Kamal Co-Op. Hsg. Soc. Ltd.",
Near P.P. Chambers, Shahid Bhagat Singh Road, Village – Gajbandhan Patharli, Dombivli (East),
Taluka – Kalyan, District – Thane, PIN Code - 421 201, State – Maharashtra, Country – India.

Latitude Longitude - 19°12'59.2"N 73°05'25.9"E

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Valuation Done for:

Cosmos Bank

Dombivali (East) Branch

Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivali (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

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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. 112, 1st Floor, Wing – A, "Silver Coin A & B Kamal Co-Op. Hsg. Soc. Ltd.", Near P.P. Chambers, Shahid Bhagat Singh Road, Village – Gajbandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane, PIN Code - 421 201, State – Maharashtra, Country – India belongs to **Mr. Bhupatray A. Gandhi.**

Boundaries of the property.

North : Aditya Apartment
South : Shahid Bhagat Singh Road
East : Arunoday Bhavan
West : Shahid Bhagat Singh 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 ₹ 30,72,960.00 (Rupees Thirty Lakh Seventy Two Thousand Nine Hundred Sixty 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

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Encl: Valuation Report

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 14:52:23 +05'30'

Auth. Sign.



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Valuation Report of Residential Flat No. 112, 1st Floor, Wing – A, "Silver Coin A & B Kamal Co-Op. Hsg. Soc. Ltd.", Near P.P. Chambers, Shahid Bhagat Singh Road, Village – Gajbandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane, PIN Code - 421 201, 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	23.10.2023
3	Name of the owner/ owners	Mr. Bhupatray A. Gandhi
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	Address: Residential Flat No. 112, 1 st Floor, Wing – A, "Silver Coin A & B Kamal Co-Op. Hsg. Soc. Ltd.", Near P.P. Chambers, Shahid Bhagat Singh Road, Village – Gajbandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane, PIN Code - 421 201, State – Maharashtra, Country – India. Contact Person: Mr. Jignesh Gandhi (Owner's Son) Contact No. 9819294255
6	Location, street, ward no	Near P.P. Chambers, Shahid Bhagat Singh Road, Village – Gajbandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane.
7	Survey/ Plot no. of land	Survey No. 33/1A, Hissa No. 1A1 & CTS No. 7345 to 7357 Village – Gajbandhan Patharli
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. = 390.00 (Area as per Actual Site Measurement) Built Up Area in Sq. Ft. = 360.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is	Near P.P. Chambers, Shahid Bhagat Singh

	abutting	Road, Village – Gajbandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane.
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	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?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per KDMC norms Percentage actually utilized – Details not available
26	RENTS	
	(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	₹ 7,500.00 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 Flat in a building. The rate is considered as composite rate.
40		If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
		COST OF CONSTRUCTION	

41	Year of commencement of construction and year of completion	Year of Completion – 1991 (As per site information)
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: <i>At the time of inspection we observed that residential flat is used as office.</i>	

PART II- VALUATION**GENERAL:**

Under the instruction of Cosmos Bank, Dombivali (East) Branch to assess fair market value as on 25.10.2023 for Residential Flat No. 112, 1st Floor, Wing – A, "Silver Coin A & B Kamal Co-Op. Hsg. Soc. Ltd.", Near P.P. Chambers, Shahid Bhagat Singh Road, Village – Gajbandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane, PIN Code - 421 201, State – Maharashtra, Country – India belongs to **Mr. Bhupatray A. Gandhi**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 28.08.2006 (6 Pages from document) between Mr. Bipinchandra A. Gandhi (The Transferor) & Mr. Bhupatray A. Gandhi (The Transferee)
2	Copy of Commencement Certificate No. 3471 dated 17.07.1973 issued by Dombivli Municipal Council.

LOCATION:

The said building is located at Survey No. 33/1A, Hissa No. 1A1 & CTS No. 7345 to 7357 Village – Gajabandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane. The property falls in Residential Zone. It is at a walkable distance 500M. from Dombivli railway station.

BUILDING:

The building under reference is having Ground + 4 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 external condition is good. The building is used for residential purpose. Building is having 1 lift.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. As per site Inspection, the residential flat is used as office. It consists of Reception + 2 Storage Room + Cupboard Area + Bath + WC + Passage. The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters with MS safety door, Aluminum sliding windows, Casing Capping electrification & Open plumbing etc.

Valuation as on 25th October 2023

The Built Up Area of the Residential Flat	:	360.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	1991 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	32 Years
Cost of Construction	:	360.00 X 1,800.00 = ₹ 6,48,000.00
Depreciation $\{(100-10) \times 32\} / 60$:	48.00%
Amount of depreciation	:	₹ 3,11,040.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 76,900.00 per Sq. M. i.e., ₹ 7,144.00 per Sq. Ft.
Prevailing market rate	:	₹ 9,400.00 per Sq. Ft.
Value of property as on 25.10.2023	:	360.00 Sq. Ft. X ₹ 9,400.00 = ₹ 33,84,000.00

(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	:	₹ 33,84,000.00 - ₹ 3,11,040.00 = ₹ 30,72,960.00
Total Value of the property		₹ 30,72,960.00
The realizable value of the property	:	₹ 27,65,664.00
Distress value of the property	:	₹ 24,58,368.00
Insurable value of the property (360.00 X 1,800.00)	:	₹ 6,48,000.00
Guideline value of the property (360.00 X 6,965.00)	:	₹ 25,07,400.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 112, 1st Floor, Wing – A, "Silver Coin A & B Kamal Co-Op. Hsg. Soc. Ltd.", Near P.P. Chambers, Shahid Bhagat Singh Road, Village – Gajbandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane, PIN Code - 421 201, State – Maharashtra, Country – India for this particular purpose at **₹ 30,72,960.00 (Rupees Thirty Lakh Seventy Two Thousand Nine Hundred Sixty Only)** as on **25th October 2023**.

NOTES

1. I, Sharadkumar 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 ₹ 30,72,960.00 (Rupees Thirty Lakh Seventy Two Thousand Nine Hundred Sixty Only)**. Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- DECLARATION

I hereby declare that

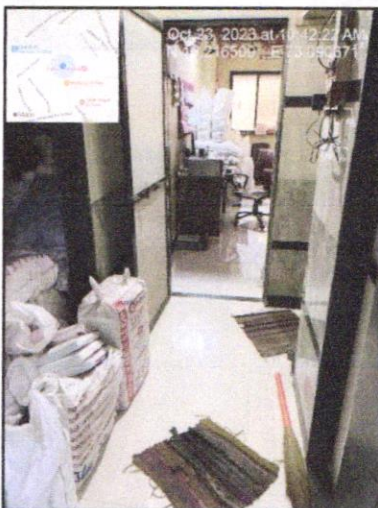
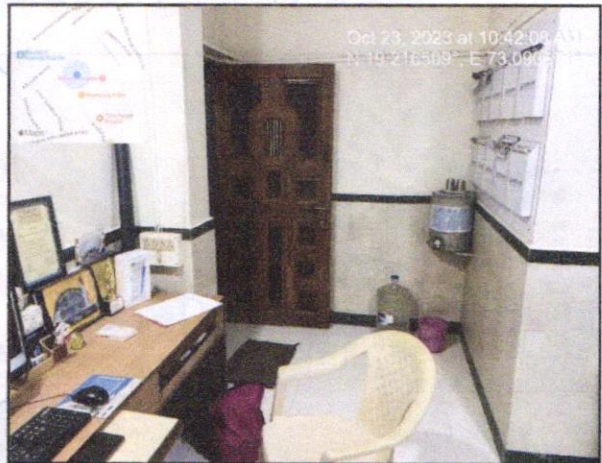
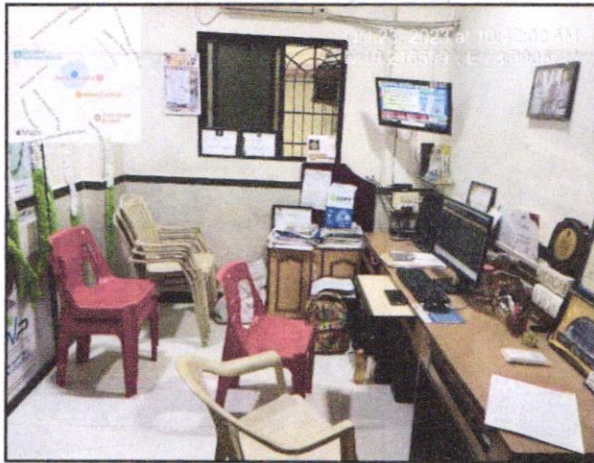
- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:

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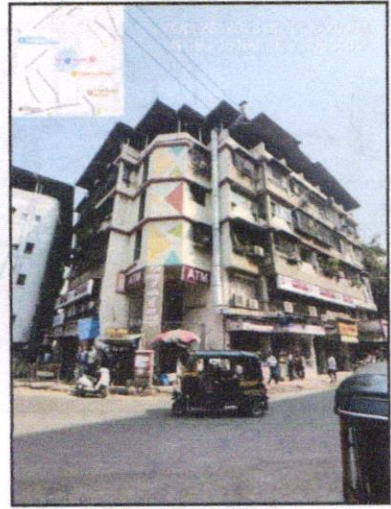
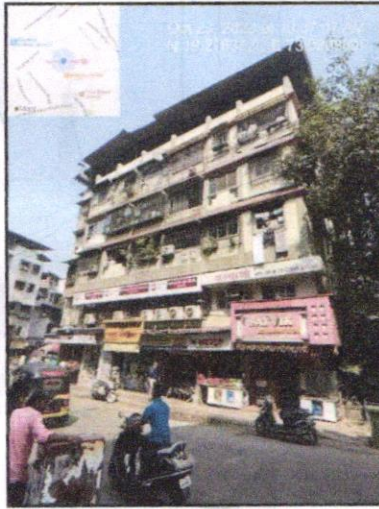
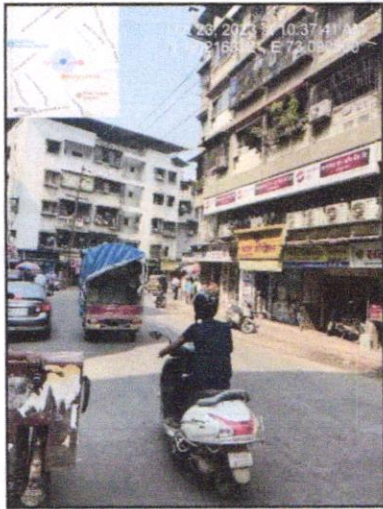
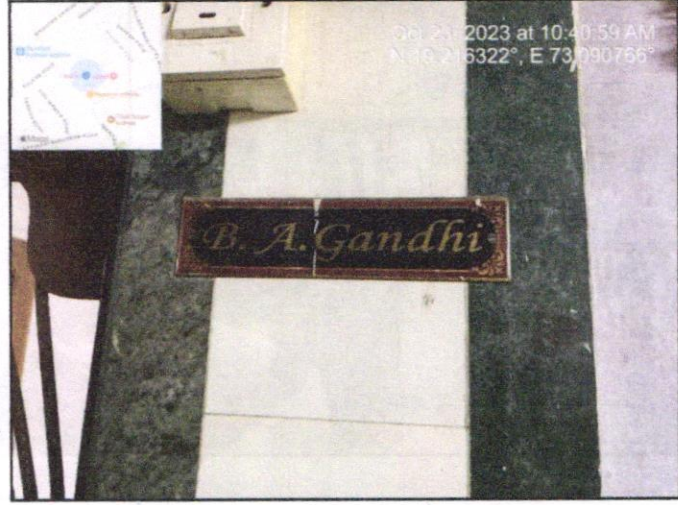
ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 4 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 1 st Floor
3.	Year of construction	1991 (As per site information)
4.	Estimated future life	28 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 with safety door, Powder Coated Aluminium sliding windows
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering with POP finishing
12.	Roofing and terracing	R.C.C. Slab
13.	Special architectural or decorative features, if any	No
14.	(i) Internal wiring – surface or conduit	Casing Capping electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Open plumbing
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	Yes
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	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

Actual site photographs



Actual site photographs



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Route Map of the property

Site u/r



Latitude Longitude - 19°12'59.2"N 73°05'25.9"E

Note: The Blue line shows the route to site from nearest railway station (Dombivli – 500M.)

Ready Reckoner Rate

Department of Registration and Stamp Government of Maharashtra		नोंदणी व मुद्रांक विभाग महाराष्ट्र शासन					
Annual Statement of Rates Ver. 2.0 (बाजारमूल्य दर पत्रक आवृत्ती 2.0)							
★ Home		Valuation Guidelines User Manual					
Year: 2023-2024		Language: English					
Selected District: Thane							
Select Taluka: Kalyan							
Select Village: Gavache Nav : Gajabandhan Patharli (
Search By: <input checked="" type="radio"/> Survey No. <input type="radio"/> Location							
Enter Survey No: 33		<input type="button" value="Search"/>					
<p>उपविभाग 6/36-विभाग 19ब, 1 पावली : (टाकमिशन बाइलिंग पब्लिकरडींग भाग, पब्लिक-टाकमिशन बाइल (ड्राय रेसल बाइल), डबल - पुडे गावानी रुड भागि (डोन) बाक व डाकुनी टुवाणे मध्ये जमनीच्या पावली भाग.</p>		जमीन जमीन	निवासी सदनिका	जांतीय टुकडे	जोडोमिक	एकक (Rs./)	Attribute
		28700	76900	881009/300	88100	चौ. मीटर	सर्वेक्षण मॉडल

Stamp Duty Ready Reckoner Market Value Rate for Flat	76,900.00			
No Increase, Flat Located on 1 st Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	76,900.00	Sq. Mtr.	7,144.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	28,700.00			
The difference between land rate and building rate (A – B = C)	48,200.00			
Depreciation Percentage as per table (D) [100% - 4%] (Age of the Building – 4 Years)	96%			
Rate to be adopted after considering depreciation [B + (C x D)]	74,972.00	Sq. Mtr.	6,965.00	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

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Property Overview

Property Type	Price
No Charge	₹36.0 L
Carpet Area	Subsidies
550 sq.ft	1
Subsidies	Parking
1	1 Covered Parking
Security	Age
No Balcony	19 days ago

About this property

₹36.19 L Flat for modern day lifestyle is now available for sale. No brokerage involved. Priced by Owner. Grab this 1 BHK property for sale in one of Mumbai's top localities. Rates if situated on floor 3. The total number of floors in this flat is [Read More](#)

Contact Seller

Snehal Varde
+91 987714...

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2 BHK Flat for sale in Silver Coin Apartment Dombivli East, Thane

2 Beds 3 Baths 1 Balcony Furnished

Carpet Area: 800 sqft ~ 11.42 sqm
Project: Silver Coin Apartment Dombivli
Floor: 1 (Out of 3 Floors)

Transferable Type: Resale
Status: Ready to Move
Furnishing Status: Furnished

Age of Construction: 5 to 10 years

Contact Owner [Get Phone No.](#)

More Details

Price Breakup	₹69 Lac
Booking Amount	₹10 Lac
Address	Near Swami Vivekanand school, Dombivli East, Thane - Beyond Thane, Maharashtra
Furnishings	Furnished

Price Indicators

NOBROKER

1 BHK Flat in Silver Coin Apartment Dombivali For Sale in Dombivali East
 ₹ 60 Lacs
 ₹ 34,388/Month
 685 Sq. Ft.

1 Bedroom
 1 Bathroom
 1 BHK

Oct 25, 2023
 Immediately
 Silver Coin Apartme...
 Partial

Contact | Verify Availability | Schedule Visit

Price trends by NRE estimates
 Check Now

Report what was not correct in this property
 Listed by Broker | Sold Out | Wrong Info

Overview

Age of Building	~10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 3.1 Per Sq. Ft/M	Furnishing	NA
Builtup Area	485 Sq.Ft	Carpet Area	370 Sq.Ft

Activity On This Property
 101 | 0 | 12 | 1

Similar Properties

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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 **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 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 ₹ 30,72,960.00 (Rupees Thirty Lakh Seventy Two Thousand Nine Hundred Sixty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Sharadkumar
B. Chalikwar**

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Encl: Valuation Report

Digitally signed by Sharadkumar B.
Chalikwar
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