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. Rakeshkumar Mohanlal Gupta & Mr. Vikesh Mohanlal Gupta

Residential Room No. 006, Ground Floor, Wing - B, "Sewri Vitthal Vinayak Sadan Co-Op. Hsg. Soc. Ltd." Plot No. 177-B, Opp. Swan Mill, Thokersey Jivraj Road, Sewri (West), Mumbai - 400 015, State - Maharashtra, Country - India.

Latitude Longitude - 18°59'38.6"N 72°50'57.0"E

## Thin Valuation Prepared for: Cosmos Bank **Fort Branch**

229/231, Perin Nariman Street, Bazar Gate, Fort 400001, State - Maharashtra, Country - India.





Regd. Office: 81-001, 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 / Fort Branch / Mr. Rakeshkumar Mohanlal Gupta (5312/2303756)

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Vastu/Mumbai/11/2023/5312/2303756 30/23-452-PRSH

Date: 30.11.2023

### **VALUATION OPINION REPORT**

The property bearing Residential Room No. 006, Ground Floor, Wing - B, "Sewri Vitthal Vinayak Sadan Co-Op. Hsg. Soc. Ltd.", Plot No. 177-B, Opp. Swan Mill, Thokersey Jivraj Road, Sewri (West), Mumbai – 400 015, State - Maharashtra, Country – India belongs to Mr. Rakeshkumar Mohanlal Gupta & Mr. Vikesh Mohanlal Gupta.

Boundaries of the property.

North

Wing - C

South

Chawl Area

East

Sewri Cemetry Road

West

Thokersey Jivraj 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 ₹ 60,91,344.00 (Rupees Sixty Lakh Ninety-One Thousand Three Hundred Forty-Four 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 Chalikwar

Digitally signed by Manoj Ebalikovar, DN: con-Manoj Chalikovar, 6 19 stokat Consultants (I) Pvs. Ltd., our-MumBail, email-minoj evastukala.org. c=IN Date: 2023. 'Il 30 16:58:24 +05'30'

Auth, Sign.



Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form - 01





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

TeleFax: +91 22 28371325/24

mumbai@vastukala.org

#### Residential Room No. 006, Ground Floor, Wing - B, "Sewri Vitthal Vinayak Sadan Co-Op. Hsg. Soc. Ltd."

Plot No. 177-B, Opp. Swan Mill, Thokersey Jivraj Road, Sewri (West), Mumbai – 400 015,

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**:

		(0)			
1	Purpose for which the valuation is made	To assess the Fair Market Value as on 30.11.2023 for Banking Purpose			
2	Date of inspection	29.11.2023			
3	Name of the owner/ owners	Mr. Rakeshkumar Mohanlal Gupta & Mr. Vikesh Mohanlal Gupta			
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 Room No. 006, Ground Floor, Wing - B, "Sewri Vitthal Vinayak Sadan Co-Op. Hsg. Soc. Ltd.", Plot No. 177-B, Opp. Swan Mill, Thokersey Jivraj Road, Sewri (West), Mumbai – 400 015, State - Maharashtra, Country – India.  Contact Person: Mr. Rakeshkumar Gupta (Owner) Contact No. 9870518220			
6	Location, street, ward no	Thokersey Jivraj Road			
	Survey/ Plot no. of land	Plot No. 177-B, C.S. No. 177 of Parel Sewri Division, Opp. Swan Mill, Thokersey Jivraj Road, Sewri (West), Mumbai – 400 015			
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. = 178.00 (Area as per actual site measurement)			
		Carpet Up Area in Sq. Ft. = 180.00			



TATOMS - V

·		(Area as per Agreement for Sale)
		Built Up Area in Sq. Ft. = 216.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Plot No. 177-B, C.S. No. 177 of Parel Sewri Division, Opp. Swan Mill, Thokersey Jivraj Road, Sewri (West), Mumbai – 400 015
14	If freehold or leasehold land	Lease 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.	R
	(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	NA Create
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MHADA norms Percentage actually utilized - Details not available





26	REN	TS	
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied
	(ii)	Portions in their occupation	Fully Owner Occupied
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 15,000/- (expected rented income per month)
	(iv)	Gross amount received for the whole property	Details not provided
27		any of the occupants related to, or close to less associates of the owner?	Information not available
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		oump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
33	for li	has to bear the cost of electricity charges ghting of common space like entrance hall, s, passage, compound, etc. owner or nt?	N. A.
34		t 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 al premium	Information not available Ite.Create
36		ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.
37	1	any standard rent been fixed for the lises under any law relating to the control nt?	N. A.
	SAL	ES	
38	in the	instances of sales of immovable property clocality on a separate sheet, indicating the e and address of the property, registration 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 Room 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 – 2000 (As per Sale Deed)	
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 30.11.2023 for Residential Room No. 006, Ground Floor, Wing - B, "Sewri Vitthal Vinayak Sadan Co-Op. Hsg. Soc. Ltd.", Plot No. 177-B, Opp. Swan Mill, Thokersey Jivraj Road, Sewri (West), Mumbai — 400 015, State - Maharashtra, Country — India belongs to Mr. Rakeshkumar Mohanlal Gupta & Mr. Vikesh Mohanlal Gupta.

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

1	Copy of Sale Deed 02.08.2016 between Mr. Pradip Shantaram Dhumale (The Owner) and Mr.				
	Rakeshkumar Mohanlal Gupta & Mr. Vikesh Mohanlal Gupta (The Purchaser's).				
2	Copy of Possession Receipt dated 08.09.2000.				
3	Copy of Society Share Certificate No. 082 dated 22.09.2019 in the name of Mr. Rakeshkumar Mohanlal				
	Gupta & Mr. Vikesh Mohanlal Gupta issued by Sewri Vitthal Vinayak Sadan Co-Op. Hsg. Soc. Ltd.				

#### LOCATION:

The said building is located at Plot No. 177-B, C.S. No. 177 Parel Sewri Division. The property falls in Residential Zone. It is at a travelling distance 1.1 Km. from Sewri railway station.

#### **BUILDING:**

The building under reference is having Ground + 5 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 normal. The building is used for residential purpose. Ground Floor is having 10 Residential Rooms. The building is having No lift.

#### Residential Room:

The residential Room under reference is situated on the Ground Floor. The composition of Room will be Living Room + Kitchen + W.C. & Bath (i.e., 1RK + W.C & Bath). The residential Room is finished with Vitrified tiles flooring, Teak wood door frame with flush door, Aluminum sliding windows & Casing Caping electrification & Concealed plumbing, Cement plastering with POP finished.





#### Valuation as on 30th November 2023

The Total Carpet Area of the Residential Room	:	180.00 Sq. Ft.		
---	---	----------------	--	--

#### **Deduct Depreciation:**

Year of Construction of the building	: Year of Completion – 2000 (As per Sale Deed)
Expected total life of building	: 60 Years
Age of the building as on 2023	: 23 years
Cost of Construction	: 216.00 Sq. Ft. X ₹ 2,800.00 = ₹ 6,04,800.00
Depreciation	: 34.50%
Amount of depreciation	₹ 2,08,656.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	: ₹ 1,37,980.00 per Sq. M. i.e., ₹ 12,819.00 per Sq. Ft.
Guideline rate obtained from (After Depreciation)	₹ 1,18,839.00 per Sq. M. i.e., ₹ 11,040.00 per Sq. Ft.
Prevailing market rate	: ₹ 35,000.00 per Sq. Ft.
Value of property as on 30.11.2023	: 180.00 Sq. Ft. X ₹ 35,000.00 = ₹ 63,00,000.00

(Area of property x market rate of developed land & Residential premises as on 2022 - 23 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. — Depreciation)

Fair value of the property as on 30.11.2023	3	₹ 63,00,000.00 - ₹ 2,08,656.00 = 60,91,344.00
Total Value of the property	86	₹ 60,91,344.00
The realizable value of the property	-	₹ 54,82,210.00
Distress value of the property		₹ 48,73,075.00
Insurable value of the property (216.00 X 2,800.00)	ir	₹ 6,04,800.00
Guideline value of the property (216.00 X 11,040.00)	+ -	₹ 23,84,640.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Room No. 006, Ground Floor, Wing - B, "Sewri Vitthal Vinayak Sadan Co-Op. Hsg. Soc. Ltd.", Plot No. 177-B, Opp. Swan Mill, Thokersey Jivraj Road, Sewri (West), Mumbai – 400 015, State - Maharashtra, Country – India for this particular purpose at ₹ 60,91,344.00 (Rupees Sixty Lakh Ninety-One Thousand Three Hundred Forty-Four Only) as on 30<sup>th</sup> November 2023.



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#### **NOTES**

- 1. I, Manoj 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 30th November 2023 is ₹ 60,91,344.00 (Rupees Sixty Lakh Ninety-One Thousand Three Hundred Forty-Four 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 floo	ors and height of each floor	Ground + 5 <sup>th</sup> Upper Floors	
2.	Plinth area	a floor wise as per IS 3361-1966	N.A. as the said property is a Residential Room situated on Ground Floor	
3	Year of co	onstruction	2000 (As per Sale Deed))	
4	Estimated	future life	37 Years Subject to proper, preventive periodic maintenance & structural repairs	
5		onstruction- load bearing C frame/ steel frame	R.C.C. Framed Structure	
6	Type of fo	undations	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 door	
10	Flooring		Vitrified tiles flooring	
11	Finishing		Cement plastering with POP Finished	
12	Roofing a	nd terracing	R.C.C. Slab	
13	Special architectural or decorative features, if any		No	
14	(i)	Internal wiring – surface or conduit	Casing Caping electrification Concealed plumbing	
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.		
15	Sanitary installations			
	(i)	No. of water closets	As per Requirement	
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of fittings: Superior colored / superior white/ordinary.		Ordinary	
17	Compound wall		6'.0" High, R.C.C. column with B. B. masonry	
	Height and length		wall	
	Type of construction			
18	No. of lifts	and capacity	No Lift	
19	Underground sump – capacity and type of construction		R.C.C tank	



20	Over-head tank	R.C.C tank on terrace
	Location, capacity	
	Type of construction	
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	Chequred tiles in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System



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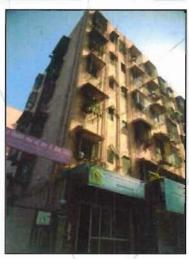
## **Actual site photographs**













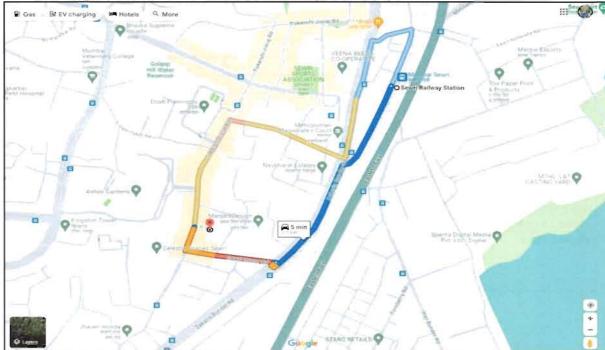




eate

# Route Map of the property Site,u/r





Latitude Longitude - 18°59'38.6"N 72°50'57.0"E

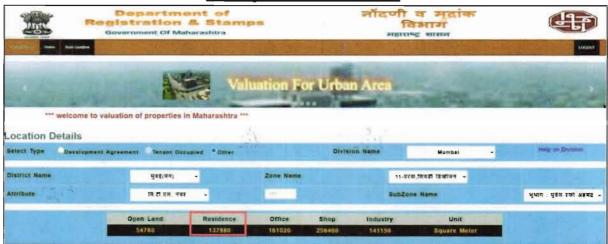
Note: The Blue line shows the route to site from nearest railway station (Sewri – 1.1 Km.)







## **Ready Reckoner Rate**



Stamp Duty Ready Reckoner Market Value Rate for Room	1,37,980.00			
No Reduced by Room Located on Ground Floor	-			_
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	1,37,980.00	Sq. Mt.	12,819.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	54,760.00			
The difference between land rate and building rate (A – B = C)	83,220.00			
Depreciation Percentage as per table (D) [100% - 23%]	77%			
(Age of the Building – 23 Years)	/			
Rate to be adopted after considering depreciation [B + (C x D)]	1,18,839.00	Sq. Mt.	11,040.00	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.

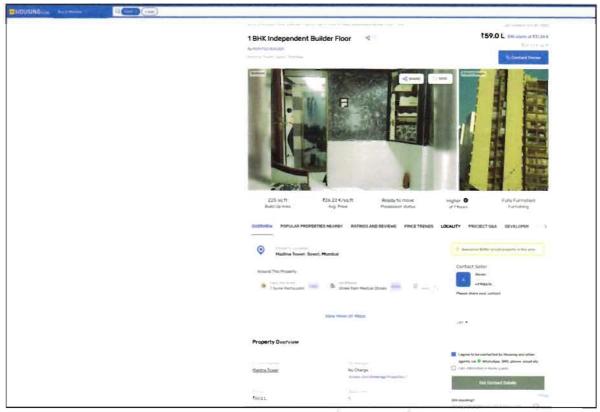
	Floor on which Room is Located	Rate to be adopted				
a)	Ground Floor / Stilt / Floor	100%				
b)	First Floor	95%				
c)	Second Floor	90%				
d)	Third Floor	85%				
e)	Fourth Floor and above	80%				
Tabl	Table - D: Depreciation Percentage Table					

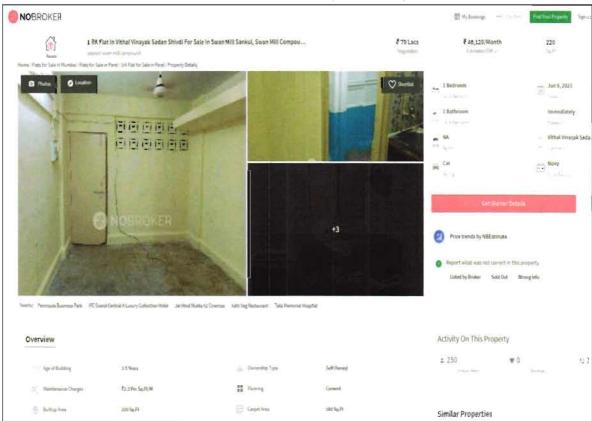
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation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



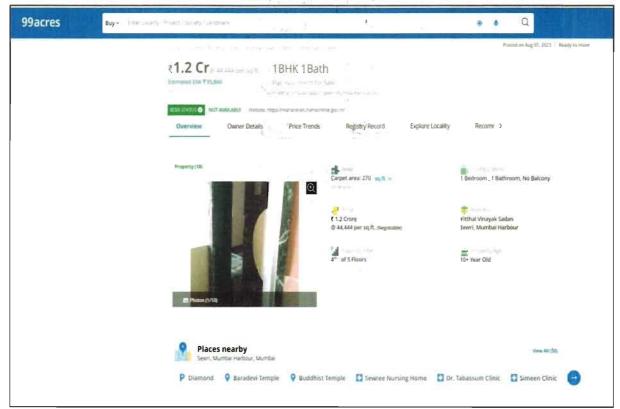








## **Price Indicator**





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## **Sales Instance**

301450	सूची क्र.2	दुय्यम निबंधक : सह दु. नि. मुंबई शहर 3	
0-11-2023	777	दस्त क्रमांक : 7301/2023	
lote:-Generated Through eSearch flodule, For original report please		नोदंणी :	
ontact concern SRO office.		Regn:63m	
	गावाचे नाव : परेल-शिव	<u></u>	
(१)विलेखाचा प्रकार	करारनामा		
(2)मोबदला	5400000	**************************************	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2907721.53		
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं: रूम नं .508, माळा नं: 5 वा मजला.बी विंग, इमारतीचे नाव: शिवडी विठ्ठल विनायक सदन को ऑप हौ सो ली, ब्लॉक नं: टी जे रोड, रोड नं: शिवडी,मुंबई 400015( ( C.T.S. Number : 177 ; ) )		
(5) क्षेत्रफळ	180 चौ.फूट	355,430,23,3	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(7) दस्तऐवज करून देणा-या लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	<ol> <li>नाव:-तानुबाई बंडू ऱ्यारे वय:-77 पत्ता:-प्लॉट नं: रूम नं.304,बी विग, माळा नं: , इमारतीचे नाव: विट्ठल विनायक सदन , ब्लॉक नं: टी जे रोठ , रोठ नं: शिवडी मुंबई, महाराष्ट्र, MUMBAL पिन कोड:-400015 पॅन नं:-ANQPN8634C</li> </ol>		
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-वृषाली पंकज अवेरी वय:-32; फ्ता:-प्लॉट नं: रूम नं.07, माळा नं: ., इमारतीचे नाव: धॉर् झेपले चाळ, ब्लॉक नं: के के मोदी वाडी,टी जे रोड , रोड नं: शिवडी मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400015 पॅन नं:-ASAPR0338Q 2): नाव:-पंकज सुरेश अवेरी वय:-36; पत्ता:-प्लॉट नं: रूम नं.07, माळा नं: ., इमारतीचे नाव: धॉडू झेपले चाळ, ब्लॉक नं: के के मोदी वाडी,टी जे रोड , रोड नं: शिवडी मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400015 पॅन नं:-AUBPA3424B		
(९) दस्तऐवज करून दिल्याचा दिनांक	13/04/2023		
(10)दस्त नोंदणी केल्याचा दिनांक	17/04/2023		
(11)अनुक्रमांक,खंड व पृष्ठ	7301/2023		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	324000		
(13)बाजारभावाप्रमाणे नॉदणी शुल्क	30000		
(14)शेरा			
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		- California	
मुद्रांक शुल्क आकारताना निवडलेला अनुकोद :-:	(i) within the limits of any Mu area annexed to it.	unicipal Corporation or any Cantonment	





#### DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 30th November 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 ₹ 60,91,344.00 (Rupees Sixty Lakh Ninety-One Thousand Three Hundred Forty-Four Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastuki Consultants (f) Pvt. Ltd., o=Mumba email=manoj evastukala org. c=IN Date: 2023.11 30 16:58:43 +05 30'

Auth. Sign.

**Director Manoj B. Chalikwar**Registered Valuer

Chartered Engineer (India) Reg. No. CAT-I-F-1763

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