

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Shri. Hemant Kumar S/o Shiv Mangal Prasad**

Residential Flat No. 301, 3<sup>rd</sup> Floor, Wing – B, "Air Palace Co-Op. Hsg. Soc. Ltd." Old Dombivli Road,  
Dr. Nemade Lane, Village - Old Dombivli, Dombivli (West), Thane – 421 202,  
State – Maharashtra, Country – India.

Latitude Longitude - 19°13'05.5"N 73°04'37.1"E

### Valuation Prepared for:

**Cosmos Bank**

**Bhayander (West) Branch**

Shop No. 3, 4, 5, Rishab Apartment, S. No. - 5A, Hissa No. 1Part, Patel Nagar No.1, Station Road,  
Bhayander (West), Thane - 401 101, State – Maharashtra, Country – India.



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

Vastu/Mumbai/12/2023/5521/2303924  
12/17-153 -PRBSRJ  
Date: 12.12.2023

## VALUATION OPINION REPORT

The property bearing Residential Flat No. 301, 3<sup>rd</sup> Floor, Wing – B, "Air Palace Co-Op. Hsg. Soc. Ltd." Old Dombivli Road, Dr. Nemade Lane, Village - Old Dombivli, Dombivli (West), Thane – 421 202, State – Maharashtra, Country – India belongs to **Shri. Hemant Kumar S/o Shiv Mangal Prasad.**

### Boundaries of the property

North	: Wing - C
South	: Varaa Height
East	: Wing – A & Dr. Nemade Galli Road
West	: Vande Matram Collage of Arts

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 **₹ 36,54,420.00 (Rupees Thirty-Six Lakh Fifty-Four Thousand Four Hundred Twenty 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**

**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

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2023.12.13 10:21:23 +05'30'

Auth. Sign.



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Chandivali Ferry Road, Andheri (East),  
**Mumbai - 400 072, (M.S.), INDIA**  
TeleFax : +91 22 28371325/24  
mumbai@vastukala.org

**Valuation Report of Residential Flat No. 301, 3<sup>rd</sup> Floor, Wing – B, "Air Palace Co-Op. Hsg. Soc. Ltd." Old Dombivli Road, Dr. Nemade Lane, Village - Old Dombivli, Dombivli (West), Thane – 421 202,****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 12.12.2023 for Bank Loan Purpose
2	Date of inspection	10.12.2023
3	Name of the owner/ owners	<b>Shri. Hemant Kumar S/o Shiv Mangal Prasad.</b>
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	<b>Address:</b> Residential Flat No. 301, 3 <sup>rd</sup> Floor, Wing – B, "Air Palace Co-Op. Hsg. Soc. Ltd." Old Dombivli Road, Dr. Nemade Lane, Village - Old Dombivli, Dombivli (West), Thane – 421 202, State – Maharashtra, Country – India. <b>Contact Person:</b> Mr. Saroj Chaudhary (Seller's Representative) Contact No. 9821335133
6	Location, street, ward no	Dr. Nemade Lane
7	Survey/ Plot no. of land	Survey No. 22/5 & 22/6 of Village - Old Dombivli
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
	<b>LAND</b>	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	<b>Carpet Area in Sq. Ft. = 397.00 (Area as per Actual Site Measurement)</b>  Carpet Area in Sq. Ft. = 460.00 (Area as per Agreement for sale)  Built Up Area in Sq. Ft. = 476.00 (Measurement Carpet Area + 20%)

13	Roads, Streets or lanes on which the land is abutting	Dr. Nemade Lane
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	As per Agreement
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.
	<b>IMPROVEMENTS</b>	
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?	Vacant
	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	<b>RENTS</b>	
	(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.
		<b>SALES</b>	
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. 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.
		<b>COST OF CONSTRUCTION</b>	
41		Year of commencement of construction and year of completion	Year of Completion – 1987 (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.
<b>Remark: As per measurement Carpet area is 397 sq. ft. and as per Agreement Carpet area is 460 Sq. Ft.. We have considered least area for the purpose of valuation.</b>		

**PART II- VALUATION****GENERAL:**

Under the instruction of Cosmos Bank, Bhayander (West) Branch to assess fair market value as on 12.12.2023 for Residential Flat No. 301, 3<sup>rd</sup> Floor, Wing – B, "Air Palace Co-Op. Hsg. Soc. Ltd." Old Dombivli Road, Dr. Nemade Lane, Village - Old Dombivli, Dombivli (West), Thane – 421 202, State – Maharashtra, Country – India belongs to **Shri. Hemant Kumar S/o Shiv Mangal Prasad.**

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

1	Copy of Agreement for sale dated 06.12.2023 Between S. Prasad (The Vendor) and Shri. Hemant Kumar S/o Shiv Mangal Prasad (The Purchaser).
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**LOCATION:**

The said building is located at Survey No. 22/5 & 22/6 of Village - Old Dombivli, Taluka – Kalyan, District - Thane. The property falls in Residential Zone. It is at a travelling distance 1.2 Km. from Dombivli railway Station.

**BUILDING:**

The building under reference is having Ground + 4<sup>th</sup> floor. 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 normal. The property is used for residential purpose. 3<sup>rd</sup> Floor having 4 residential flats. The building having no lift.

**Residential Flat:**

The residential flat under reference is situated on 3<sup>rd</sup> floor. It consists of 1 Bedroom + Living Room + Kitchen + WC + Bath. The residential Flat is finished Mosaic tiles flooring teak wood door frame with flush door, Powdered Coated Aluminum sliding windows & casing capping electrification & Open plumbing.

**Valuation as on 12<sup>th</sup> December 2023**

<b>The Measurement Carpet Area of the Residential Flat</b>	<b>:</b>	<b>397.00 Sq. Ft.</b>
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**Deduct Depreciation:**

Year of Construction of the building	:	Year of Completion – 1987 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	36 years

Cost of Construction	:	476.00 X 2,000.00 = ₹ 9,52,000.00
Depreciation $\{(100-10) \times 36 / 60\}$	:	54.00%
Amount of depreciation		₹ 5,14,080.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 55,420.00 per Sq. M. i.e., ₹ 5,149.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 43,893.00 per Sq. M. i.e., ₹ 4,078.00 per Sq. Ft.
Prevailing market rate	:	₹ 10,500.00 per Sq. Ft.
<b>Value of property as on 12.12.2023</b>	:	<b>₹ 397.00 Sq. Ft. X ₹ 10,500.00 = ₹ 41,68,500.00</b>

(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)

<b>Depreciated fair value of the property as on 12.12.2023</b>	:	<b>₹ 41,68,500.00 - ₹ 5,14,080.00 = ₹ 36,54,420.00</b>
<b>Total Value of the property</b>	:	<b>₹ 36,54,420.00</b>
<b>The realizable value of the property</b>	:	<b>₹ 32,88,978.00</b>
<b>Distress value of the property</b>	:	<b>₹ 29,23,536.00</b>
<b>Insurable value of the property (476.00 X 2,000.00)</b>	:	<b>₹ 9,52,000.00</b>
<b>Guideline value of the property (As per Index II)</b>	:	<b>₹ 31,31,000.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 301, 3<sup>rd</sup> Floor, Wing – B, "Air Palace Co-Op. Hsg. Soc. Ltd." Old Dombivli Road, Dr. Nemade Lane, Village - Old Dombivli, Dombivli (West), Thane – 421 202, State – Maharashtra, Country – India for this particular purpose at ₹ 36,54,420.00 (Rupees Thirty-Six Lakh Fifty-Four Thousand Four Hundred Twenty Only) as on 12<sup>th</sup> December 2023.

#### NOTES

- 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 12<sup>th</sup> December 2023 is ₹ 36,54,420.00 (Rupees Thirty-Six Lakh Fifty-Four Thousand Four Hundred Twenty Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 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

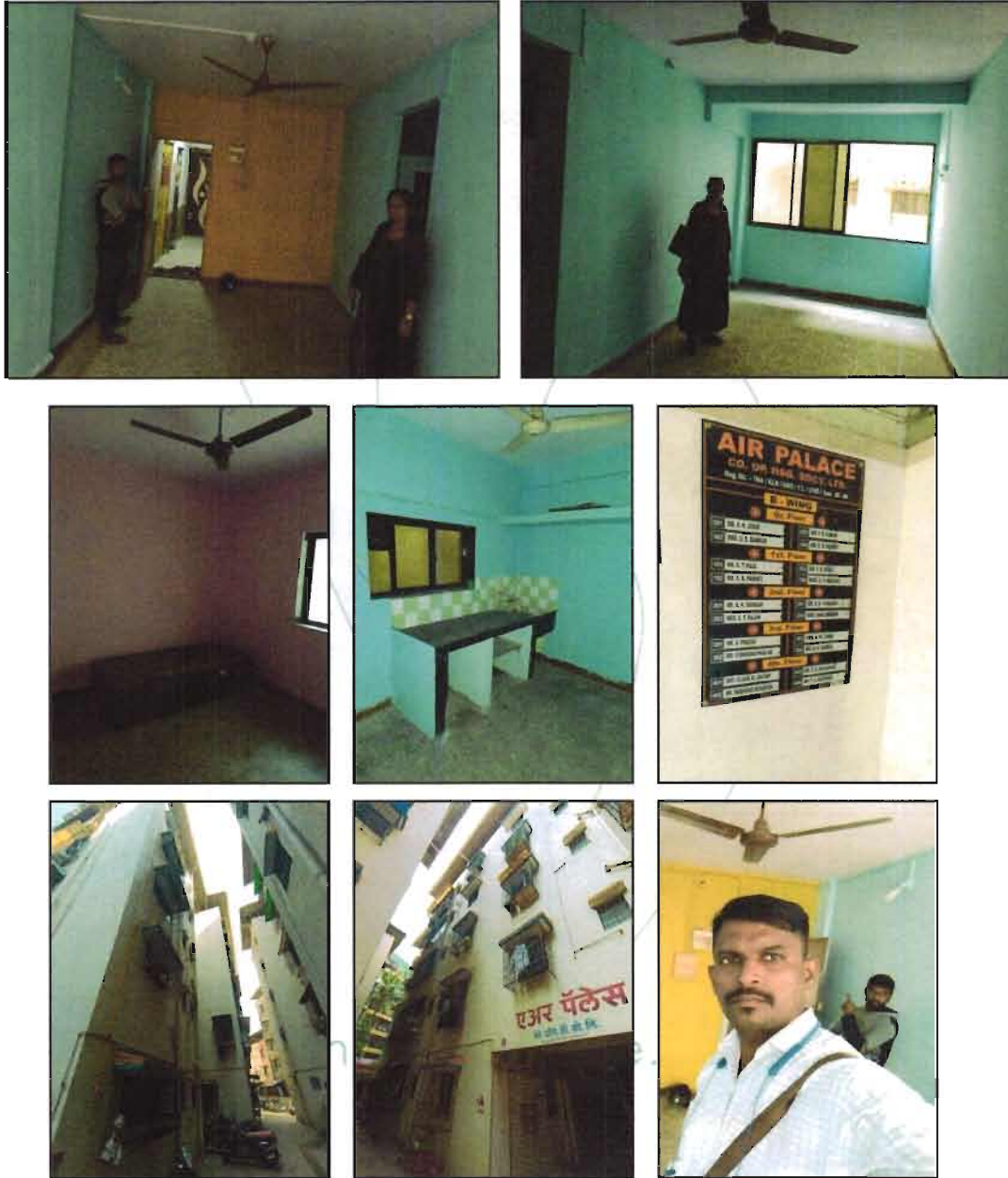
Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 4 <sup>th</sup> Upper floor
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 3 <sup>rd</sup> Floor
3.	Year of construction	Year of Completion – 1987 (As per site information)
4.	Estimated future life	24 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 door, Aluminium sliding windows
10.	Flooring	Mosaic 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	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		6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		No Lift
19	Underground sump – capacity and type of construction		As per Requirement
20	Over-head tank Location, capacity Type of construction		As per Requirement
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

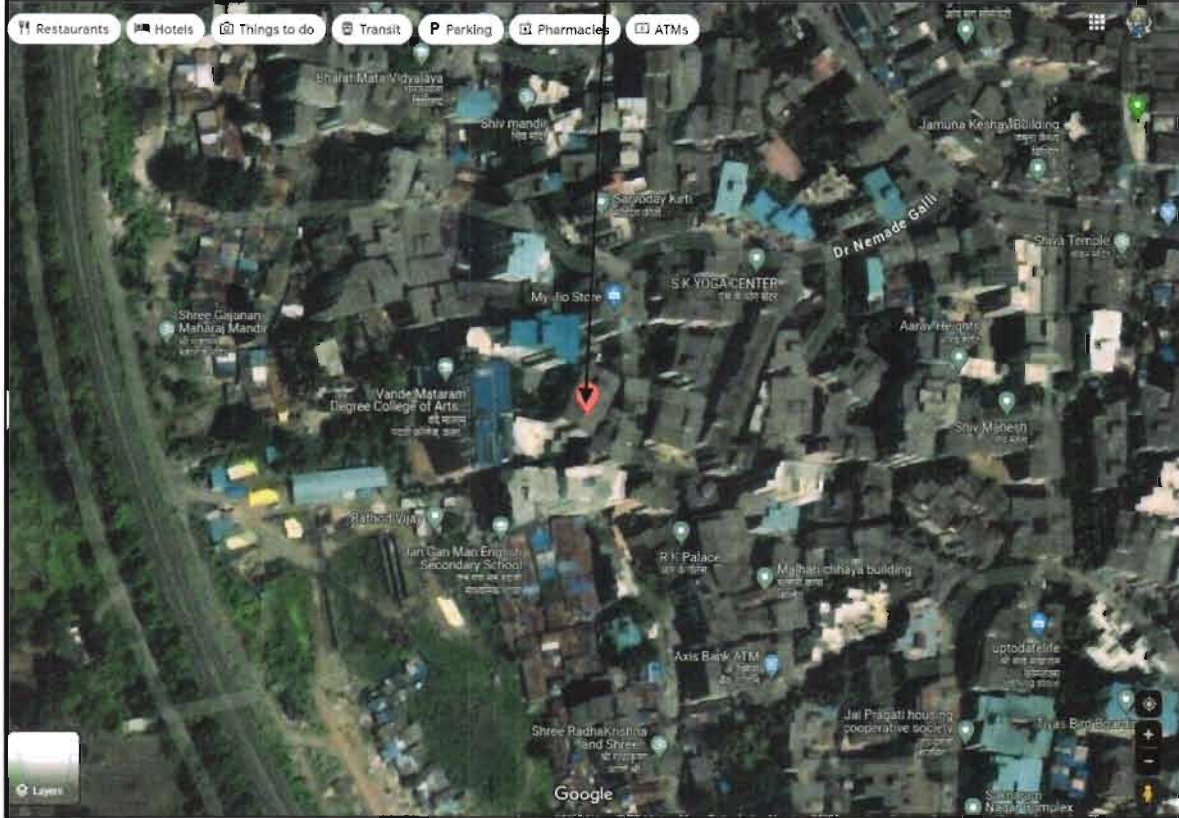
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### Actual site photographs



# Route Map of the property

Site,u/r



Latitude Longitude - 19°13'21.2"N 72°49'57.0"E

Note: The Blue line shows the route to site from nearest railway station (Dombivli – 1.2 Km.)

## Ready Reckoner Rate

Stamp Duty Ready Reckoner Market Value Rate for Flat	65,200.00			
Reduced by 15% on Flat Located on 3 <sup>rd</sup> Floor	9,780.00			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)</b>	<b>55,420.00</b>	<b>Sq. Mtr.</b>	<b>5,149.00</b>	<b>Sq. Ft.</b>
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	23,400.00			
The difference between land rate and building rate (A – B = C)	32,020.00			
Depreciation Percentage as per table (D) [100% - 64%] (Age of the Building – 64 Years)	36%			
<b>Rate to be adopted after considering depreciation [B + (C x D)]</b>	<b>43,893.00</b>	<b>Sq. Mtr.</b>	<b>4,078.00</b>	<b>Sq. Ft.</b>

### Building not having lift

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

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

**Table – D: Depreciation Percentage Table**

Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate

# Price Indicators

**99acres** Buy ▾ Enter Locality / Project / Society / Landmark

Posted on Oct 31, 2023

**₹51.5 Lac** @ 11,195 per sq.ft. **1BHK 2Baths**  
 Estimated EMR ₹41,133  
 Full Apartment for Sale  
 Ziprya Arcade, Dombivli West, Mumbai Beyond Thane

**REMARKS** NOT AVAILABLE Website: <https://maharashtra.gov.in/>

Overview Owner Details Price Trends Explore Locality Recommendations Article

**Property (21)**

**Area**  
 Built Up area: 605 sq.ft.  
 Carpet area: 460 sq.ft.

**Configuration**  
 1 Bedroom, 2 Bathrooms, 2 Balconies

**Price**  
 ₹51.5 Lac + Govt Charges & Tax  
 @ 11,195 per sq.ft. (All Inclusive, Negotiable)

**Address**  
 Ziprya Arcade  
 Dombivli West, Mumbai Beyond Thane

**Floor**  
 3<sup>rd</sup> of 4 Floors

**Facing**  
 North

**Connectivity**  
 Park/Garden, Main Road

**Property Age**  
 5 to 10 Year Old

2 people shortlisted this property since last week

**99acres** Buy ▾ Enter Locality / Project / Society / Landmark

Posted on Oct 31, 2023

**₹45 Lac** @ 9,453 per sq.ft. **1BHK 1Bath**  
 Estimated EMR ₹35,942  
 Full Apartment for Sale  
 Ramai Shree Hari, Dombivli West, Mumbai Beyond Thane

**REMARKS** NOT AVAILABLE Website: <https://maharashtra.gov.in/>

Overview Dealer Details Price Trends Explore Locality Recommendations Article

**Property (7)**

**Area**  
 Built Up area: 670 sq.ft.  
 Carpet area: 476 sq.ft.

**Configuration**  
 1 Bedroom, 1 Bathroom, 2 Balconies

**Price**  
 ₹45 Lac  
 @ 9,453 per sq.ft. (All Inclusive, Negotiable)  
[View Price Details](#)

**Address**  
 Ramai Shree Hari  
 Dombivli West, Mumbai Beyond Thane

**Floor**  
 2<sup>nd</sup> of 7 Floors

**Facing**  
 North-West

**Connectivity**  
 Park/Garden

**Property Age**  
 1 to 5 Year Old

2 people shortlisted this property since last week

## Price Indicators

**99acres** Buy ▾ Enter Locality / Project / Society / Landmark

₹51 Lac ₹ 7,786 per sq. ft. 1BHK 1Bath  
 Estimated EMI ₹44,734  
 Flat/Apartment for Sale

REGA STATUS REGISTERED Registration No: PS170008703 Website: <https://maharera.mahaonline.gov.in/>

Overview Society Dealer Details Price Trends Registry Record Society Reviews ▾

Property (8) Society (22)

Area: Built Up area: 655 sq. ft. (655 sq. ft.)

Price: ₹51 Lac @ ₹7,786 per sq. ft. (All inclusive, Negotiable) [View Price Details](#)

Floor Number: 3<sup>rd</sup> of 12 Floors

Property Age: 1 to 5 Year Old [View Construction Status](#)

Configuration: 1 Bedroom, 1 Bathroom, 1 Balcony

Address: Raj Vaibhav A/K Dombivli West, Mumbai Beyond Thane

Facing: North-West

**99acres** Buy ▾ Enter Locality / Project / Society / Landmark

₹50 Lac ₹ 10,101 per sq. ft. 1BHK 1Bath  
 Estimated EMI ₹39,835  
 Flat/Apartment for Sale

REGA STATUS REGISTERED Registration No: PS170008703 Website: <https://maharera.mahaonline.gov.in/>

Overview Society Dealer Details Price Trends Registry Record Society Reviews ▾

Property (9) Society (22)

Area: Carpet area: 495 sq. ft. (495 sq. ft.)

Price: ₹50 Lac @ ₹10,101 per sq. ft. (All inclusive, Negotiable) [View Price Details](#)

Floor Number: 12<sup>th</sup> of 12 Floors

Property Age: 1 to 5 Year Old [View Construction Status](#)

Configuration: 1 Bedroom, 1 Bathroom, 2 Balconies

Address: Raj Vaibhav A/K Dombivli West, Mumbai Beyond Thane

Facing: South-East

### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess **Fair Market Value** of the property under reference as on **12<sup>th</sup> December 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 ₹ **36,54,420.00 (Rupees Thirty-Six Lakh Fifty-Four Thousand Four Hundred Twenty Only)**.

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

**Manoj  
Chalikwar**

**Director**

**Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2023.12.13 10:21:34 +05'30'

**Auth. Sign.**

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