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. Nirbhaykumar Nagindas Shah & Mrs. Nidhi Nirbhaykumar Shah

Residential Flat No. 904, 9th Floor, Wing - B, "Park Residences", Chandralok Dahisar Co-op. Hsg. Soc. Ltd. Jaywant Sawant Road, Dahisar (West), Mumbai – 400 068, State – Maharashtra, Country – India.

> Latitude Longitude - 19°14'36.4"N 72°51'31.4"E hink.Innovate.Create

# Valuation Prepared for: **Cosmos Bank**

## Kandivali (West) Branch

Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India.



Our Pan	India Pres	ence at :		
Mumbai Thane Delhi NCR	Aurangabad Nanded Nashik	Pune Indore Ahmedabad	Rajkot Raipur Jaipur	

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

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

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617

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Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Mr. Nirbhaykumar Nagindas Shah (005531/2304447)

Vastu/Mumbai/01/2024/005531/2304447 10/15-149-SBSK

Date: 10.01.2024

# VALUATION OPINION REPORT

The property bearing Residential Flat No. 904, 9th Floor, Wing - B, "Park Residences", Chandralok Dahisar Coop. Hsg. Soc. Ltd. Jaywant Sawant Road, Dahisar (West), Mumbai - 400 068, State - Maharashtra, Country -India belongs to Mr. Nirbhaykumar Nagindas Shah & Mrs. Nidhi Nirbhaykumar Shah.

#### Boundaries of the property.

North West View Apartment

South Gurukul CHSL

East Jaywant Sawant Road West Gomant Nagar CHSL

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 ₹ 99,12,000.00 (Rupees Ninety Nine Lakh Twelve 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) PV

Manoi Chalikwar

Digitally signed by Manoj Chalikwar DN: cn:=Manoj Challkwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024.01.10 17:27:27 +05'30'



Auth. Sign.

# Director

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763 Cosmos Emp. No. H.O./Credit/67/2019-20





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

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

Valuation Report of Residential Flat No. 904, 9th Floor, Wing – B, "Park Residences", Chandralok Dahisar Co-op. Hsg. Soc. Ltd. Jaywant Sawant Road, Dahisar (West), Mumbai – 400 068, 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 10.01.2024 for Bank Loan Purpose
2	Date of inspection	09.01.2024
3	Name of the owner/ owners	Mr. Nirbhaykumar Nagindas Shah & Mrs. Nidhi Nirbhaykumar Shah
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 904, 9th Floor, Wing – B, "Park Residences", Chandralok Dahisar Coop. Hsg. Soc. Ltd. Jaywant Sawant Road, Dahisar (West), Mumbai – 400 068, State – Maharashtra, Country – India.  Contact Person: Mr. Nirbhaykumar Nagindas Shah (Owner) Contact No. 7977786342
6	Location, street, ward no	Jaywant Sawant Road, Dahisar (West), Mumbai
	Survey/ Plot no. of land	CTS No. 918A of Village – Dahisar
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. = 405.00 (Area as per actual site measurement)
		Carpet Area in Sq. Ft. = 413.00 (Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 496.00 (Area as per Index II)
13	Roads, Streets or lanes on which the land is	Jaywant Sawant Road, Dahisar (West), Mumbai



	abutti	ng	<b>- 400 068</b> .
14	If free	hold or leasehold land	Free hold
15	lease,	sehold, the name of Lessor/lessee, nature of date of commencement and termination of and terms of renewal of lease.	
	(i	) Initial Premium	N. A.
	(i	i) Ground Rent payable per annum	
	(i	ii) Unearned increased payable to the	
		Lessor in the event of sale or transfer	
16		ere any restriction covenant in regard to of land? If so, attach a copy of the pant.	As per documents
17		nere any agreements of easements? If so, a copy of the covenant	Information not available
18	Town Plan	the land fall in an area included in any Planning Scheme or any Development of Government or any statutory body? If ve Particulars.	Information not available
19	devel	any contribution been made towards opment or is any demand for such bution still outstanding?	Information not available
20	for ac	he whole or part of the land been notified equisition by government or any statutory of Sive date of the notification.	No
21	Attach	n a dimensioned site plan	N.A.
	IMPR	OVEMENTS	
22		n plans and elevations of all structures ing on the land and a lay-out plan.	Information not available
23	separ	sh technical details of the building on a rate sheet (The Annexure to this form may ed)	Attached te.Create
24		building owner occupied/ tenanted/ both?	Vacant
	If the property owner occupied, specify portion and extent of area under owner-occupation		N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible – As per MCGM norms  Percentage actually utilized – Details not available
	İ		
26	RENT	TS .	
26	(i)	Names of tenants/ lessees/ licensees, etc	N.A.

	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 24,500.00 Expected rental income per month		
	(iv)	Gross amount received for the whole property	N.A.		
27		nny of the occupants related to, or close to ess associates of the owner?	Information not available		
28	of fix	coarate amount being recovered for the use ktures, 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		ump is installed, who is to bear the cost of tenance 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		ny dispute between landlord and tenant ding rent pending in a court of rent?	N. A.		
37		any standard rent been fixed for the ises under any law relating to the control of:	N.A. ate.Create		
	SALI	ES			
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the 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 Flat in a building. The rate is considered as composite rate.		
40	1	e instances are not available or not relied , the basis of arriving at the land rate	N. A.		
	cos	T OF CONSTRUCTION			
41	Year	of commencement of construction and	uction and Year of Completion – 2023 (As per occupancy		





Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Mr. Nirbhaykumar Nagindas Shah (005531/2304447) Page 6 of 17

	year of completion	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.
	Remark:	

# **PART II- VALUATION GENERAL:**

Under the instruction of Cosmos Bank, Kandivali (West) Branch to assess fair market value as on 10.01.2024 for Residential Flat No. 904, 9th Floor, Wing - B, "Park Residences", Chandralok Dahisar Co-op. Hsg. Soc. Ltd. Jaywant Sawant Road, Dahisar (West), Mumbai - 400 068, State - Maharashtra, Country - India belongs to Mr. Nirbhaykumar Nagindas Shah & Mrs. Nidhi Nirbhaykumar Shah.

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

1	Copy of Agreement for Sale dated 14.03.2023 Between Mrs. Netra Dattatray Warang (the Vendor) and
	Mr. Nirbhaykumar Nagindas Shah & Mrs. Nidhi Nirbhaykumar Shah (the Purchasers).
2	Copy of Occupancy Certificate No. CHE / 7847 / BP (WS) / AR / OCC / 1 / New dated 21.12.2023 issued
	by Municipal Corporation of Greater Mumbai.
3	Copy of Commencement Certificate No. CHE / 7847 / BP (WS) / AR / FCC / 6 / Amend dated 16.12.2023
	issued by Municipal Corporation of Greater Mumbai.
4	Copy of Approved Plan No. CHE / 7847 / BP (WS) / AR dated 19.05.2023 issued by Municipal
	Corporation of Greater Mumbai.
5	Copy of RERA Certificate Registration No. P51800031874 dated 28.11.2023.

#### LOCATION:

LOCATION:

The said building is located at CTS No. 918A of Village -- Dahisar, Mumbai. The property falls in Residential Zone. It is at a walkable distance 750 Mtr. from Dahisar railway station.

#### BUILDING:

The building under reference is having Stilt + 4 Podium + 5th to 18th Upper 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 good. The building is used for residential purpose. 9th Floor is having 4 Residential Flat. The building having 2 Lifts.

#### Residential Flat:

The residential flat under reference is situated on the 9th Floor. It consists of 1 Bedroom + Living Room + Kitchen + 2 Toilets. (i.e. 1BHK + 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame





Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Mr. Nirbhaykumar Nagindas Shah (005531/2304447) Page 7 of 17 with flush shutters, Powder Coated Aluminum sliding windows & concealed electrification & concealed plumbing etc.

## Valuation as on 10th January 2024

The Carpet Area of the Residential Flat	:	413.00 Sq. Ft.

## **Deduct Depreciation:**

Year of Construction of the building	:	2023 (As per occupancy certificate)
Expected total life of building	;	60 Years
Age of the building as on 2024	:	New Construction
Cost of Construction	1	496.00 X 2,700.00 = ₹ 13,39,200.00
Depreciation {(100-10) X 0 / 60}	:/	N.A., as the property is newly constructed
Amount of depreciation	:	
Guideline rate obtained from the Stamp Duty Ready	1	₹ 1,34,978.00 per Sq. M.
Reckoner for new property		i.e. ₹ 12,540.00 per Sq. Ft.
Guideline rate (after depreciate)	:	N.A., as the property is newly constructed
Prevailing market rate	:	₹ 24,000.00 per Sq. Ft.
Value of property as on 10.01.2024	:	413.00 Sq. Ft. X ₹ 24,000.00 = ₹ 99,12,000.00

(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)

Depreciated fair value of the property as on 10.01.2024		₹ 99,12,000.00	
Total Value of the property	,/	₹ 99,12,000.00	
The realizable value of the property		₹ 89,20,800.00	
Distress value of the property	at	₹ 79,29,600.00	
Insurable value of the property (496 X 2,700.00)	:	₹ 13,39,200.00	
Guideline value of the property (496 X 12,540.00)	:	₹ 62,19,840.00	

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 904, 9<sup>th</sup> Floor, Wing – B, "Park Residences", Chandralok Dahisar Co-op. Hsg. Soc. Ltd. Jaywant Sawant Road, Dahisar (West), Mumbai – 400 068, State – Maharashtra, Country – India for this particular purpose at ₹ 99,12,000.00 (Rupees Ninety Nine Lakh Twelve Thousand Only) as on 10<sup>th</sup> January 2024.







#### **NOTES**

- 1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 10th January 2024 is ₹ 99,12,000.00 (Rupees Ninety Nine Lakh Twelve 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:

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## **ANNEXURE TO FORM 0-1**

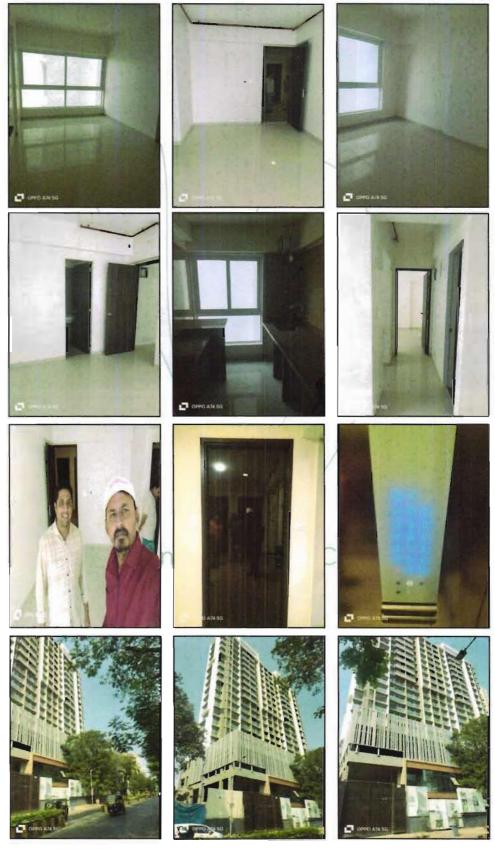
## Technical details

## Main Building

1.	No. of flo	ors and height of each floor	Stilt + 4 Podium + 5 <sup>th</sup> to 18 <sup>th</sup> Upper Floors
2.		ea floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat
		·	situated on 9th Floor
3	Year of construction		2023 (As per occupancy certificate)
4	Estimated	d future life	60 Years Subject to proper, preventive periodic
			maintenance & structural repairs
5	Type of c	onstruction- load bearing	R.C.C. Framed Structure
		C frame/ steel frame	
6	Type of fo	oundations	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 an	d Windows	Teak wood door frame with flush shutters,
			Powder Coated Aluminum sliding windows
10	Flooring		Vitrified tiles flooring
11	Finishing		Cement plastering
12	Roofing a	and terracing	R.C.C. Slab
13		rchitectural or decorative features,	No
	if any		1
14	(i)	Internal wiring – surface or	Concealed electrification
	(-)	conduit	/
	(ii)	Class of fittings: Superior/	Concealed plumbing
		Ordinary/ Poor.	A
15		nstallations	· /
	(i)	No. of water closets	As per Requirement
	(ii) (iii)	No. of lavatory basins	1
	(iv)	No. of urinals  No. of sink	1
16		ittings: Superior colored / superior	Ordinary
10	white/ord		vate Create
17	Compour		Not Provided
	Height ar		
		onstruction	
18		s and capacity	2 Lifts
19	_	und sump – capacity and type of	R.C.C tank
22	construct		D.O.O.A. and a second
20	Over-hea		R.C.C tank on terrace
	Location,	onstruction	
21		io. and their horse power	May be provided as per requirement
22		d paving within the compound	Cement concrete in open spaces, etc.
		ate area and type of paving	and the state of t
23	Sewage of	disposal – whereas connected to	Connected to Municipal Sewerage System
		wers, if septic tanks provided, no.	
	and capa	city	



# **Actual site photographs**



# Route Map of the property Site|u/r





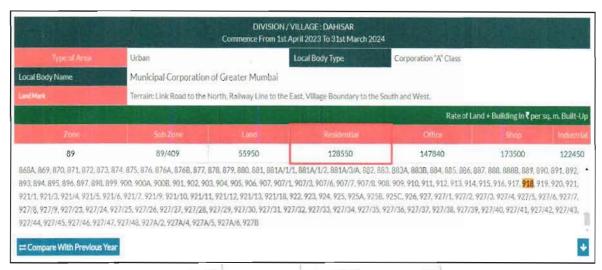
Latitude Longitude - 19°14'36.4"N 72°51'31.4"E

Note: The Blue line shows the route to site from nearest railway station (Dahisar – 750 Mtr.)





# Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	1,28,550.00			
Increase by 5% on Flat Located on 9th Floor	6,428.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,34,978.00	Sq. Mtr.	12,540.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	00.00			
The difference between land rate and building rate (A – B = C)	00.00			
Depreciation Percentage as per table (D) [100% - 1%]	00%			
(Age of the Building – 1 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	00.00	Sq. Mtr.	00.00	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

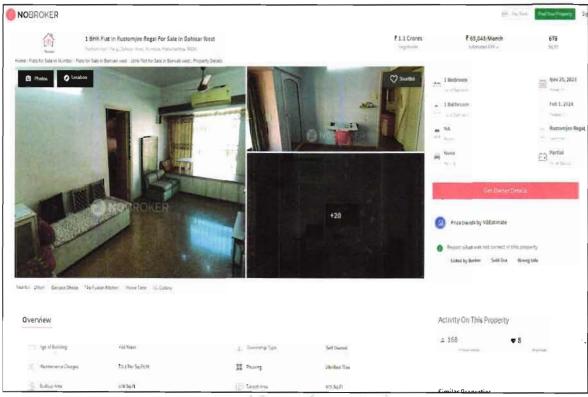
#### Table - D: Depreciation Percentage Table

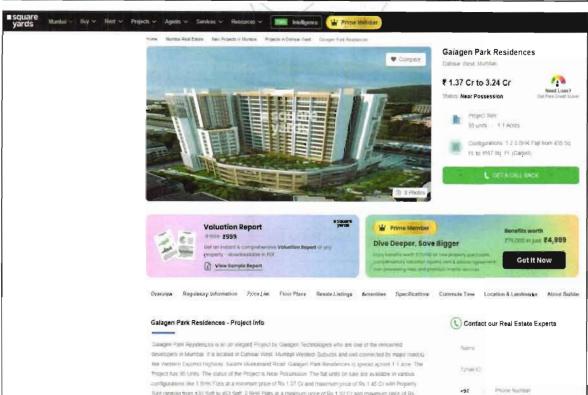
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation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



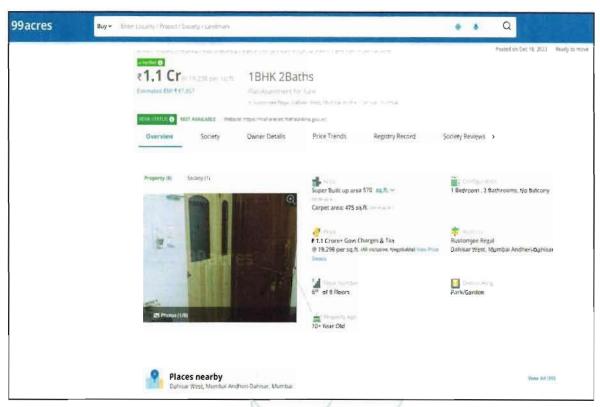


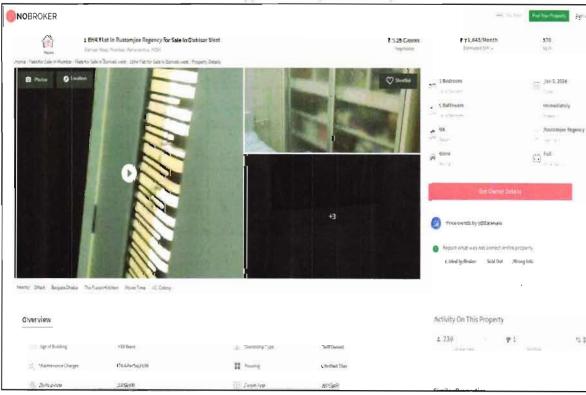
# **Price Indicators**





# **Price Indicators**









# **Sales Instance**

2852451	सूची क्र.2	दुय्यम निबंधक . सह दु.नि. बोरीवली 7		
04-01-2024		दस्त क्रमांक 2852/2023		
Note:-Generated Through eSearch Module,For original report please		नोदंणी		
contact concern SRO office		Regn.63m		
गावाचे नाव : दहिसर				
(1)विलेखाचा प्रकार	करारनामा			
(2)मोबदला	11600000			
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	7138188.675			
(4) भू-मापन् पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव: मुंबई मनपाइतर वर्णन :सदिनका नं: बी-154, माळा नं: 15 वा मजला.विंग बी, इमारतीचे नाव: पार्क रेसिडेन्सेस. ब्लॉक नं: - जयवंत सावंत मार्ग, रोड : दिहसर प. मुंबई 400068, इतर माहिती: सदिनका क्षेत्र 43.01 चौ. मीटर कारपेट(रेरा कारपेट)व सोबत 1 वाहनतळ( ( C.T.S. Number : 918A; ) )			
(5) क्षेत्रफळ	43.01 चौ.मीटर			
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा				
(१) दस्तऐवज करुन देणा.या/लिहून ठेवणा.था पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	<ul> <li>ावः-गायजेन टेक्नॉलॉजीज प्रायव्हेट लिमिटेड चे अँथो. सिग्नेटरी संदीप गढिया वय39 पत्ता- लॉट नं: ऑफिस. माळा नं: -, इमारतीचे नाव: युसूफ़ बिल्डिंग, ब्लॉक नं 36 एम जी. रोड, रोड नं: मुंबई . महाराष्ट्र, मुम्बई. पिन कोड490001 पॅन नं -AAACP5994K</li> </ul>			
किंवा आदेश असल्यास,प्रतिवादिचे नाव प. मुंबई , महाराष्ट्र, MUMBAL पिन कोड40% व पत्ता 2): नाव:-ज्योती सी. गांधी वय:-50: पत्ता -प्लॉट ने		रोड नं आरएससी 50, गोराई 2, रोड नं. बोरीवली १८९२ - पॅन नंAC144533291र नं रूम नं. ए-19, प्लॉट नं. 193 , माळा नं - इ. नं. आरएससी 50, गोराई 2, रोड नं. बोरीवली प.		
(९) दस्तऐवज करुन दिल्याचा दिनांक	24/02/2023			
(10)दस्त नोंदणी केल्याचा दिनांक	24/02/2023			
(11)अनुक्रमांक,खंड व पृष्ठ	2852/2023			
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	696000			
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000			
(14)शेरा				
मुल्यांकनासाठी विचारात घेतलेला तपशील				
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipa area annexed to it.	al 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 10th January 2024.

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:

- Buyer and seller are motivated by self-interest.
- 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.
- 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.
- 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 neighbourhood 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 ₹ 99,12,000.00 (Rupees Ninety Nine Lakh Twelve Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (i) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024.01.10 17:27:52 +05'30'

Auth. Sign.

Director

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

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

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