

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mr. Ashok Ganapat Waghela & Mrs. Poornima Ashok Waghela**

Residential Flat No. 102, 1<sup>st</sup> Floor, Vasant View Building, "**Vasant Co-Op. Hsg. Soc. Ltd.**",  
Shastri Nagar, Navghar, Vasai Road (West), Palghar – 401 202,  
State – Maharashtra, Country – India.

Latitude Longitude - 19°23'16.1"N 72°49'43.4"E

### 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 Presence at :**

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|  Mumbai    |  Aurangabad |  Pune      |  Rajkot |
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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](mailto:mumbai@vastukala.org)

## VALUATION OPINION REPORT

The property bearing Residential Flat No. 102, 1<sup>st</sup> Floor, Vasant View Building, "**Vasant Co-Op. Hsg. Soc. Ltd.**", Shastri Nagar, Navghar, Vasai Road (West), Palghar – 401 202, State – Maharashtra, Country – India belongs to **Mr. Ashok Ganapat Waghela & Mrs. Poornima Ashok Waghela.**

### Boundaries of the property

North	:	Om Trishul Apartment
South	:	Mitesh Villa Building
East	:	Railway Track
West	:	Vasai 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 **₹ 28,96,900.00 (Rupees Twenty Eight Lakh Ninety Six Thousand Nine Hundred 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: 2024.01.12 11:55:28 +0530

Auth. Sign.



### Our Pan India Presence at :

Mumbai	Aurangabad	Pune	Rajkot
Thane	Nanded	Indore	Raipur
Delhi NCR	Nashik	Ahmedabad	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

**Valuation Report of Residential Flat No. 102, 1<sup>st</sup> Floor, Vasant View Building, "Vasant Co-Op. Hsg. Soc. Ltd.",  
Shastri Nagar, Navghar, Vasai Road (West), Palghar – 401 202,  
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 12.01.2024 for Bank Loan Purpose
2	Date of inspection	09.01.2024
3	Name of the owner/ owners	<b>Mr. Ashok Ganapat Waghela &amp; Mrs. Poornima Ashok Waghela</b>
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	<b>Address:</b> Residential Flat No. 102, 1st Floor, Vasant View Building, "Vasant Co-Op. Hsg. Soc. Ltd.", Shastri Nagar, Navghar, Vasai Road (West), Palghar – 401 202, State – Maharashtra, Country – India. <b>Contact Person:</b> Mr. Rajendra Kanojiya (Tenant)
6	Location, street, ward no	Shastri Nagar, Navghar, Vasai Road (West), Palghar – 401 202
7	Survey/ Plot no. of land	Survey No. 31 of Village - Diwanman
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	Carpet Area in Sq. Ft. = 238.00 (Area as per Actual Site Measurement)  <b>Built-up Area in Sq. Ft. = 295.00</b> <b>(Area as per Agreement for Sale)</b>  Super Built-up Area in Sq. Ft. = 320.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Shastri Nagar, Navghar, Vasai Road (West), Palghar – 401 202

14	If freehold or leasehold land	Freehold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N.A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
	<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?	Tenant Occupied - Mr. Rajendra Kanojiya Occupied since last 2 years
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per VVCMC norms Percentage actually utilized – Details not available
26	<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	₹ 5,000.00 Present 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?	N.A.
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	N.A.
35		Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	N.A.
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 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.
		<b>COST OF CONSTRUCTION</b>	
41		Year of commencement of construction and	Year of Construction – 2004 (As per Site



	year of completion	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:</b>	

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Kandivali (West) Branch to assess fair market value as on 12.01.2024 for Residential Flat No. 102, 1<sup>st</sup> Floor, Vasant View Building, "**Vasant Co-Op. Hsg. Soc. Ltd.**", Shastri Nagar, Navghar, Vasai Road (West), Palghar -- 401 202, State – Maharashtra, Country – India belongs to **Mr. Ashok Ganapat Waghela & Mrs. Poornima Ashok Waghela.**

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

1	Copy of Agreement for Sale dated 15.02.2021 between Mr. Hemant D. Patel (The Vendor) AND Mr. Ashok Ganapat Waghela & Mrs. Poornima Ashok Waghela (The Purchaser's).
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### LOCATION:

The said building is constructed on land bearing Survey No. 31 of Village - Diwanman, Taluka – Vasai, District – Palghar. The property falls in Residential Zone. It is at a walking distance of 950 Mtrs. from Vasai Road railway station.

### BUILDING:

The building under reference is having Ground + 3 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 is used for residential purpose. 3<sup>rd</sup> Floor is having 4 Residential Flats. Liff not provided in the building.

### Residential Flat:

The residential flat under reference is situated on the 1<sup>st</sup> Floor. It consists of Living Room + Kitchen + 1 Bedroom + WC & Bath + Passage (i.e., **1BHK with W.C & Bath. 1RK converted into 1 BHK**). The residential flat is finished with Vitrified finished flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed electrification & plumbing etc.



**Valuation as on 12<sup>th</sup> January 2024**

The Built-up Area of the Residential Flat	: 295.00 Sq. Ft.
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**Deduct Depreciation:**

Year of Construction of the building	: 2004 (As per Site Information)
Expected total life of building	: 60 Years
Age of the building as on 2024	: 20 Years
Cost of Construction	: 295.00 X 2,600.00 = ₹ 7,67,000.00
Depreciation $\{(100-10) \times 20 / 60\}$	: 30.00%
Amount of depreciation	: ₹ 2,30,100.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	: ₹ 62,795.00 per Sq. M. i.e., ₹ 5,834.00 per Sq. Ft.
Guideline rate (after depreciate)	: ₹ 53,834.00 per Sq. M. i.e., ₹ 5,001.00 per Sq. Ft.
Prevailing market rate	: ₹ 10,600.00 per Sq. Ft.
<b>Value of property as on 12.01.2024</b>	<b>: 697.00 Sq. Ft. X ₹ 10,600.00 = ₹ 31,27,000.00</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)

Depreciated fair value of the property as on 12.01.2024	: ₹ 31,27,000.00 - ₹ 2,30,100.00 = ₹ 28,96,900.00
Total Value of the property	: ₹ 28,96,900.00
The realizable value of the property	: ₹ 26,07,210.00
Distress value of the property	: ₹ 23,17,520.00
Insurable value of the property (295.00 X 2,600.00)	: ₹ 7,67,000.00
Guideline value of the property (295.00 X 5,001.00)	: ₹ 14,75,295.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 102, 1<sup>st</sup> Floor, Vasant View Building, "Vasant Co-Op. Hsg. Soc. Ltd.", Shastri Nagar, Navghar, Vasai Road (West), Palghar – 401 202, State – Maharashtra, Country – India for this particular purpose at ₹ 28,96,900.00 (Rupees Twenty Eight Lakh Ninety Six Thousand Nine Hundred Only) as on 12<sup>th</sup> January 2024.



**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 **12<sup>th</sup> January 2024 is ₹ 28,96,900.00 (Rupees Twenty Eight Lakh Ninety Six Thousand Nine Hundred 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**

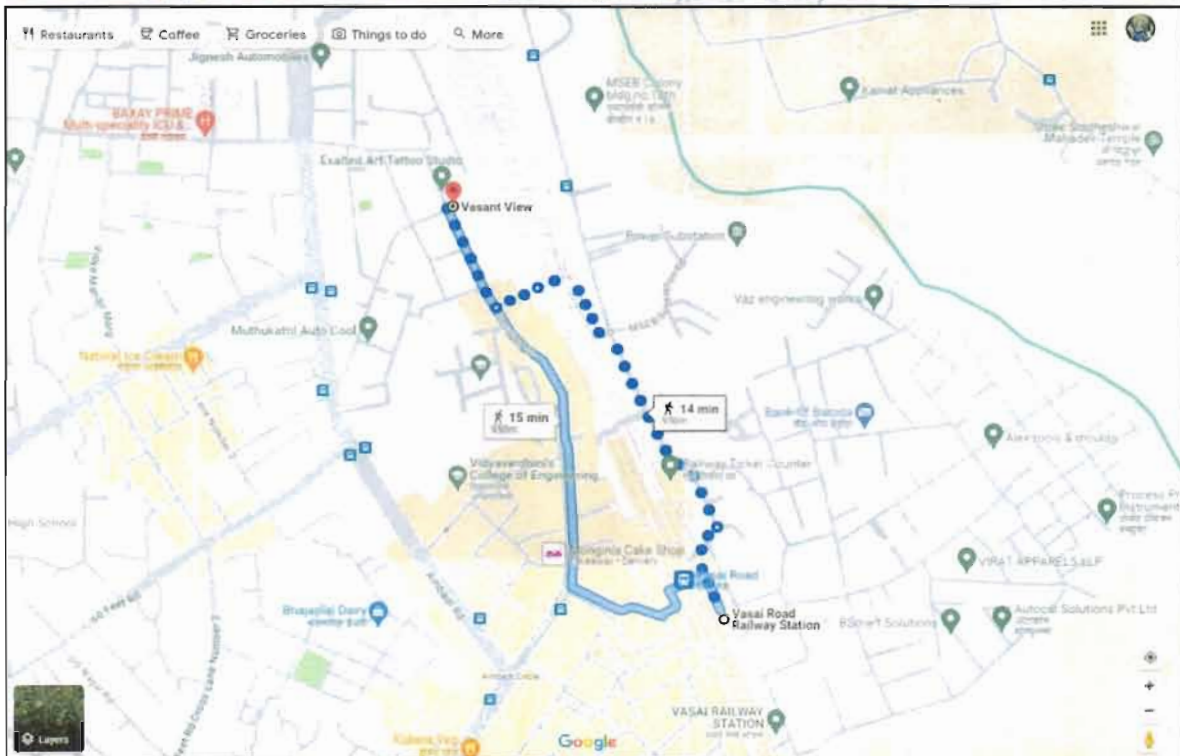
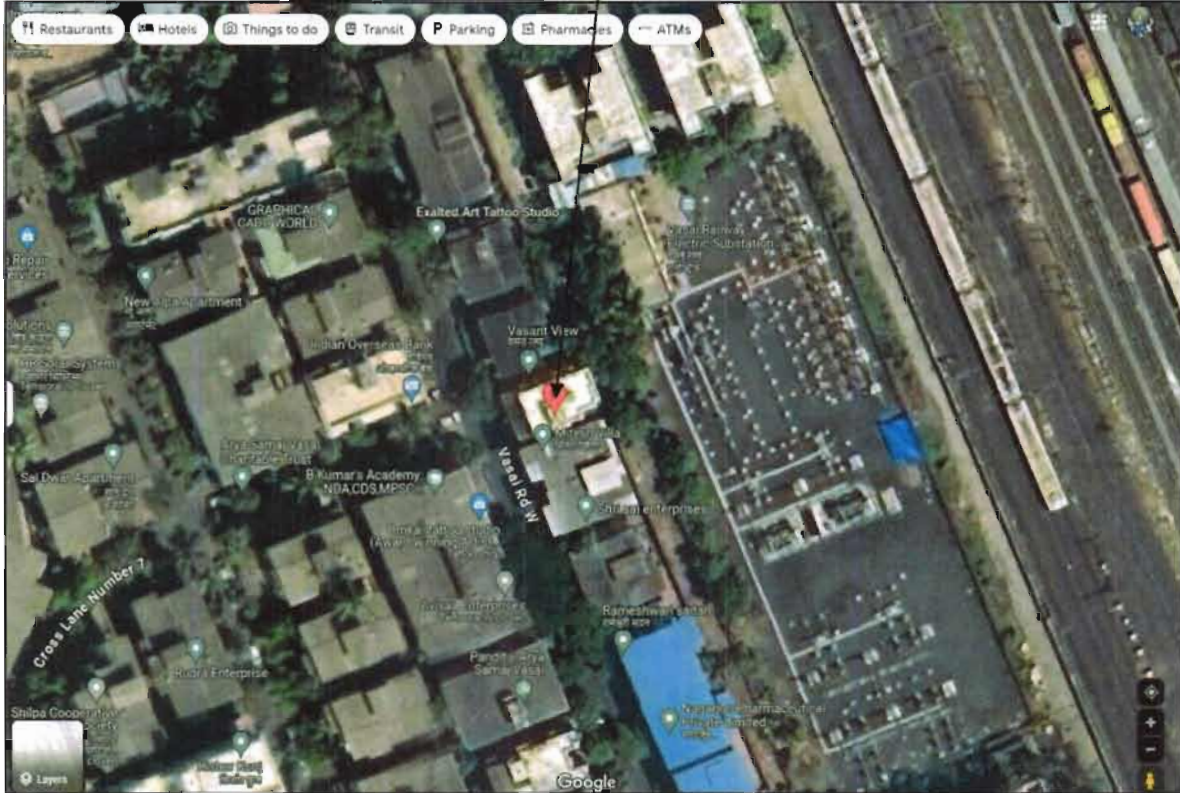
<b>Technical details</b>		<b>Main Building</b>
1.	No. of floors and height of each floor	Ground + 3 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 1 <sup>st</sup> Floor
3.	Year of construction	2004 (As per Site Information)
4.	Estimated future life	40 Years Subject to proper, preventive periodic maintenance & structural repairs
5.	Type of construction- load bearing walls/RCC frame/ steel frame	R.C.C. Framed Structure
6.	Type of foundations	R.C.C. Foundation
7.	Walls	All external walls are 9" thick and partition walls are 6" thick.
8.	Partitions	6" thick brick wall
9.	Doors and Windows	Teak wood door frame with flush shutters, Powder coated aluminium sliding windows
10.	Flooring	Vitrified finished flooring
11.	Finishing	Cement plastering with POP Finished
12.	Roofing and terracing	R.C.C. slab roofing
13.	Special architectural or decorative features, if any	No
14.	(i) Internal wiring – surface or conduit	Concealed electrification & plumbing
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	
15.	Sanitary installations	As per Requirement
	(i) No. of water closets	
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
(iv) No. of sink		
16.	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17.	Compound wall Height and length Type of construction	Existing
18.	No. of lifts and capacity	No 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





## Route Map of the property


Site u/r



**Latitude Longitude - 19°23'16.1"N 72°49'43.4"E**


**Note:** The Blue line shows the route to site from nearest railway station (Vasai Road – 950 Mtrs.)

## Ready Reckoner Rate



**Department of  
Registration & Stamps**  
Government Of Maharashtra

**नोंदणी व मद्रांक  
विभाग**  
महाराष्ट्र शासन



**Valuation For Influence Area**

\*\*\* welcome to valuation of properties in Maharashtra \*\*\*

**Location Details**

Select Type:  Development Agreement  Tenant Occupied  Other

Division Name:  [Help on Division](#)

District Name:  Taluka Name:  Village/Zone Name:

Attribute:   SubZone Name:

Mahapalika Area:

Open Land	Residence	Office	Shop	Industry	Unit
17990	64150	75900	81000	75900	Square Meter

Stamp Duty Ready Reckoner Market Value Rate for Flat	66,100.00			
5% Decrease for Flat located on 1 <sup>st</sup> floors	3,305.00			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Decrease) (A)</b>	<b>62,795.00</b>	<b>Sq. Mtr.</b>	<b>5,834.00</b>	<b>Sq. Ft.</b>
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	17,990.00			
The difference between land rate and building rate (A – B = C)	44,805.00			
Depreciation Percentage as per table (D) [100% - 20%] (Age of the Building – 20 Years)	80%			
<b>Rate to be adopted after considering depreciation [B + (C x D)]</b>	<b>53,834.00</b>	<b>Sq. Mtr.</b>	<b>5,001.00</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

**HOUSING.COM** | Mumbai | Search: 1 RK Flat | ₹ 29 Lac

Home / Mumbai / Mira Road 2 Apartment for Sale in Mira Road / 1 RK Flat

**1 RK Flat** | ₹29.0 L | EMI starts at ₹15.36 K

By REPUTED DEALER | Contact Seller

Vishal Nagar, Mira Road, Mumbai

350 sq.ft Built Up Area | ₹8.29 K/sq.ft Avg. Price | 25 Year Old Age of Property | Ready to move Possession status | Lower of 2 Floors | West facing Facing | Semi Furnished Furnishing

OVERVIEW | FURNISHINGS | BUY-O-METER | AMENITIES | RATINGS AND REVIEWS | PRICE TRENDS | LOCALITY | PROJECT 06A

Home > Property in Mumbai > 1 RK Flats in Mumbai | Posted on Oct 25, 2023 | Ready to move

**₹29 Lac** @ 8,787 per sq.ft | **1RK 1Bath** | Studio Apartment for Sale

Estimated EMI ₹23,162 | Mira Road View, Vishal Nagar, Mira Road And Beyond, Mumbai

EMR STATUS: NOT AVAILABLE | Website: <https://maharera.mahaonline.gov.in/>

Overview | Owner Details | Articles

**Property (1B)**

**Area:** Built Up area: 330 sq.ft. (334 sq.ft.)

**Price:** ₹ 29 Lac @ 8,787 per sq.ft. (Negotiable)

**Room Number:** Ground of 2 Floors

**Location:** Mira Road

**Configuration:** 1 Room, 1 Bathroom, No Balcony

**Address:** Bridge View, Vishal Nagar, Mira Road And Beyond

**Facing:** West

**Property Age:** 10+ Year Old

**Places nearby:** Vishal Nagar, Mira Road And Beyond, Mumbai | View All (46)

- Ganesh Mandir
- Gurudwara
- Fatima Mata Church
- Uco bank ATM
- Yogyam Bone & Joint Clinic
- Kalpna Lifel

## Sales Indicator

41479	<b>सूची क्र.2</b>	दुय्यम निबंधक : दु.नि. वसई 1
08-01-2024		दस्त क्रमांक : 414/2023
Note:-Generated Through eSearch Module.For original report please contact concern SRO office.		नोंदणी : Regn:63m
<b>गावाचे नाव : दिवाणमान</b>		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	3835000	
(3) बाजारभाव(भाडेपट्टयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	3194500	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:वसई विरार महानगरपालिकाइतर वर्णन : , इतर माहिती: , इतर माहिती: शहर वि. क्र. 2,गावं मौजे दिवाणमान येथील सर्वे क्रं. 31 वरील सदनिका क्रं. 101,पहिला मजला,न्यू अल्फा अपार्टमेंट को-ऑप हौसिंग सोसायटी ली.,क्षेत्र 520 चौ.फु. बांधीव,विशाल नगर,वसई रोड पश्चिम,पालघर- 401202.( ( Survey Number : 31 ; ) )	
(5) क्षेत्रफळ	520 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास.प्रतिवादिचे नाव व पत्ता.	1): नाव:-शरणय्या एस. हिरेमठ वय:-58 पत्ता:-प्लॉट नं: ए 704 , माळा नं: --, इमारतीचे नाव: मारुती भवन , ब्लॉक नं: पारसी पंचायती रोड , रोड नं: अंधेरी पूर्व , महाराष्ट्र, मुम्बई. पिन कोड:-400069 पॅन नं:-AABPH3418C	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास.प्रतिवादिचे नाव व पत्ता	1): नाव:-प्रतिक राजाराम लाड वय:-29; पत्ता:-प्लॉट नं: रूम क्रं. 30 , माळा नं: --, इमारतीचे नाव: जन जागृती सोसायटी , ब्लॉक नं: एल.बी.एस. नगर , रोड नं: दहिसर पश्चिम , महाराष्ट्र, मुम्बई. पिन कोड:-400068 पॅन नं:-AJOP19743L 2): नाव:-राजाराम सोमा लाड वय:-57; पत्ता:-प्लॉट नं: रूम क्रं. 30 , माळा नं: --, इमारतीचे नाव: जन जागृती सोसायटी , ब्लॉक नं: एल.बी.एस. नगर , रोड नं: दहिसर पश्चिम , महाराष्ट्र, मुम्बई. पिन कोड:-400068 पॅन नं:-AARPL5953C	
(9) दस्तऐवज करुन दिल्याचा दिनांक	12/01/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	12/01/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	414/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	268500	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		



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### Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

www.vastukala.org





**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 ₹ 28,96,900.00 (Rupees Twenty Eight Lakh Ninety Six Thousand Nine Hundred 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: 2024.01.12 11:55:45 +05'30'

**Auth. Sign.**

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