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. Subhash Yashwant More & Mrs. Shreya Subhash More

Residential Flat No. 302, 3rd Floor, Wing 'A', "Mangalmurti Building", Goregaon Subhash Nagar Co-op. Hsg. Soc. Ltd., Near Sanskardham College, Goregaon (West), Mumbai – 400 104, State - Maharashtra, Country - India.

> Think.Innovate.Create Latitude Longitude - 19°10'00.7"N 72°50'21.0"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.



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 An ISO 9001:2015 Certified Company





Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Mr. Subhash Yashwant More (6198/2304435) Page 2 of 16

Vastu/Mumbai/01/2024/6198/2304435 10/03-317-JASK

Date: 10.01.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 302, 3rd Floor, Wing 'A', "Mangalmurti Building", Goregaon Subhash Nagar Co-op. Hsg. Soc. Ltd., Near Sanskardham College, Goregaon (West), Mumbai – 400 104, State – Maharashtra, Country – India belongs to Mr. Subhash Yashwant More & Mrs. Shreya Subhash More.

Boundaries of the property.

North : 'B' & 'C' Wing of "Mangalmurti Building"

South : Under Construction Building

East : Internal Road
West : Meera's Empire

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 ₹ 41,23,170.00 (Rupees Forty One Lakh Twenty Three Thousand One Hundred Seventy 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 Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. 100, ou=Mumbai.

Auth. Sigh

email=manoj@vastukala.org, c=IN Date: 2024.01.10 11:13:59 +05"30 Nound hymour State Control of State Cont

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





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

<u>Valuation Report of Residential Flat No. 302, 3rd Floor, Wing 'A', "Mangalmurti Building", Goregaon Subhash Nagar Co-op. Hsg. Soc. Ltd., Near Sanskardham College, Goregaon (West), Mumbai – 400 104, </u>

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. Subhash Yashwant More & Mrs. Shreya Subhash More
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. 302, 3rd Floor, Wing 'A', "Mangalmurti Building", Goregaon Subhash Nagar Co-op. Hsg. Soc. Ltd., Near Sanskardham College, Goregaon (West), Mumbai – 400 104, State – Maharashtra, Country – India.
		Contact Person: Mr. Yashwant Laxman More (Owner's father) Contact No.: 9987842684
6	Location, street, ward no	Chhatrapati Sambhaji Maharaja Road, Prem Nagar Slum, Near Sanskardham College, Goregaon (West), Mumbai
7	Survey/ Plot no. of land	CTS No. 50 (pt) of Village Pahadi Goregaon
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. = 226.00 (Area as per Actual Site Measurement)
		Carpet Area in Sq. Ft. = 225.00 Built-up Area in Sq. Ft. = 270.00 (Area as per Index II)



13	Roads, Streets or lanes on which the land is abutting	Chhatrapati Sambhaji Maharaja Road
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.
	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 te.Create
24	Is the building owner occupied/ tenanted/ both?	Tenant 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 SRA norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Mrs. Savita Dattaram Khade
	(ii) Portions in their occupation	Entire Flat





	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 9,000.00 Expected rental income per month	
	(iv)	Gross amount received for the whole property	Information not available	
27		ny of the occupants related to, or close to ess 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		Information not available	
29		details of the water and electricity charges, to be borne by the owner	Information not available	
30		he tenant to bear the whole or part of the repairs and maintenance? Give particulars	Information not available	
31	1	t is installed, who is to bear the cost of enance and operation- owner or tenant?	Information not available	
32		ump is installed, who is to bear the cost of enance and operation- owner or tenant?	Information not available	
33	for lig	has to bear the cost of electricity charges hting of common space like entrance hall, passage, compound, etc. owner or t?	Information not available	
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		y dispute between landlord and tenant ding rent pending in a court of rent?	Information not available	
37	Has premi of ren	any standard rent been fixed for the ses under any law relating to the control t?	Information not available	
	SALE	FS .		
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the and address of the property, registration ale 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		e instances are not available or not relied , the basis of arriving at the land rate	N. A.	
	COST	OF CONSTRUCTION		
41	Year	of commencement of construction and	Year of Construction - 2006 (As per Part	





Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Mr. Subhash Yashwant More (6198/2304435) Page 6 of 16

	year of completion	Occupancy 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. 302, 3rd Floor, Wing 'A', "Mangalmurti Building", Goregaon Subhash Nagar Co-op. Hsg. Soc. Ltd., Near Sanskardham College, Goregaon (West), Mumbai – 400 104, State – Maharashtra, Country – India belongs to Mr. Subhash Yashwant More & Mrs. Shreya Subhash More.

We are in receipt of the following documents:

LOCATION:

The said building is constructed on the plot of land bearing CTS No. 50 (pt) of Village Pahadi Goregaon. The property falls in Residential Zone. It is at a travelling distance of 2 km. from Goregaon railway station.

BUILDING:

The building under reference is having Ground + 7 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. 3rd Floor is having 12 Residential Flats. The building has 1 lift.

Residential Flat:

The residential flat under reference is situated on the 3rd Floor. It consists of Living Room + Kitchen + Passage + WC + Bath (i.e., 1RK with WC & Bath). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed electrification & plumbing etc.





Valuation as on 10th January 2024

The Built-up Area of the Residential Flat	:	270.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	2006 (As per Occupancy Certificate)
Expected total life of building		60 Years
Age of the building as on 2024	:	18 Years
Cost of Construction	:	270.00 X 2,700.00 = ₹ 7,29,000.00
Depreciation {(100-10) X 18 / 60}	;	27.00%
Amount of depreciation	:	₹ 1,96,830.00
Guideline rate obtained from the Stamp Duty Ready	:	₹ 1,60,470.00 per Sq. M.
Reckoner for new property	1	i.e. ₹ 14,908.00 per Sq. Ft.
Guideline rate (after depreciate)	1	₹ 1,45,413.00 per Sq. M.
		i.e. ₹ 13,509.00 per Sq. Ft.
Prevailing market rate	1	₹ 16,000.00 per Sq. Ft.
Value of property as on 10.01.2024	:	270.00 Sq. Ft. X ₹ 16,000.00 = ₹ 43,20,000.00

(Area of property x market rate of developed land & Residential premises as on 2023 - 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. — Depreciation)

Depreciated fair value of the property as on 10.01.2024	: ₹ 43,20,000.00 - ₹ 1,96,830.00 = ₹ 41,23,170.00
Total Value of the property	₹ 41,23,170.00
The realizable value of the property	: ₹ 37,10,853.00
Distress value of the property	: ₹ 32,98,536.00
Insurable value of the property (270 X 2,700.00)	: ₹7,29,000.00
Guideline value of the property (270 X 13,509.00)	: ₹ 36,47,430.00
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Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 302, 3rd Floor, Wing 'A', "Mangalmurti Building", Goregaon Subhash Nagar Co-op. Hsg. Soc. Ltd., Near Sanskardham College, Goregaon (West), Mumbai − 400 104, State − Maharashtra, Country − India for this particular purpose at ₹ 41,23,170.00 (Rupees Forty One Lakh Twenty Three Thousand One Hundred Seventy Only) as on 10th January 2024.



Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Mr. Subhash Yashwant More (6198/2304435) Page 8 of 16

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 10th January 2024 is ₹ 41,23,170.00 (Rupees Forty One Lakh
 Twenty Three Thousand One Hundred Seventy 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.
- 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

		3	
1.	No. of floors and height of each floor	Ground + 7 Upper Floors	
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat	
	·	situated on 3 rd Floor	
3	Year of construction	2006 (As per Part Occupancy Certificate)	
4	Estimated future life	42 Years Subject to proper, preventive periodic	
		maintenance & structural repairs	
5	Type of construction- load bearing	R.C.C. Framed Structure	
	walls/RCC frame/ steel frame		
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 Aluminum sliding windows	
10	Flooring	Vitrified tiles flooring	
11	Finishing	Cement plastering	
12	Roofing and terracing	R.C.C. Slab	
13	Special architectural or decorative features,	No	
	if any		
14	(i) Internal wiring – surface or	Concealed electrification & plumbing	
	conduit	f - /	
	(ii) Class of fittings: Superior/	1 1	
15	Ordinary/ Poor.		
15	Sanitary installations (i) No. of water closets	As per Requirement	
	(ii) No. of lavatory basins	As per Nequilement	
	(iii) No. of urinals	1	
	(iv) No. of sink		
16	Class of fittings: Superior colored / superior	Ordinary	
	white/ordinary.	- t - C t -	
17	Compound wall	Existing	
	Height and length		
40	Type of construction	4 1/6	
18	No. of lifts and capacity	1 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		
04	Type of construction	May be any ideal or not receive and	
21	Pumps- no. and their horse power	May be provided as per requirement	
22	Roads and paving within the compound approximate area and type of paving	Cement concrete in open spaces, etc.	
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System	



Actual site photographs











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Route Map of the property

Site_lu/r





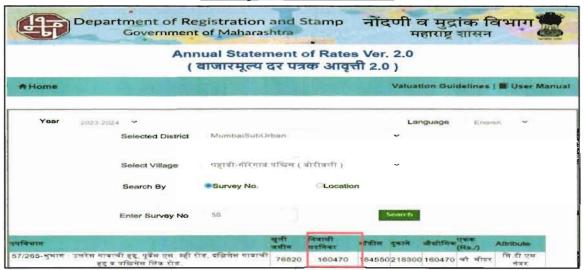
Latitude Longitude - 19°10'00.7"N 72°50'21.0"E

Note: The Blue line shows the route to site from nearest railway station (Goregaon – 2 km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	1,60,470.00			
No Increase for flat located on 3 rd floor	0.00	<u> </u>		
Stamp Duty Ready Reckoner Market Value Rate (After Increase)	1,60,470.00	Sq. Mtr.	14,908.00	Sq. Ft.
(A)				
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	76,820.00			
The difference between land rate and building rate (A – B = C)	83,650.00			
Depreciation Percentage as per table (D) [100% - 18%]	82%			_
(Age of the Building – 18 Years)	/			
Rate to be adopted after considering depreciation [B + (C x D)]	1,45,413.00	Sq. Mt.	13,509.00	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	Rate
	the building	
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

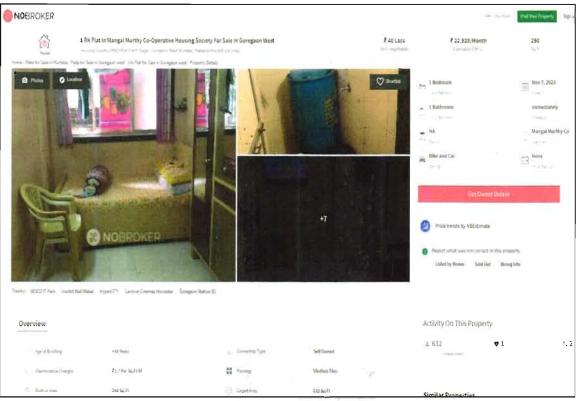
Table - D: Depreciation Percentage Table

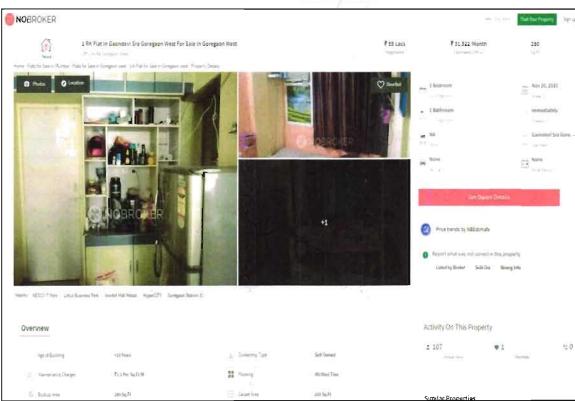
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka		
		Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1%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





Price Indicators









Sales Instance

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दुय्यम निबंधक सह दु.नि. बोरीवली ।

Note:-Generated Through eSearch Module, For original report please

दस्त क्रमांक 170/2024 नोदंणी ·

ontact concern SRO office	Regn.63m
	गावाचे नाव: पी.एस.पहाडीगोरेगांव
(1)विलेखाचा प्रकार	करारनामा
(2)मोबदला	4000000
(3) बाजारभाव(भाडेपटटयाच्या बाबिततपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3816314.45
(4) भू.मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:Mumbai Ma.na.pa. इतर वर्णन :सदनिका नं: 205, माळा नं: 2 रा मजला,बी विंग,मंगलमुर्ती बिल्डिंग, इमारतीचे नाव: गोरेगाव सुभाष नगर को ऑप हौ सोसा ली, ब्लॉक नं: गोरेगाव पश्चिम मुंबई 400104. रोड : तीन डोंगरी,संस्कारधाम कॉलेज जवळ, इतर माहिती: सदनिकेचे क्षेत्रफळ 225 चौ फुट कार्पेट (270 चौ फुट बिल्टअप)((C.T.S. Number : 50 (pt);))
(5) क्षेत्रफळ	25.09 चौ.मीटर
(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.	1): नावनवीन वाघजी निसर वय:-54 पत्ता:-प्लॉट नं: 205, माळा नं. 2 रा मजला, बी विंग. मंगलमुर्ती बिल्डिंग , इमारतीचे नाव: गोरेगाव सुभाष नगर सि.एच.एस.एल , ब्लॉक नं गोरेगाव पश्चिम मुंबई , रोड नं: संस्कारधाम कॉलेज जवळ, महाराष्ट्र, मुम्बई. पिन कोड:-400104 पॅन नं:-AADPN9730H
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव-प्रणित दिनेश महाडिक वय:-29; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव धोनसे, पोस्ट चिखलप, घोनसे, रायगड , ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, RAIGARH(MH). पिन कोड -402113 पॅन नं:-CHRPM1847D 2): नाव-विजया दिनेश महाडिक वय:-24, पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: शिव भक्त मित्र मंडळ , ब्लॉक नं: गोरेगाव पश्चिम मुंबई 400104, रोड नं: तीन डोंगरी , ओल्ड हनुमान नगर , महाराष्ट्र, MUMBAI पिन कोड:-400104 पॅन नं:-FRNPM3012D
(९) दस्तऐवज करुन दिल्याचा दिनांक	03/01/2024
(10)दस्त नोंदणी केल्याचा दिनांक	03/01/2024
(11)अनुक्रमांक,खंड व पृष्ठ	170/2024
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	240000
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14)शेरा	
मुल्यांकनासाठी विचारात घेतलेला तपशील	
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद -	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.

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Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Mr. Subhash Yashwant More (6198/2304435) Page 15 of 16

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:

- 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 ₹ 41,23,170.00 (Rupees Forty One Lakh Twenty Three Thousand One Hundred Seventy Only).



Manoj Chalikwar

Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024.01.10 11:14:14 +05'30'

Director

Auth. Sign.

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala

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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