

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Shri. Nagesh Mohan Khatavkar**

Residential Flat No. B-1, Ground Floor, Wing – B, "**Chamunda Villa**", "Durga Laxmi Co-Op. Hsg. Soc. Ltd.",  
Pandit Din Dayal Road, Anand Nagar, Near CMS English School, Village – Thakurli, Dombivali (West),  
Taluka – Kalyan, District – Thane, Thane – 421 202, State – Maharashtra, Country – India.

Latitude Longitude - 19°13'21.9"N 73°04'53.3"E

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### Valuation Done for:

**Cosmos Bank**













**Dombivali (East) Branch**




Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivali (East), Taluka – Kalyan,  
District – Thane – 400 605, State – Maharashtra, Country – India.



**Thane** : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA  
E-mail : thane@vastukala.org, Tel. : 80978 82976 / 90216 25621

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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



## VALUATION OPINION REPORT

The property bearing Residential Flat No. B-1, Ground Floor, Wing – B, "Chamunda Villa", "Durga Laxmi Co-Op. Hsg. Soc. Ltd.", Pandit Din Dayal Road, Anand Nagar, Near CMS English School, Village – Thakurli, Dombivali (West), Taluka – Kalyan, District – Thane, Thane – 421 202, State – Maharashtra, Country – India belongs to **Shri. Nagesh Mohan Khataoakar.**

Boundaries of the property.

North : Deep Darshan Building  
South : Punarvasu CHS  
East : Pandit Din Dayal Upadhyay Marg  
West : Chandrama CHS

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 **₹ 26,96,437.00 (Rupees Twenty Six Lakh Ninety Six Thousand Four Hundred Thirty Seven 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: 2024.01.18 14:13:18 +05'30'

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Avinak

Auth. Sign.



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Valuation Report of Residential Flat No. B-1, Ground Floor, Wing – B, "Chamunda Villa", "Durga Laxmi Co-Op. Hsg. Soc. Ltd.", Pandit Din Dayal Road, Anand Nagar, Near CMS English School, Village – Thakurli, Dombivali (West), Taluka – Kalyan, District – Thane, 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 18.01.2024 for Bank Loan Purpose
2	Date of inspection	15.01.2024
3	Name of the owner/ owners	<b>Shri. Nagesh Mohan Khatavkar</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. B-1, Ground Floor, Wing – B, "Chamunda Villa", "Durga Laxmi Co-Op. Hsg. Soc. Ltd.", Pandit Din Dayal Road, Anand Nagar, Near CMS English School, Village – Thakurli, Dombivali (West), Taluka – Kalyan, District – Thane, Thane – 421 202, State – Maharashtra, Country – India. <b>Contact Person:</b> Mr. Nagesh M. Khatavkar (Owner) Contact No. 9819504943
6	Location, street, ward no	Pandit Din Dayal Road, Anand Nagar, Near CMS English School, Village – Thakurli, Dombivali (West), Taluka – Kalyan, District – Thane
7	Survey/ Plot no. of land	Plot No. 10, Survey No. 291, Hissa No. 3 (Part), C.T.S. No. 116 & Tikka No. 10 of Village – Thakurli
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. = 300.00 (Area as per Actual Site Measurement)  <b>Built Up in Sq. Ft. = 365.00</b>

		(Area as per Agreement for sale)
13	Roads, Streets or lanes on which the land is abutting	Pandit Din Dayal Road, Anand Nagar, Near CMS English School, Village – Thakurli, Dombivali (West), Taluka – Kalyan, District – Thane
14	If freehold or leasehold land	Free hold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (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 (Ms. Malati Bhat) Rented since last 3 Years
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per local norms Percentage actually utilized – Details not available
26	<b>RENTS</b>	

	(i)	Names of tenants/ lessees/ licensees, etc	Ms. Malati Bhat - Tenant
	(ii)	Portions in their occupation	Fully
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	Present rental details not available
	(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 in a building. The rate is considered as composite rate.
40		If sale instances are not available or not relied	N. A.

	up on, the basis of arriving at the land rate	
	<b><i>COST OF CONSTRUCTION</i></b>	
41	Year of commencement of construction and year of completion	Year of Completion – 1981 (As per NOC / Building 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.
	<b><u>Remark:</u></b>	

## PART II- VALUATION

### **GENERAL:**

Under the instruction of Cosmos Bank, Dombivali (East) Branch to assess fair market value as on 18.01.2024 for Residential Flat No. B-1, Ground Floor, Wing – B, "**Chamunda Villa**", "Durga Laxmi Co-Op. Hsg. Soc. Ltd.", Pandit Din Dayal Road, Anand Nagar, Near CMS English School, Village – Thakurli, Dombivali (West), Taluka – Kalyan, District – Thane, Thane – 421 202, State – Maharashtra, Country – India belongs to **Shri. Nagesh Mohan Khatavkar**.

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

1	Copy of Agreement for sale dated 19.12.1989 between M/s. Chamunda Builders (The Promoters) and Shri. Nagesh Mohan Khatavkar (The Purchaser).
2	Copy of Commencement Certificate No. 14002 dated 20.02.1975 issued by Dombivli Municipal Council.
3	Copy of NOC / Building Completion Certificate No. DOM / 16672 dated 31.12.1981 issued by Dombivli Municipal Council.
4	Copy of Electricity Bill Consumer No. 020012182351 dated 17.12.2023 in the name of Shri. Nagesh Mohan Khatavkar issued by MSEDCL.
5	Copy of Share Certificate No. 19 dated 16.07.1994 in the name of Shri. Nagesh Mohan Khatavkar issued by Durga Laxmi Co-Op. Hsg. Soc. Ltd.

### **LOCATION:**

The said building is located at Plot No. 10, Survey No. 291, Hissa No. 3 (Part), C.T.S. No. 116 & Tikka No. 10 of Village – Thakurli, Dombivali (West), Taluka – Kalyan, District – Thane. The property falls in Residential Zone. It is at a walkable distance 700 M. from Dombivali railway station.

### **BUILDING:**

The building under reference is having Ground + 4<sup>th</sup> 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 external condition is good. The building is used for residential purpose. Ground Floor is having 4 Residential Flat. Building is not having lift.

**Residential Flat:**

The residential flat under reference is situated on the Ground Floor. It consists of 1 Bedroom + Living Room + Kitchen + Bath & WC + Passage (i.e., **1 BHK with Bath & WC**). The residential flat is finished with Ceramic flooring, Teak wood door frame with flush shutters with safety door, Powder Coated Aluminum sliding windows & casing capping electrification & Concealed Plumbing etc.

**Valuation as on 18<sup>th</sup> January 2024**

The Built Up Area of the Residential Flat	:	365.00 Sq. Ft.
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**Deduct Depreciation:**

Year of Construction of the building	:	1981 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	43 Years
Cost of Construction	:	365.00 X 2,500.00 = ₹ 9,12,500.00
Depreciation $\{(100-10) \times 43 / 60\}$	:	64.50%
Amount of depreciation	:	₹ 5,88,563.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 73,500.00 per Sq. M. i.e., ₹ 6,828.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner (after depreciate)	:	₹ 51,699.00 per Sq. M. i.e., ₹ 4,803.00 per Sq. Ft.
Prevailing market rate	:	₹ 9,000.00 per Sq. Ft.
<b>Value of property as on 18.01.2024</b>	:	<b>365.00 Sq. Ft. X ₹ 9,000.00 = ₹ 32,85,000.00</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 18.01.2024	:	₹ 32,85,000.00 - ₹ 5,88,563.00 = ₹ 26,96,437.00
Total Value of the property	:	₹ 26,96,437.00
The realizable value of the property	:	₹ 24,26,793.00
Distress value of the property	:	₹ 21,57,150.00
Insurable value of the property (365.00 X 2,500.00)	:	₹ 9,12,500.00
Guideline value of the property (365.00 X 4,803.00)	:	₹ 17,53,095.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. B-1, Ground Floor, Wing – B, "**Chamunda Villa**", "Durga Laxmi Co-Op. Hsg. Soc. Ltd.", Pandit Din Dayal Road, Anand Nagar, Near CMS English School, Village – Thakurli, Dombivali (West), Taluka – Kalyan, District – Thane, Thane – 421 202, State – Maharashtra, Country – India for this particular purpose at **₹ 26,96,437.00 (Rupees Twenty Six Lakh Ninety Six Thousand Four Hundred Thirty Seven Only)** as on 18<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 **18<sup>th</sup> January 2024 is ₹ 26,96,437.00 (Rupees Twenty Six Lakh Ninety Six Thousand Four Hundred Thirty Seven 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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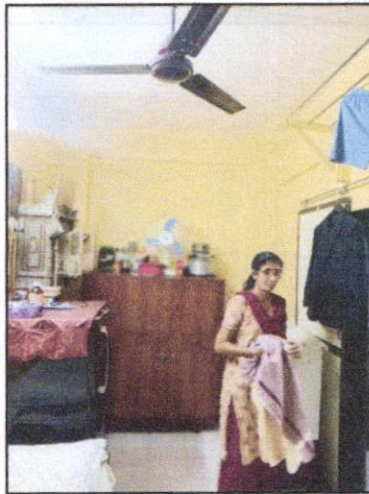
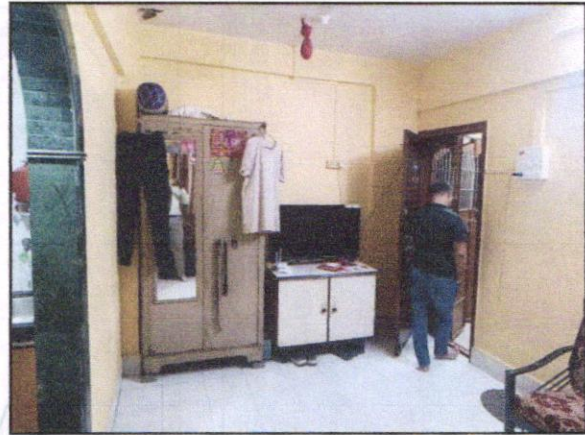
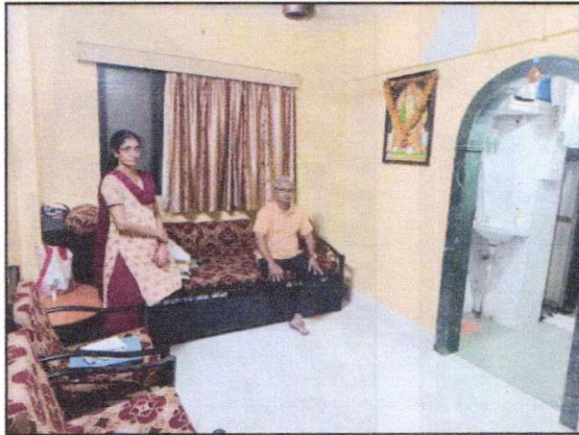


## ANNEXURE TO FORM 0-1

CSFM

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 4 <sup>th</sup> Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on Ground Floor
3.	Year of construction	1981 (As per NOC / Building Completion Certificate)
4.	Estimated future life	17 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 Shutter door with MS safety door, Powder Coated Aluminium sliding windows
10.	Flooring	Ceramic flooring
11.	Finishing	Cement plastering, POP finishing
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.	Concealed plumbing
15.	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
(iv) No. of sink		
16.	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17.	Compound wall Height and length Type of construction	Partly provided
18.	No. of lifts and capacity	Lift Not Provided
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

## Actual site photographs

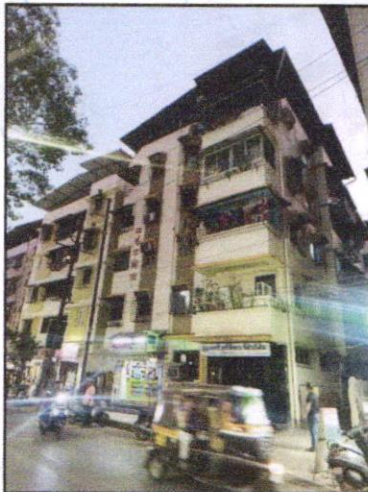


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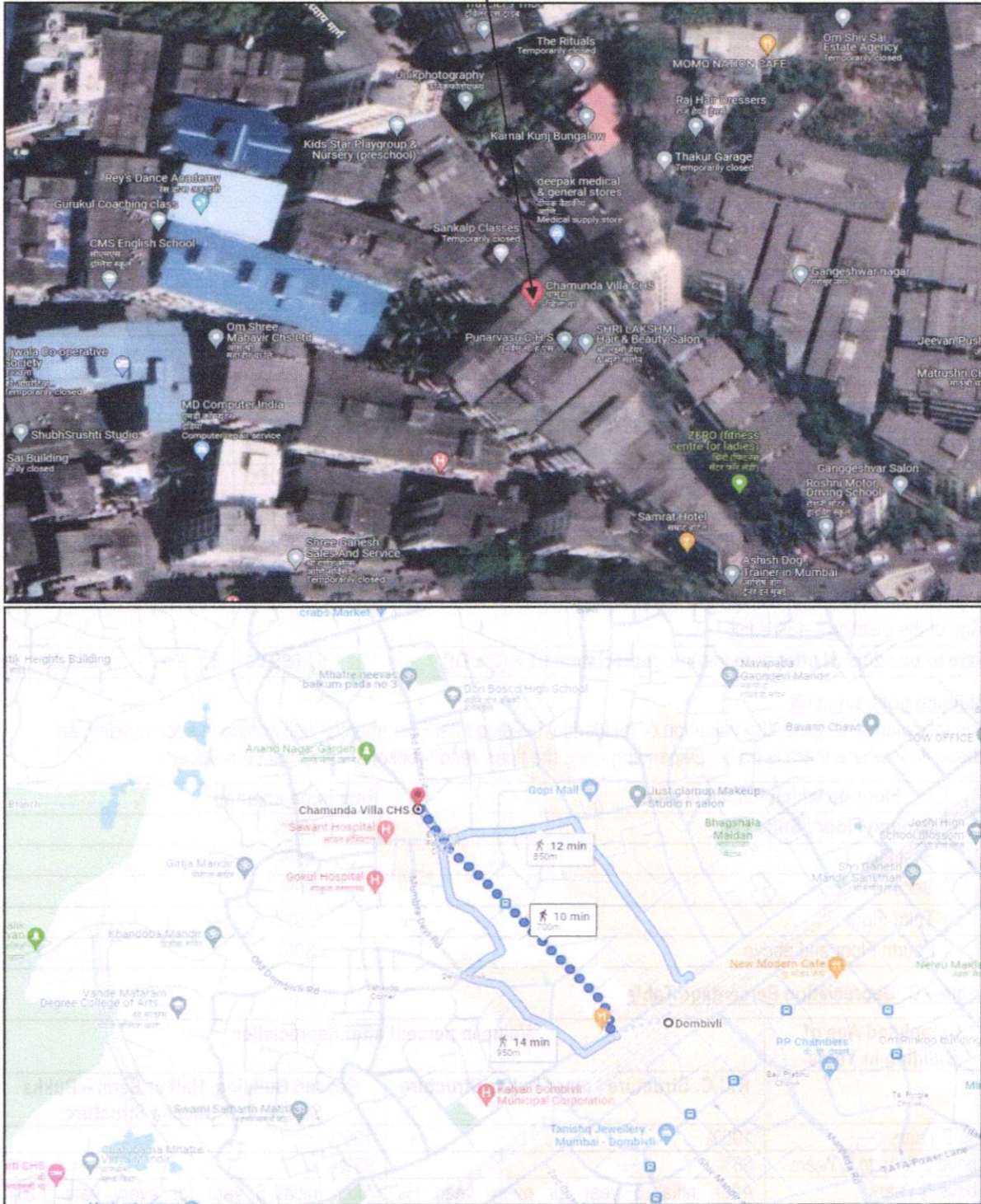
## Actual site photographs



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## Route Map of the property

Site u/r



**Latitude Longitude - 19°13'21.9"N 73°04'53.3"E**

**Note:** The Blue line shows the route to site from nearest railway station (Dombivali – 700M.)

## Ready Reckoner Rate

Department of Registration and Stamp Government of Maharashtra		नोंदणी व मुद्रांक विभाग महाराष्ट्र शासन				
Annual Statement of Rates Ver. 2.0 ( वाजारमूल्य दर पत्रक आवृत्ती 2.0 )						
<a href="#">Home</a>		<a href="#">Valuation Guidelines</a>   <a href="#">User Manual</a>				
Year	2023-2024	Language	English			
Selected District	Thane	Select Taluka	Kalyan			
Select Village	Gavache Nav : Thakurli (Kalyan Domb)	Search By	<input type="radio"/> Survey No. <input checked="" type="radio"/> Location			
Select	उपविभाग	भूमी कमीत	निवासी सदनिका	बॉडींग दुकाने	बीघोसिक	एकक (Rs./)
SurveyNo	5/24-विभाग 18ख - ठाकुरली - सधर रेवडेच्या पश्चिमकडील सर्व भाग	22800	73500	3480091600	64800	चौ मीटर
SurveyNo	5/25-विभाग 18ख - ठाकुरली - सधर रेवडेच्या पश्चिमकडील सर्व भाग - अतिकसीत इ.चौ.सी.	8900	0	0	0	चौ मीटर

Stamp Duty Ready Reckoner Market Value Rate for Flat	73,500.00			
No Reduced, Flat Located on Ground Floor	00.00			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)</b>	<b>73,500.00</b>	<b>Sq. Mtr.</b>	<b>6,828.00</b>	<b>Sq. Ft.</b>
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	22,800.00			
The difference between land rate and building rate (A – B = C)	50,700.00			
Depreciation Percentage as per table (D) [100% - 43%] (Age of the Building – 43 Years)	57%			
<b>Rate to be adopted after considering depreciation [B + (C x D)]</b>	<b>51,699.00</b>	<b>Sq. Mtr.</b>	<b>4,803.00</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

**NOBROKER**

1 BHK Flat in Chaturvedi Villa For Sale in Dombivli West  
 ₹22.25 Lacs  
 ₹22,225/Month

**Overview**

Age of Building	10 Years	Generating type	Self Owned
Carpet Area	280 Sq.Ft	Flooring	NA
Bedrooms	1	Condition	Good
Bathrooms	1	Floor	1st

Activity On This Property

Similar Properties

**HOUSING.COM** Buy In Thane

Dombivli West

**OVERVIEW** PROMOTIONS AMENITIES PRICE TRENDS LOCALITY CALCULATOR

Property Location  
 tirupati cha, Mothagaon, Dombivli West, Thane

Around This Property

Healthcare  
 ANIL EYE HOSPITAL

Commute  
 Koper Railway Station

View more on Maps

**Property Overview**

Brokerage	No Charge	Price	₹30.0 L
Carpet Area	280 sq.ft	Bedrooms	1
Bathrooms	1	Parking	2 Open Parking
Balcony	No Balcony	Added	More than a month ago

About this property



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## Price Indicators

The screenshot shows a real estate listing on the 99acres website. The listing is for a '1RK 1Bath' studio apartment for sale in 'Kuber Aangan Phase 2, Dombivli West, Mumbai Beyond Thane, Mumbai'. The price is listed as ₹30 Lac, with an estimated EMI of ₹22,861. The listing is categorized as 'READY TO MOVE' and 'NOT AVAILABLE'. The listing includes a photo of the interior of the apartment, showing a living area with a sofa and a dining table. The listing also provides details such as 'Carpet area: 270 sq.ft.', 'Floor: 11 of 7 Floors', 'Construction: 1 Room, 1 Bathroom, No Balcony', 'Address: Kuber Aangan Phase 2, Dombivli West, Mumbai Beyond Thane', and 'Ready Age: 5 to 10 Year Old'. The listing is posted on Oct 08, 2023, and is ready to move. The listing also includes a 'Places nearby' section for Dombivli West, Mumbai Beyond Thane, Mumbai.

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

This exercise is to assess **Fair Market Value** of the property under reference as on **18<sup>th</sup> 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 **₹ 26,96,437.00 (Rupees Twenty Six Lakh Ninety Six Thousand Four Hundred Thirty Seven Only).**

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

**Manoj  
Chalikwar**  
Director

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.01.18 14:13:41 +05'30'

*Manoj*  
Auth. Sign.

**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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