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. Manthan Mahesh Parab

Residential Flat No. G-1, Ground Floor, Wing – B, Building No. 13, "New Hill View Co-Op. Hsg. Soc. Ltd.", Sathya Lifestyle Phase 2, Near Yash Security Service, Palghar - Manor Road, Village - Shelvali, Taluka & District – Palghar, PIN Code – 401 404, State – Maharashtra, Country – India.

Latitude Longitude - 19°42'21.5"N 72°47'59.2"E

## Valuation Prepared for: Cosmos Bank

#### Naupada Thane Branch

Kusumanjali Building, Opp. Deodhar Hospital, Gokhale Road, Naupada, Thane (West) - 400 602 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

Rajkot

Raipur

Our Pan India Presence at:

Mumbai 💡 Pune **♥** Nanded Thane Indore P Delhi NCR P Nashik Ahmedabad V 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 An ISO 9001:2015 Certified Company





Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Manthan Mahesh Parab (006816 / 2304957) Page 2 of 19

Vastu/Thane/02/2024/006816/2304957 13/20-179-PSBS

Date: 13.02.2024

### **VALUATION OPINION REPORT**

The property bearing Residential Flat No. G-1, Ground Floor, Wing – B, Building No. 13, "New Hill View Co-Op. Hsg. Soc. Ltd.", Sathya Lifestyle Phase 2, Near Yash Security Service, Palghar – Manor Road, Village - Shelvali, Taluka & District – Palghar, PIN Code – 401 404, State – Maharashtra, Country – India belongs to Mr. Manthan Mahesh Parab.

Boundaries of the property.

North : Building No. 11

South : Under Construction Building

East : Internal Road
West : Open Plot

Considering various parameters recorded, 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 SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose at ₹ 18,30,500.00 (Rupees Eighteen Lakh Thirty Thousand Five 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.

Sharadkumar B. Chalikwar Digitally signed by Sharadkurnar B. Chalikwar DN: cn=Sharadkumar B. Chalikwar,

DN: cn=Sharadkumar B. Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=CMD, email=cmd@vastukala.org, Date: 2024.02.14 10:07:57 +05'30'



#### Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09 Cosmos Emp. No. H.O./Credit/67/2019-20

Encl. Valuation Report



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

Auth. Sign.

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. G-1, Ground Floor, Wing – B, Building No. 13, "New Hill View Co-Op. Hsg. Soc. Ltd.", Sathya Lifestyle Phase 2, Near Yash Security Service, Palghar – Manor Road, Village - Shelvali, Taluka & District – Palghar, PIN Code – 401 404, 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 fair market value of the property for Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI) purpose.
2	Date of inspection	09.02.2024
3	Name of the owner/ owners	Mr. Manthan Mahesh Parab
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	Address: Residential Flat No. G-1, Ground Floor, Wing – B, Building No. 13, "New Hill View Co-Op. Hsg. Soc. Ltd.", Sathya Lifestyle Phase 2, Near Yash Security Service, Palghar – Manor Road, Village - Shelvali, Taluka & District – Palghar, PIN Code – 401 404, State – Maharashtra, Country – India.  Contact Person: Mr. Ganesh (Bank Representative) Contact No. 9820464312
6	Location, street, ward no	Sathya Lifestyle, Near Yash Security Service, Palghar – Manor Road, Village - Shelvali, Taluka & District – Palghar
	Survey/ Plot no. of land	Survey No. 3/1, 3/2, 3/4 of Village – Shelvali
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.	Carpet Area in Sq. Ft. = 320.00
	1	1



	Shape, dimension and physical features	(Area as per Actual Site Measurement)
		Carpet Area in Sq. Ft. = 350.00
		(Area as per Agreement for sale)
		Built Up Area in Sq. Ft. = 420.00
		(Carpet Area as per Agreement + 20%)
		All the above areas are within +/- 10% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area.
13	Roads, Streets or lanes on which the land is abutting	Sathya Lifestyle, Near Yash Security Service, Palghar – Manor Road, Village - Shelvali, Taluka & District – Palghar
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	N. A.
	(ii) Ground Rent payable per annum	/ /
	(iii) Unearned increased payable to the  Lessor in the event of sale or transfer	/
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.	ite.Create
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	Attached





	sepa be us	rate sheet (The Annexure to this form may sed)	
24	Is the	e 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 local norms Percentage actually utilized – Details not available
26	RENTS		
	(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	₹3,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		any of the occupants related to, or close to ness 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		oump is installed, who is to bear the cost of otenance 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 rding rent pending in a court of rent?	N. A.
37	1	any standard rent been fixed for the nises under any law relating to the control int?	N. A.



Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Manthan Mahesh Parab (006816 / 2304957) Page 6 of 19

	SALES	
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.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2018 (As per Part 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:	7 7

#### **PART II- VALUATION**

#### **GENERAL**:

Under the instruction of Cosmos Bank, Naupada Thane Branch to assess fair market value as on 13.02.2024 for Residential Flat No. G-1, Ground Floor, Wing – B, Building No. 13, "New Hill View Co-Op. Hsg. Soc. Ltd.", Sathya Lifestyle Phase 2, Near Yash Security Service, Palghar – Manor Road, Village - Shelvali, Taluka & District – Palghar, PIN Code – 401 404, State – Maharashtra, Country – India belongs to Mr. Manthan Mahesh Parab.

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

1.	Copy of Agreement for sale dated 10.06.2021 Between Sathya Lifestyles Private Limited (The Promoter)
	and Mr. Manthan Mahesh Parab (The Allottee)
2.	Copy of Occupancy Certificate No. Revenue / K-1 / T-1 / OC / SR - 06 / 2018 dated 26.12.2018 issued
	by District Collector and District Magistrate Office, Palghar.
3.	Copy of RERA Registration Certificate No. P99000006980 Dated 17.08.2017 issued by Maharashtra
	Real Estate Regulatory Authority. (Downloaded from RERA).
4.	Copy of Commencement Certificate No. 251 / 2013 – 2014 dated 28.06.2013 issued by Grampanchayat
	Shelvali.

### LOCATION:

The said building is located at Survey No. 3/1, 3/2, 3/4 of Village – Shelvali, Taluka & District – Palghar. The property falls in Residential Zone. It is at a travelling distance 4.7 Km. from Palghar Railway Station.





#### **BUILDING**:

The building under reference is having Ground +  $4^{TH}$  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. Ground Floor is having 4 Residential Flat. The building is having 1 Lift.

### **Residential Flat:**

The residential flat under reference is situated on the Ground Floor. It consists of 1 Bedroom + Living Room & Kitchen + 2 Toilets (i.e., 1 BHK with 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutter door, Powder Coated Aluminum sliding windows, Concealed electrification & plumbing etc.

#### Valuation as on 13th February 2024

The Carpet Area of the Residential Flat	:/	350.00 Sq. Ft.	
\ \tag{\tag{\tag{\tag{\tag{\tag{\tag{	1 0		

#### **Deduct Depreciation:**

Year of Construction of the building		2018 (As per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	6 Years
Cost of Construction	:	420.00 X 2,500.00 = ₹ 10,50,000.00
Depreciation {(100-10) X 6 / 60}	:	09%
Amount of depreciation	:	₹ 94,500.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 33,600.00 per Sq. M. i.e. ₹ 3,122.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property (after depreciation)		₹ 31,760.00 per Sq. M. i.e. ₹ 2,951.00 per Sq. Ft.
Prevailing market rate	1	₹ 5,500.00 per Sq. Ft.
Value of property as on 13.02.2024	10	350.00 Sq. Ft. X ₹ 5,500.00 = ₹ 19,25,000.00

(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	1	₹ 19,25,000.00 - ₹ 94,500.00 =
13.02.2024		₹ 18,30,500.00
Total Value of the property	:	₹ 18,30,500.00
The realizable value of the property	:	₹ 15,55,925.00
Distress value of the property	:	₹ 12,81,350.00
Insurable value of the property (420 X 2,500.00)	:	₹ 10,50,000.00
Guideline value of the property (420 X 2,951.00)	:	₹ 12,39,420.00





Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Manthan Mahesh Parab (006816 / 2304957) Page 8 of 19

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. G-1, Ground Floor, Wing – B, Building No. 13, "New Hill View Co-Op. Hsg. Soc. Ltd.", Sathya Lifestyle Phase 2, Near Yash Security Service, Palghar – Manor Road, Village - Shelvali, Taluka & District – Palghar, PIN Code – 401 404, State – Maharashtra, Country – India for this particular purpose at ₹ 18,30,500.00 (Rupees Eighteen Lakh Thirty Thousand Five Hundred Only) as on 13<sup>th</sup> February 2024.

#### **NOTES**

- I, Sharadkumar B. Chalikwar with my experience and ability to judgment | am of the considered opinion that the fair market value of the property as on 13<sup>th</sup> February 2024 is ₹ 18,30,500.00 (Rupees Eighteen Lakh Thirty Thousand Five 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:



#### ANNEXURE TO FORM 0-1

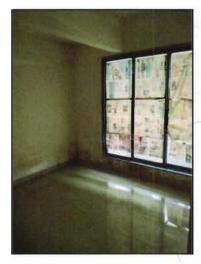
### **Technical details**

### Main Building

1.	No. of flo	ors and height of each floor	Ground + 4th Upper Floors		
2.		ea floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat		
		·	situated on Ground Floor		
3	Year of c	onstruction	2018 (As per Part Occupancy Certificate)		
4	Estimated future life		54 Years Subject to proper, preventive periodic		
			maintenance & structural repairs		
5		onstruction- load bearing	R.C.C. Framed Structure		
	walls/RC	C frame/ steel frame			
6	Type of for	oundations	R.C.C. Foundation		
7	Walls		All external walls are 9" thick and partition walls are 6" thick.		
8	Partitions	\(\lambda_{\cutoff}\)	6" thick brick wall		
9	Doors an	d Windows	Teak wood door frame with flush shutter door,		
40			Powder Coated Aluminium sliding windows		
10	Flooring		Vitrified tiles flooring		
11	Finishing	and An artistics	Cement plastering with POP finishing		
12		and terracing	R.C.C. Slab		
13	if any	rchitectural or decorative features,	No		
14	· (i)	Internal wiring – surface or	Concealed Capping electrification		
		conduit			
	(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	y y		
	(iii)	No. of urinals			
	(iv)	No. of sink	1		
16	Class of	fittings: Superior colored / superior	Ordinary		
	white/ord		1		
17	Compour		Not Provided		
	Height ar		unto Croots		
	Type of c	construction	vate.Create		
18		s and capacity	1 Lift		
19		ound sump – capacity and type of	R.C.C tank		
	construct				
20	Over-hea		R.C.C tank on terrace		
		capacity			
	+	construction	<u> </u>		
21		no. and their horse power	May be provided as per requirement		
22	1	nd paving within the compound	Cement concrete in open spaces, etc.		
		ate area and type of paving			
23		disposal – whereas connected to	Connected to Municipal Sewerage System		
	1 '	wers, if septic tanks provided, no.			
	and capa	icity			



## **Actual site photographs**















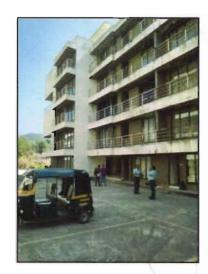








### **Actual site photographs**





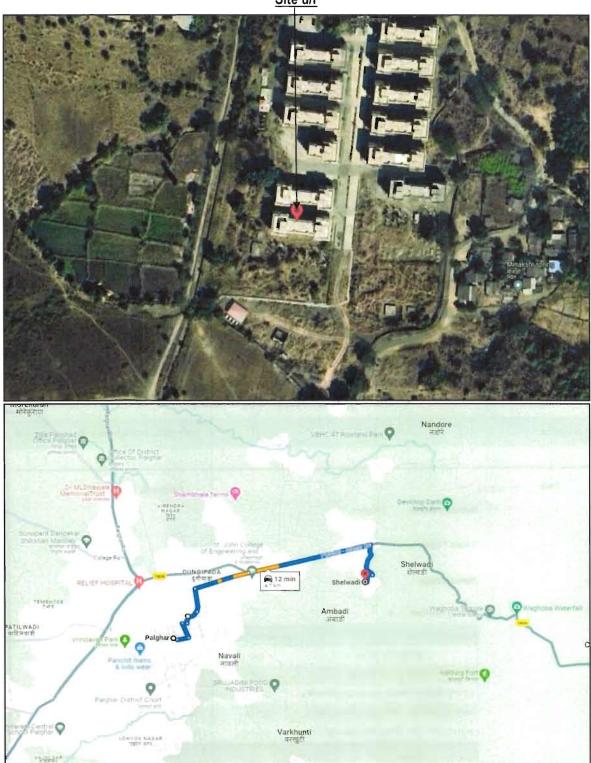


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## **Route Map of the property**

Site u/r



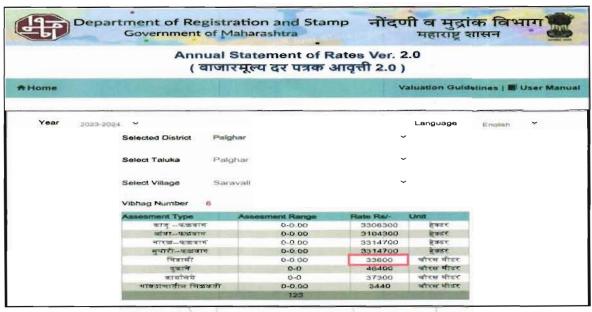
Latitude Longitude - 19°42'21.5"N 72°47'59.2"E

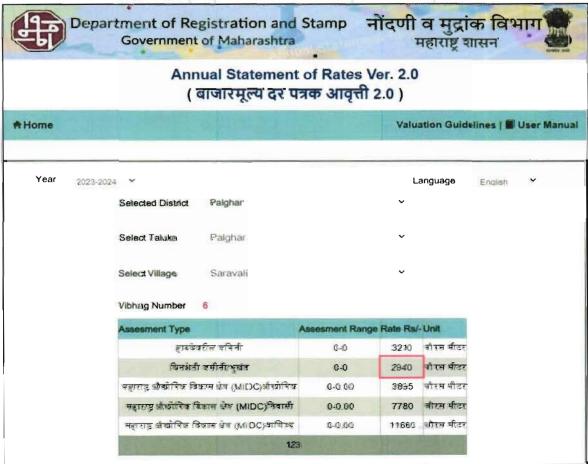
Note: The Blue line shows the route to site from nearest railway station (Palghar – 4.7 Km.)





### Ready Reckoner Rate







Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Manthan Mahesh Parab (006816 / 2304957) Page 14 of 19

Stamp Duty Ready Reckoner Market Value Rate for Flat	33,600.00			
No Increase, Flat Located on Ground Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	33,600.00	Sq. Mtr.	3,122.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	2,940.00			
The difference between land rate and building rate (A – B = C)	30,660.00			
Depreciation Percentage as per table (D) [100% - 6%]	94%			
(Age of the Building – 6 Years)				
Rate to be adopted after considering depreciation	31,760.00		2,951.00	·

#### 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)	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

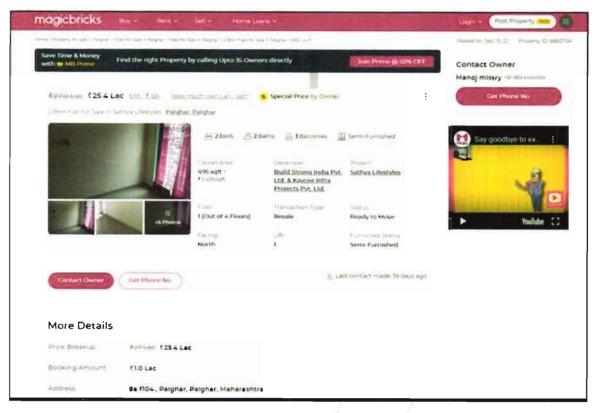
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation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

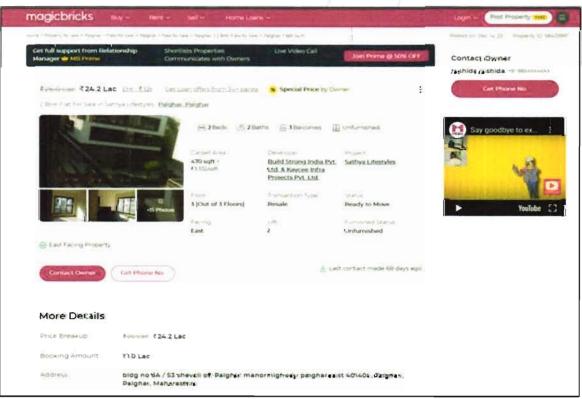
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## **Price Indicators**



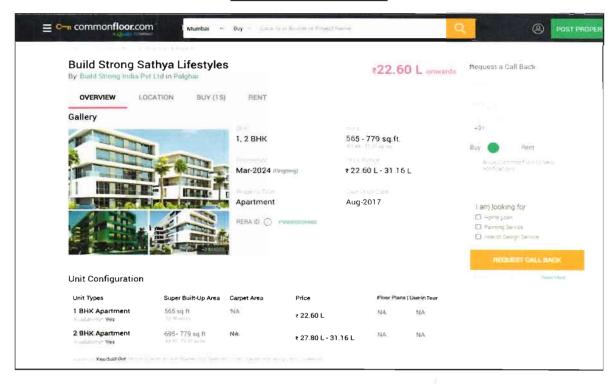






Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Manthan Mahesh Parab (006816 / 2304957) Page 16 of 19

## **Price Indicators**



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# **Sales Instance**

1984	सूची क.2	्राम्म नेवार दुनि गताव्य
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ा सम्बद्धाः अर्थेन्द्रास्य स्वतिन्द्रास्य असमी होते से द्वांका ने प्रमुख्याः	165590	
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ਹੈ ਤੁੰਕਰਵ	松川東京	
तं अञ्चल में केव पूर्व देवाल असेल हेका.		
ं उत्तरंश्व बान प्राप्त देवन स्थान अध्यक्त ना कि देशने पातान सुरुपन केर अस्त अन्यन स्थानेने ना र ज	ा पर में के तरकांक भीवा समझ के को में कुमुकामात कावव से प्रथम और १ . मार १ . क्योंनेया १४ सोवंदि देश के हो हो आहे .से में १ ते साथ उपयोग के अपना स्थाप के कि अपना स्थाप के अपना समझ स्थाप स	
ा समोदर हरू होता. प्रचलने र विक देवार्ग पालामा कुल्लाम विक होता अन्याम रिवर्टन स्थार ज	्र मा तर्ज की होते . सा अंतर ने साथ अपनी का के के पा है। से किसका मा कहता और होती मोत के तर अस्तु आकट किया अस्य असे को मान होते . सा ८ जा और ने कार्य के पार्टिक सा होता के समय का सहय और होती होते और ने साथ आकर्ष के स्वाय आ	
্রা মর্বাহর জল বিবাস লৈক	02.90.2023	
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ा अनुक्रमान बद है पूर	13-3023	
्र वास्ताना नृत्य पृत	12066	
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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 13th February 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.
- 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.
- 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, 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 SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose at ₹ 18,30,500.00 (Rupees Eighteen Lakh Thirty Thousand Five Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar Chalikwar Chalikwar B. Chalikwar

o=Vastukala Consultants (I) Pvt. Ltd. ou=CMD, email=cmd@vastukala.org, Date: 2024.02.14 10:08:33 +05'30'

Director

Auth. Sign

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09 Cosmos Emp. No. H.O./Credit/67/2019-20

Encl. Valuation Report

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