



## **Valuation Report of the Immovable Property**



#### **Details of the property under consideration:**

Name of Owner: Mrs. Hemalata Arvind Mavani

Commercial Shop No. 3, Ground Floor, **"Krushnai Heights Co-Op. Hsg. Soc. Ltd.",** Near Maruti Mandir, Subhash Chandra Bose Road, Village - Shivaji Nagar, Dombivli (West), Taluka - Kalyan, District - Thane, PIN – 421 202, State – Maharashtra, Country – India.

Latitude Longitude - 19°13'47.8"N 73°05'18.8"E

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## Intended User: Cosmos Bank

#### Mulund (West) Branch

Apporva Co-op Hsg. Society, Gowardhan Nagar, Lbs Marg, Mulund (West) Mumbai – 400 080, 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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CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report: Cosmos Bank / Mulund (West) Branch / Mrs. Hemalata Arvind Mavani (6878/2305802) Page 2 of 16

Vastu/Thane/03/2024/6878/2305802 29/12-550-PSVSB Date: 29.03.2024

#### **VALUATION OPINION REPORT**

The property bearing Commercial Shop No. 3, Ground Floor, "Krushnai Heights Co-Op. Hsg. Soc. Ltd.", Near Maruti Mandir, Subhash Chandra Bose Road Village - Shivaji Nagar, Dombivli (West), Taluka - Kalyan, District -Thane, PIN – 421 202, State – Maharashtra, Country – India belongs to Mrs. Hemalata Arvind Mavani.

Boundaries of the property.

North Internal Road

South Pooja Niwas Building

East Ganaraj Building

West Shyam Soni Apartment

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 ₹ 27,90,000.00 (Rupees Twenty Seven Lakhs Ninety Thousand Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Think.Innovate.Creat

Manoj B. Chalikwar

Director

Auth. Sign.

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

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



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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 

# Commercial Shop No. 3, Ground Floor, "Krushnai Heights Co-Op. Hsg. Soc. Ltd.", Near Maruti Mandir, Subhash Chandra Bose Road, Village - Shivaji Nagar, Dombivli (West), Taluka - Kalyan, District - Thane, PIN – 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 29.03.2024 for Bank Loan Purpose		
2	Date of inspection	28.03.2024		
3	Name of the owner/ owners	Mrs. Hemalata Arvind Mavani		
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?			
5	Brief description of the property	Address: Commercial Shop No. 3, Ground Floor, "Krushnai Heights Co-Op. Hsg. Soc. Ltd.", Near Maruti Mandir, Subhash Chandra Bose Road, Village - Shivaji Nagar, Dombivli (West), Taluka - Kalyan, District - Thane, PIN – 421 202, State – Maharashtra, Country – India.  Contact Person:  Ms. Snehlata Ghadi (Owner's Representative) Contact No.: 7498085742		
6	Location, street, ward no	Near Maruti Mandir, Subhash Chandra Bose Road, Village - Shivaji Nagar, Dombivli (West), Taluka - Kalyan, District – Thane		
	Survey/ Plot no. of land	Old Survey No. 172 / 6 & 8 and New Survey No. 2/6 & 8 of Village - Shivaji Nagar		
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential cum commercial 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 Privalence of the surface communication by which the locality is served			
	LAND			
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 153.00 Otla Area in Sq. Ft. = 57.00 (Area as per actual site measurement)		
		Carpet Area in Sq. Ft. = 155.00		



	valuation report. Cosmos Bank / Indidito (West) Branch / Indiada /	·	
		(Area as per Agreement for Sale) Built-up Area in Sq. Ft. = 186.00	
		(Carpet Area as per Agreement + 20%)	
13	Roads, Streets or lanes on which the land is	Near Maruti Mandir, Subhash Chandra Bose	
	abutting	Road, Village - Shivaji Nagar, Dombivli (West),	
		Taluka - Kalyan, District – Thane.	
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	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.	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 The includes the property of the		
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?	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 KDMC norms	
		Percentage actually utilized – Details not available	
26	RENTS		



ı		
	(i) Names of tenants/ lessees/ licenser etc	es, N.A.
	(ii) Portions in their occupation	N.A.
	(iii) Monthly or annual re/compensation/license fee, etc. paid each	ent ₹ 9,500.00 Expected rental income per month by
	(iv) Gross amount received for the who property	ole N.A.
27	Are any of the occupants related to, or close business associates of the owner?	to Information not available
28	Is separate amount being recovered for the upon fixtures, like fans, geysers, refrigerate cooking ranges, built-in wardrobes, etc. or services charges? If so, give details	rs,
29	Give details of the water and electricity charge If any, to be borne by the owner	es, N. A.
30	Has the tenant to bear the whole or part of to cost repairs and maintenance? Give particular	
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32	2 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?	
34	What is the amount of property tax? Who is bear it? Give details with documentary proof	to Information not available
35	Is the building insured? If so, give the pol no., amount for which it is insured and tannual premium	he
36	Is any dispute between landlord and tener regarding rent pending in a court of rent?	ant On a Create
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	
	SALES	
38	Give instances of sales of immovable proper in the locality on a separate sheet, indicating to Name and address of the property, registration, sale price and area of land sold.	he
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Commercial Shop in a building. The rate is considered as composite rate.
40	If sale instances are not available or not reli	ed N. A.



Valuation Report: Cosmos Bank / Mulund (West) Branch / Mrs. Hemalata Arvind Mavani (6878/2305802) Page 6 of 16

	up on, the basis of arriving at the land rate	
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion 2020 (As per 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, Mulund (West) Branch to assess fair market value as on 29.03.2024 for Commercial Shop No. 3, Ground Floor, **"Krushnai Heights Co-Op. Hsg. Soc. Ltd."**, Near Maruti Mandir, Subhash Chandra Bose Road, Village - Shivaji Nagar, Dombivli (West), Taluka - Kalyan, District - Thane, PIN – 421 202, State – Maharashtra, Country – India belongs to **Mrs. Hemalata Arvind Mavani.** 

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

1	Copy of Agreement for Sale dated 28.09.2024 between M/s. Welfare Construction (the Vendor) AND
	Mrs. Hemalata Arvind Mavani (the Purchaser)
2	Copy of Commencement Certificate No. KDMC / NRV / BP / DOV / 2014 – 2015 / 36 dated 13.11.2014
	issued by Kalyan Dombivli Municipal Corporation.
3	Copy of Occupancy Certificate No. KDMC / NRV / CC / DOV / OCC / 515 / 20 dated 04.01.2020 issued
	by Kalyan Dombivli Municipal Corporation.

#### LOCATION:

The said building is located at land bearing Old Survey No. 172 / 6 & 8 and New Survey No. 2/6 & 8 of Village - Shivaji Nagar of Kalyan Dombivali Municipal Corporation. The property falls in Residential Zone. It is at a travelling distance of 1.4 KM distance from Dombivli station.

#### **BUILDING**:

The building under reference is having (Part) Ground + (Part) Stilt + 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 staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The external condition of building is good. The building is used for residential cum commercial purpose. Ground Floor is having 6 Commercial Shops. The building is having 1 Lift.





#### **Commercial Shop:**

The commercial shop under reference is situated on the ground floor. The composition of commercial shop is having single unit. Hight of shop is 11.81 ft. The commercial shop is finished with Kotta flooring, MS rolling shutter to main entrance. Concealed electrification etc.

#### Valuation as on 29th March 2024

The Carpet Area of the Commercial Shop	:	155.00 Sq. Ft.
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#### **Deduct Depreciation:**

Year of Construction of the building	:	Year of Completion 2020 (As per Occupancy Certificate)
Expected total life of building	:/	60 Years
Age of the building as on 2024		4 Years
Cost of Construction	:	186.00 X 2,500.00 = ₹ 4,65,000.00
Depreciation		N.A. Building age is below 5 years
Amount of depreciation		N.A.
Guideline rate obtained from the Stamp Duty Ready	:	₹ 85,500.00 per Sq. M.
Reckoner for new property		i.e. ₹ 7,943.00 per Sq. Ft.
Prevailing market rate	:	₹ 18,000.00 per Sq. Ft.
Value of property as on 29.03.2024	:	155.00 Sq. Ft. X ₹ 18,000.00 = ₹ 27,90,000.00

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

Total Value of the property	:/	₹ 27,90,000.00
The Realizable value of the property		₹ 25,11,000.00
The Distress value of the property	ovoto	₹ 22,32,000.00
Insurable value of the property (186.00 X 2,500.00)	ovare	₹ 4,65,000.00
Guideline value of the property (186.00 X 7,943.00)	:	₹ 14,77,398.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Shop No. 3, Ground Floor, "Krushnai Heights Co-Op. Hsg. Soc. Ltd.", Near Maruti Mandir, Subhash Chandra Bose Road, Village - Shivaji Nagar, Dombivli (West), Taluka - Kalyan, District - Thane, PIN – 421 202, State – Maharashtra, Country – India for this particular purpose at ₹ 27,90,000.00 (Rupees Twenty Seven Lakhs Ninety Thousand Only) as on 29.03.2024.





#### **NOTES**

- 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 29<sup>th</sup> March 2024 is ₹ 27,90,000.00 (Rupees Twenty Seven Lakhs Ninety Thousand Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

#### PART III- DECLARATION

#### I hereby declare that

- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:

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

### Technical details Main Building

1.	No. of floors and height of each floor	(Part) Ground + (Part) Stilt + 7th Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Commercial Shop
		situated on Ground Floor
3	Year of construction	Year of Completion – 2020 (As per Occupancy
		Certificate)
4	Estimated future life	56 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
		B 0 0 5 1 1 11
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	MS rolling shutter to main entrance



Valuation Report: Cosmos Bank / Mulund (West) Branch / Mrs. Hemalata Arvind Mavani (6878/2305802) Page 9 of 16

10	Flooring		Kotta flooring	
11	Finishing		Cement plastering	
12	Roofing and terracing		R.C.C. slab	
13	Special ar	chitectural or decorative features,	No	
	if any			
14	(i)	Internal wiring – surface or	Concealed electrification	
	(::)	conduit		
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.		
15	Sanitary in	nstallations		
13	(i)	No. of water closets	N.A.	
	(ii)	No. of lavatory basins	R	
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of fi	ttings: Superior colored / superior	Ordinary	
	white/ordir			
17	Compound		Provided	
	Height and			
18		enstruction and capacity	1 Lift	
			-	
19	Underground sump – capacity and type of construction		R.C.C tank	
20	Over-head	I tank	R.C.C tank on terrace	
	Location, capacity			
	Type of co			
21	Pumps- no. and their horse power		May be provided as per requirement	
22	Roads and paving within the compound		Chequred tiles in open spaces, etc.	
		ate area and type of paving		
23		isposal – whereas connected to	Connected to Municipal Sewerage System	
	and capac	vers, if septic tanks provided, no.		
	i ana capac	orty \		

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## **Actual site photographs**











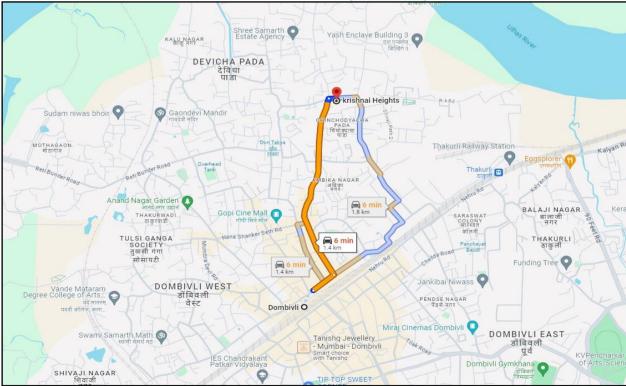




### **Route Map of the property**

Site u/r





Latitude Longitude - 19°13'47.8"N 73°05'18.8"E

Note: The Blue line shows the route to site from nearest railway station (Dombivli – 1.4 KM.)





## **Ready Reckoner Rate**



Stamp Duty Ready Reckoner Market Value Rate for <b>Shop</b>	85,500.00			
No Increase, Shop Located on Ground Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	85,500.00	Sq. Mtr.	7,943.00	Sq. Ft.

#### Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

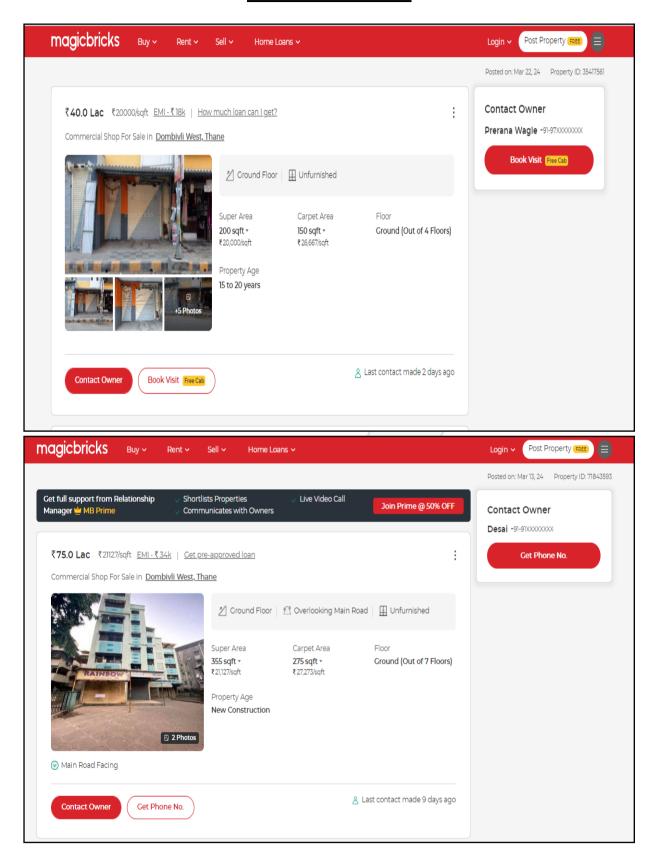
	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

#### **Table - D: Depreciation Percentage Table**

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



## **Price Indicators**





## Sales Instance

3795338

28-03-2024

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

दुय्यम निबंधक : सह दु.नि.कल्याण ४

दस्त क्रमांक : 3795/2018

नोदंणी :

ontact concern SRO office.	Regn:63m	
गावाचे नाव : 1) शिवाजीनगर		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	950000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	915046.65	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन :, इतर माहिती: विभाग क्र. 6/26,मौजे शिवाजीनगर,शॉप क्र. 4,तळ मजला,कृष्णाई बिल्डिंग,शिवाजी पथ -2,हनुमान मंदिर जवळ,डोंबिवली(प)क्षेत्रफळ 96 चौ फ़ूट. कारपेट.( ( Survey Number : 2 (Old 172) ; HISSA NUMBER : 6,8 ; ) )	
(5) क्षेत्रफळ	1) 96	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-अनंत महादेव परब वय:-58; पत्ता:-प्लॉट नं: ए/104, माळा नं: पहिला मजला, इमारतीचे नाव: कुलस्वामीनी बिल्डिंग, ब्लॉक नं: खंडोबा मंदिरच्या जवळ, रोड नं: कुंभारखाण पाडा, डोंबिवर्ल प., महाराष्ट्र, THANE. पिन कोड:-421202 पॅन नं:-AORPP6150K	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-रश्मी पंकज राणे वय:-35; पत्ता:-बी/305, तिसरा मजला, महावीर कॉमप्लेक्स नं. 1, -, संतोषी माता रोड, कल्याण (प), आय्:आई, MAHARASHTRA, THANE, Non-Government. पिन कोड:-421301 पॅन नं:-AOWPR1277E 2): नाव:-पंकज शरद राणे वय:-38; पत्ता:-बी/305, तिसरा मजला , महावीर कॉमप्लेक्स नं. 1, -, संतोषी माता रोड, कल्याण (प), आय्:आई, MAHARASHTRA, THANE, Non-Government. पिन कोड:-421301 पॅन नं:-AJOPR5207P	
(9) दस्तऐवज करुन दिल्याचा दिनांक	17/04/2018	
(10)दस्त नोंदणी केल्याचा दिनांक	18/04/2018	
(11)अनुक्रमांक,खंड व पृष्ठ	3795/2018	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	57000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	9500	
(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.	



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

This exercise is to assess Fair Market Value of the property under reference as on 29th March 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 ₹ 27,90,000.00 (Rupees

Twenty Seven Lakhs Ninety Thousand Only.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Manoj B. Chalikwar
Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
Coamos Emp. No. H.O./Cro

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

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