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: Vinod N. Pandey & Saroj N. Pande

Residential Flat No. 202, 2nd Floor, "Dev-Deep Co. Op. Hsg. Soc. Ltd.", Off. Patankar Road, Village – Nilemore, Nallasopara (West), Taluka – Vasai, District – Palghar, PIN Code – 401 203, State – Maharashtra, Country – India.

Latitude Longitude - 19°24'57.0"N 72°48'50.0"E

## Valuation Done for: Cosmos Bank

Dahisar (East) Branch

Sanghvi Exotica, Near Maratha Colony, Vamanrao Sawant Marg, Maratha Colony, Dahisar (East), Mumbai - 400068, State - Maharashtra, Country - India



Our Pan India Presence at:

Mumbai Paiurangobad Pune Rajkot
Thane Manded Indore Raipur
Delhi NCR Roshik PAhmedabad 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 / Dahisar (East) Branch / Vinod N. Pandey & Saroj N. Pande (007972/2305767)

Page 2 of 16

Vastu/Mumbai/03/2024/007972/2305767 27/18-515-KPSK Date: 27.03.2024

### VALUATION OPINION REPORT

The property bearing Residential Flat No. 202, 2nd Floor, "Dev-Deep Co. Op. Hsg. Soc. Ltd.", Off. Patankar Road, Village – Nilemore, Nallasopara (West), Taluka – Vasai, District – Palghar, PIN Code – 401 203, State – Maharashtra, Country – India belongs to Vinod N. Pandey & Saroj N. Pande.

#### Boundaries of the property.

North : Prathmesh Apartment

South : Internal Road

East : Mukti Darshan

West : Jay Avenue

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 ₹ 31,46,750.00 (Rupees Thirty One Lakh Forty Six Thousand Seven Hundred Fifty 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 Marroj Challikwer DN: cn=Manoj Challikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj=vastukala.org, c=IN Date: 2024.03.27 18:42-58 +05'30'



Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form - 01





Regd. Office: 81-001, 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. 202, 2nd Floor, "Dev-Deep Co. Op. Hsg. Soc. Ltd.", Off. Patankar Road, Village – Nilemore, Nallasopara (West), Taluka – Vasai, District – Palghar, PIN Gode – 401 203, 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 27.03.2024 for Banking Purpose	
2	Date of inspection	27.03.2024	
3	Name of the owner/ owners	Vinod N. Pandey & Saroj N. Pande	
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership  Details of Ownership shares are not known	
5	Brief description of the property	Address: Residential Flat No. 202, 2nd Floor, "Dev-Deep Co. Op. Hsg. Soc. Ltd.", Off. Patankar Road, Village – Nilemore, Nallasopara (West), Taluka – Vasai, District – Palghar, PIN Code – 401 203, State – Maharashtra, Country – India  Contact Person: Mr. Vikash Rai (Tenant) Contact No.: 7565098491	
6	Location, street, ward no	Village - Nilemore, Nallasopara (West), Taluka - Vasai, District - Palghar	
	Survey/ Plot no. of land	Plot No. 121, Survey No. 112 & 114 of Village – Nilemore	
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  LAND	Served by Buses, Taxies, Auto and Private cars	
12	Area of Unit supported by documentary proof.	Carpet Area in Sq. Ft. = 268.00	
_	Shape, dimension and physical features	(Area as per Actual Site Measurement)	
		Super Built Up Area in Sq. Ft. = 410 (Area as per Agreement for Re-Sale)	
13	Roads, Streets or lanes on which the land is	Village - Nilemore, Nallasopara (West), Taluka -	





	abutting	Vasai, 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  (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.	N.A.
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached Ite.Create
24	Is the building owner occupied/ tenanted/ both?	Tenant Occupied - Mr. Vikash Rai
	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 CIDCO norms  Percentage actually utilized - Details not available
26	RENTS	;
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Vikash Rai
	(ii) Portions in their occupation	Fully Tenant Occupied





	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	Details of present rent not available
	(iv)	Gross amount received for the whole property	N.A.
27	l	ny of the occupants related to, or close to ess associates of the owner?	N.A.
28	of fix	coarate amount being recovered for the use attures, like fans, geysers, refrigerators, and ranges, built-in wardrobes, etc. or for the ces charges? If so, give details	N. A.
29	l	details of the water and electricity charges, , to be borne by the owner	N. A.
30	Has	the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.
31	l	ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
32		tump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
33	for lig	has to bear the cost of electricity charges ghting of common space like entrance hall, s, passage, compound, etc. owner or nt?	N, A.
34		t is the amount of property tax? Who is to it? Give details with documentary proof	Information not available
35	no.,	e building insured? If so, give the policy amount for which it is insured and the al premium	Information not available
36	ls ar	ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.
37	ı		NA.Create
38	Give in the Name	instances of sales of immovable property locality on a separate sheet, indicating the e and address of the property, registration sale price and area of land sold.	As per sub registrar of assurance records
39	_	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 t, the basis of arriving at the land rate	N. A.
	cos	T OF CONSTRUCTION	





41	Year of commencement of construction and year of completion	Year of Completion – 2002 (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: As per actual site measurement, the Camentioned in the agreement is 410.00 Sq. Ft.	rpet area is 268.00 Sq. Ft. and Super Built-up area

#### PART II- VALUATION **GENERAL**:

Under the instruction of Cosmos Bank, Dahisar (East) Branch to assess fair market value as on 27.03.2024 for Residential Flat No. 202, 2nd Floor, "Dev-Deep Co. Op. Hsg. Soc. Ltd.", Off. Patankar Road, Village - Nilemore, Nallasopara (West), Taluka - Vasai, District - Palghar, PIN Code - 401 203, State - Maharashtra, Country - India. belongs to Vinod N. Pandey & Saroj N. Pande.

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

-	
1	Copy of Agreement for Re - sale dated 21.012.2017 between Shri. Arvind Pratap Singh & Smt. Radha A.
	Singh (the Transferors) and Vinod N. Pandey & Saroj N. Pande (the Transferee)
2	Copy of Development Permission Certificate No. CIDCO / VVSR / BP - 2797 / W / 2080 dated (Not Legible) issued by CIDCO.
3	Copy of Occupancy Certificate No. CIDCO / VVSR / OC / BP – 2797 / W / 3353 dated 18.09.2002 issued by CIDCO.

<u>LOCATION</u>:
The said building is located at Plot No. 121, Survey No. 112 & 114 of Village - Nilemore, Nallasopara (West), Taluka - Vasai, District - Palghar. The property falls in Residential Zone. It is at a travelling distance 900 Mtrs. from Nallasopara railway station.

#### **BUILDING:**

The building under reference is having Ground + 3 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is Normal. The building is used for residential purpose. 2nd Floor is having 4 Residential Flat. Lifts are not provided in building.





#### Residential Flat:

The property is a Residential Flat located on 2<sup>nd</sup> Floor. The composition of Flat is having 1 Bedroom + Living + Kitchen + Bath & WC. The residential flat is finished with Ceramics tiles flooring, Teak wood door frame with flush door, Aluminum sliding windows & Concealed electrification & plumbing.

#### Valuation as on 27th March 2024

The Super Built Up Area of the Residential	410.00 Sq. Ft.
Flat	

#### **Deduct Depreciation:**

1:	2002 (As per Occupancy Certificate)
:	60 Years
1	22 years
1:	410.00 Sq. Ft. X ₹ 2,500.00 = ₹ 10,25,000.00
:	33.00%
:	₹ 3,38,250.00
1:	₹ 55,800.00 per Sq. M. i.e. ₹ 5,184.00 per Sq. Ft.
	₹ 47,528.00 per Sq. M. i.e. ₹ 4,415.00 per Sq. Ft.
:	410.00 Sq. Ft. X ₹ 8,500.00 = ₹ 34,85,000.00
	:

(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)

Total Value of the property	:	₹ 34,85,000.00 (-) ₹ 3,38,250.00 = ₹ 31,46,750.00
The realizable value of the property	;	₹ 28,32,075.00
Distress value of the property	Y:	₹ 25,17,400.00
Insurable value of the property (410.00 X ₹ 2,500.00)	:	₹ 10,25,000.00
Guideline Value of the property (410.00 X ₹ 4,415.00)	:	₹ 18,10,150.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 202, 2nd Floor, "Dev-Deep Co. Op. Hsg. Soc. Ltd.", Off. Patankar Road, Village – Nilemore, Nallasopara (West), Taluka – Vasai, District – Palghar, PIN Code – 401 203, State – Maharashtra, Country – India for this particular purpose at ₹ 31,46,750.00 (Rupees Thirty One Lakh Forty Six Thousand Seven Hundred Fifty Only). as on 27th March 2024.





#### **NOTES**

- 1. I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 27th March 2024 is ₹ 31,46,750.00 (Rupees Thirty One Lakh Forty Six Thousand Seven Hundred Fifty 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

		ecililical details	main building	
1.	No. of floors and height of each floor		Ground + 3 Upper Floors	
2.	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat situated on 2 <sup>nd</sup> Floor	
3	Year of construction		2002 (As per Occupancy Certificate)	
4	Estimated future life		38 Years Subject to proper, preventive periodic maintenance & structural repairs	
5		construction- load bearing walls/RCC eel frame	R.C.C. Framed Structure	
6	Type of fo	oundations	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 an	d Windows	Teak wood door frame with flush shutters door	
10	Flooring		Ceramics tiles flooring	
11	Finishing		Cement plastering with POP false ceiling	
12		and terracing	R.C.C. Slab	
13		rchitectural or decorative features, if	No	
14	(i)	Internal wiring – surface or conduit	Concealed 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	1	
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of f white/ordi	ittings: Superior colored / superior	Ordinary	
17	Compoun Height an	nd wall	6'.0" High, R.C.C. column with B. B. masonry wall	
18	No. of lifts	s and capacity	No Lift	
19	Undergre	ound sump – capacity and type of tion	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		and paving within the compound nate area and type of paving	Chequred tiles in open spaces, etc.	
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity		Connected to Municipal Sewerage System	



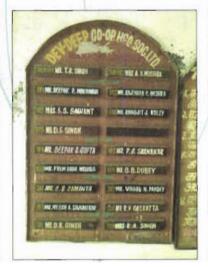
## **Actual site photographs**













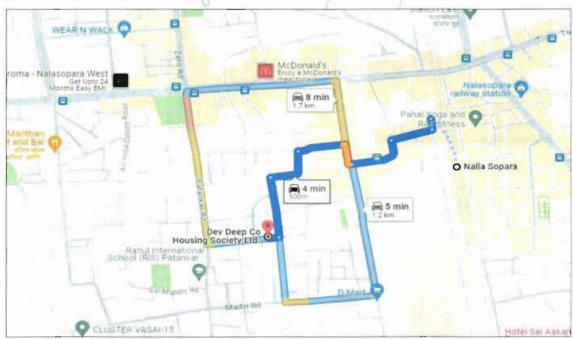






## $\frac{\textbf{Route Map of the property}}{\frac{\textbf{Site}_1\textbf{u}/\textbf{r}}{}}$





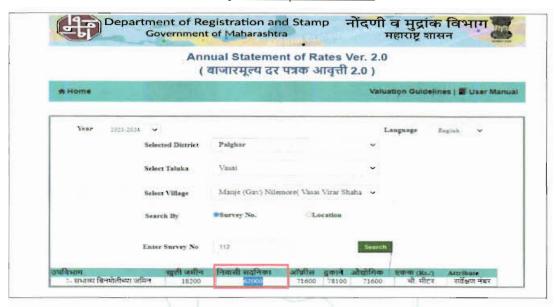
Latitude Longitude - 19°24'57.0"N 72°48'50.0"E

Note: The Blue line shows the route to site from nearest railway station (Nallasopara – 900 Mtrs)





### Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	62,000.00			
Reduced by 10% on Flat Located on 2 <sup>nd</sup> Floor	6,200.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	55,800.00	Sq. Mtr.	5,184.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	18,200.00			
The difference between land rate and building rate $(A - B = C)$	37,600.00			
Depreciation Percentage as per table (D) [100% - 22%]	78%			
(Age of the Building – 22 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	47,528.00	Sq. Mtr.	4,415.00	Sq. Ft.

#### 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 Loc	ated	Rate to be adopted	
a)	Ground Floor / Stilt / Floor	hink Inn	100%	
b)	First Floor	THIN THIN	95%	
c)	Second Floor		90%	
d)	Third Floor		85%	
e)	Fourth Floor and above		80%	

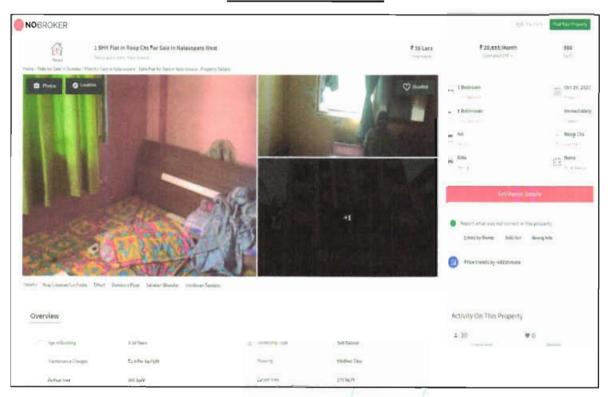
#### Table - D: Depreciation Percentage Table

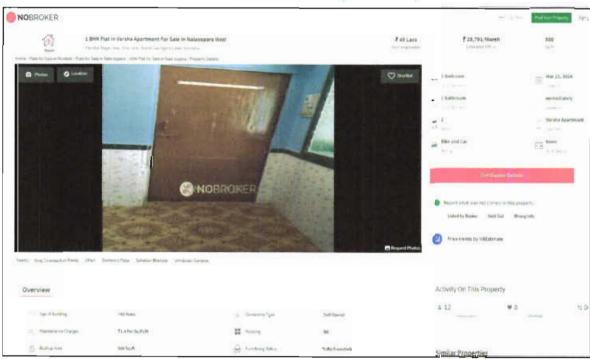
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation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







## Sales Instance

5482533	सूची क्र.2	दुव्यम निबंधक 'सह दु.नि.वसई ४
3-03-2024	~ · · · · · -	दस्त क्रमांक 15482/2023
lote -Generated Through eSearch		नोडणी
Module, For original report please ontact concern SRO office.		Regn.63m
		234742 W-100
	गावाचे नाव: निळेमोरे	
।। विलेखाचा प्रकार	करारनामा	
(२)मोबदला	4350000	
<ol> <li>बाजारभावःभाडेपटटपाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे।</li> </ol>	3631000	
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:वसई विरार महानगरपालिकाइतर वर्णन : . इतर माहिती- सदिनका नं 301 तिसरा मजला इमारतीचे नाव देव दिप को-ऑप. हौ. सो. लि नालासोपारा पश्चिम तालुका वसई जिल्हा पालघर अशी मिळकत गाव निळेमोरे विभाग नं 7( ( Survey Number : सर्वे नं. 112 आणि 114. प्लॉट नं. 121 ; ) )	
(5) क्षेत्रफळ	49.81 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(१) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकासचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1) नाव -िदनेश कुमार - वयः -ऽ६ पत्ता -प्लॉट नं -, माळा नं -, इमारतीचे नाव -, ब्लॉक नं 30। तिस्ता मजला इमारतीचे नाव देव दिप को-ऑप ही सो. ति . रोड नं चक्रधर नगर, हरी हरेश्वर मंदिर जवळ, नालासीपारा पश्चिम, महाराष्ट्र, ठाणे पिन कोड -40, 203 पँन नं -AMPPS-1835G 21 नाव -िबभा दिनेश सिंह वय -51 पत्ता -प्लॉट नं -, माळा नं -, इमारतीचे नाव -, ब्लॉक नं 301 तिसरा मजला इमारतीचे नाव देव दिप को-ऑप ही. सो. ति , रोड नं चक्रधर नगर. हरी हरेश्वर मंदिर जवळ, नालासीपारा पश्चिम, महाराष्ट्र, ठाणे , पिन कोड -401 203 पँन नं -ATKPS3986N	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव वे पता	1) नाव -राजेश कमलू विश्वकर्मा वय-37; पता -प्लॉट नं -, माळा नं -, इमारतीचे नाव -, ब्लॉक नं ए-102, ओवींड सी एवं एलं, चक्रधर नगर, रोड नं सेंट मेरी स्कूल जवळ, नातासीपारा पश्चिम, महाराष्ट्र, ठाणे पिन कोड-401203 पैन नं-ATPPV5232M 2): नाव -पुष्पा राजेश विश्वकर्मा वय-31; पता:-प्लॉट नं -, माळा नं -, इमारतीचे नाव -, ब्लॉक नं ए-102, ओवींड सी एवं एलं, चक्रधर नगर, रोड नं सेंट मेरी स्कूल जवळ, नालासोपारा पश्चिम, महाराष्ट्र, ठाणे. पिन कोड-401203 पैन नं-CIMPV1669N	
<ul><li>(५) दस्तऐवज करुन दिल्याचा दिनांक</li></ul>	27.09-2023	
(10)दस्त नोंदणी केल्पाचा दिनांक	27/09/2023	
ा। अनुक्रमांक,खंड व पृष्ठ	15482/2023	
ा 2 बाजारभावाप्रमाणे मुद्रांक शुल्क	304500	
ा अबाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील		
मुद्रांक शुल्क आकारतामा 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 27th 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:

- 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 ₹ 31,46,750.00 (Rupees Thirty One Lakh Forty Six Thousand Seven Hundred Fifty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar

Virgotor

Director

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763 Date: 2024.03.27 18:43:49 + 05'30 Auth. Sign.

Digitally signed by Manoj Chalikwar

DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN

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