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MSME Reg No: UDYAM-MH-18-0083617

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CIN: U74120MH2010PTC207869

## Vastukala Consultants (I) Pvt. Ltd.

# Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mrs. Asha Niranjan & Mrs. Devaki S. Kotian**

Residential Flat No. 602, 6<sup>th</sup> Floor, Wing - A, Building No. 91, "Shubhangan – III Co-op. Hsg. Soc. Ltd.", Poonam Sagar Complex Village - Penkarpada, Mira Road (East), Taluka & District - Thane, PIN - 401 107  
State - Maharashtra, Country - India.

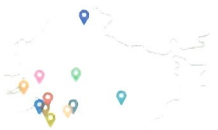
Latitude Longitude - 19°16'26.6"N 72°51'36.5"E

### Valuation Prepared for:

**Cosmos Bank**

**Bhayander (West) Branch**

Shop No. 3, 4, 5, Rishab Apartment, S. No. - 5A, Hissa No. 1Part, Patel Nagar No.1, Station Road, Bhayander (West), Thane - 401 101, State -Maharashtra, Country - India.



### Our Pan India Presence at :

- |              |          |             |             |
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### Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai**: 400072, (M.S), India

+91 2247495919

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## Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 16

Vastu/Mumbai/04/2024/8271/008271/2306029

20/06-168-PANI

Date: 20.04.2024

### VALUATION OPINION REPORT

The property bearing Residential Flat No. 602, 6<sup>th</sup> Floor, Wing - A, Building No. 91, "Shubhangan – III Co-op. Hsg. Soc. Ltd.", Poonam Sagar Complex, Village - Penkarpada, Mira Road (East), Taluka & District - Thane, PIN - 401 107, State - Maharashtra, Country - India, State - Maharashtra, Country - India belongs to **Mrs. Asha Niranjn & Mrs. Devaki S. Kotian.**

Boundaries of the property.

North : Internal Road  
South : Shubhangan I And II  
East : Happy Home Estate  
West : Savita Enclave

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 ₹ 55,36,326.00 (Rupees Fifty Five Lakh Thirty Six Thousand Three Hundred Twenty Six 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

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.04.20 17:30:21 +05'30'

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

Encl. Valuation Report

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Valuation Report of Residential Flat No. 602, 6<sup>th</sup> Floor, Wing - A, Building No. 91, "Shubhangan – III Co-op. Hsg. Soc. Ltd.", Poonam Sagar Complex, Village - Penkarpada, Mira Road (East), Taluka & District - Thane, PIN - 401 107, State - Maharashtra, Country - India, 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 20.04.2024 for Bank Loan Purpose
2	Date of inspection	19.04.2024
3	Name of the owner/ owners	<b>Mrs. Asha Niranjn &amp; Mrs. Devaki S. Kotian.</b>
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	<b>Address:</b> Residential Flat No. 602, 6 <sup>th</sup> Floor, Wing - A, Building No. 91, "Shubhangan – III Co-op. Hsg. Soc. Ltd.", Poonam Sagar Complex, Village - Penkarpada, Mira Road (East), Taluka & District - Thane, PIN - 401 107, State - Maharashtra, Country - India, State - Maharashtra, Country - India.  <b>Contact Person:</b> Mrs. Devaki S. Kotian (Owner) Contact No.: 9969026613
6	Location, street, ward no	Poonam Sagar Road
7	Survey/ Plot no. of land	Old Survey No. 199 (pt), New Survey No. 31(pt)
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. = 369.00 Dry Area in Sq. Ft. = 31.00 Dry Balcony Area in Sq. Ft. = 15.00 Balcony Area in Sq. Ft. = 27 Total Area in Sq. Ft. = 442.00 (Area as per Actual Site Measurement)



		<b>Carpet Area in Sq. Ft. = 386.00 (Area as per Agreement for Sale)</b>  Built-up Area in Sq. Ft. = 463.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Poonam Sagar Road
14	If freehold or leasehold land	Freehold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.  (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N.A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
	<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?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MBMC norms Percentage actually utilized - Details not

		available
26	<b>RENTS</b>	
	(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	₹ 12,000.00 Expected rental income per month
	(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?	N.A.
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	N.A.
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 up on, the basis of arriving at the land rate	N. A.
	<b><i>COST OF CONSTRUCTION</i></b>	
41	Year of commencement of construction and year of completion	Year of Construction – 2005 (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.
	<b><u>Remark:</u></b>	

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Bhayander (West) Branch to assess fair market value as on 20.04.2024 for Residential Flat No. 602, 6<sup>th</sup> Floor, Wing - A, Building No. 91, “**Shubhangan – III Co-op. Hsg. Soc. Ltd.**”, Poonam Sagar Complex, Village - Penkarpada, Mira Road (East), Taluka & District - Thane, PIN - 401 107, State - Maharashtra, Country - India, State - Maharashtra, Country - India belongs to **Mrs. Asha Niranjn & Mrs. Devaki S. Kotian.**

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

1	<ol style="list-style-type: none"> <li>1) Copy of Agreement for Sale dated 06.09.2004 between M/s. Vinamra Construction (the Transferors) AND Mrs. Asha Niranjn &amp; Mrs. Devaki S. Kotian (the Purchasers).</li> <li>2) Copy of Part Occupancy Certificate No. MNP / NR / 665 / 2005-06 dated 12.07.2005 issued by Mira Bhayander Municipal Corporation.</li> <li>3) Copy of Commencement Certificate No. M.B. / MNP / NR / 286 / 3654 / 2003-04 dated 19.07.2003 issued by Mira Bhayander Municipal Corporation.</li> <li>4) Copy of Maintenance Bill No. 23 dated 01.04.2024 in the name of Mrs. Asha Niranjn &amp; Mrs. Devaki S. Kotian issued by Shubhangan – III Co-op. Hsg. Soc. Ltd.</li> </ol>
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### LOCATION:

The said building is constructed at land bearing Survey No. Old Survey No. 199(pt), New Survey No. 31(pt) of Village - Penkarpada, Taluka & District Thane within the limits of Mira – Bhayander Municipal Corporation. The property falls in Residential Zone. It is at a travelling distance of 1.1 km. from Mira Road railway station.



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**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 building is used for residential purpose. 6<sup>th</sup> Floor is having 4 Residential Flats. The building has 1 lift.

**Residential Flat:**

The residential flat under reference is situated on the 6<sup>th</sup> Floor. It consists of 1 Bedroom + Living Room + Kitchen + W.C. + Bath (i.e., 1 BHK). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed electrification & plumbing etc.

**Valuation as on 20<sup>th</sup> April 2024**

<b>The Carpet Area of the Residential Flat</b>	<b>: 386.00 Sq. Ft.</b>
--	-------------------------

**Deduct Depreciation:**

Year of Construction of the building	: 2005 (As per Occupancy Certificate)
Expected total life of building	: 60 Years
Age of the building as on 2024	: 19 Years
Cost of Construction	: 463.00 X 2,800.00 = ₹ 12,96,400.00
Depreciation $\{(100-10) \times 19 / 60\}$	: 28.50%
Amount of depreciation	: ₹ 3,69,474.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	: ₹ 99,225.00 per Sq. M. i.e. ₹ 9,218.00 per Sq. Ft.
Guideline rate (after depreciate)	: ₹ 87,288.00 per Sq. M. i.e. ₹ 8,109.00 per Sq. Ft.
Prevailing market rate	: ₹ 15,300.00 per Sq. Ft.
<b>Value of property as on 20.04.2024</b>	<b>: 386.00 Sq. Ft. X ₹ 15,300.00 = ₹ 59,05,800.00</b>

(Area of property x market rate of developed land & Residential premises as on 2024 - 25 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

<b>Depreciated fair value of the property as on 20.04.2024</b>	<b>: ₹ 59,05,800.00 - ₹ 3,69,474.00 = ₹ 55,36,326.00</b>
<b>Total Value of the property</b>	<b>: ₹ 55,36,326.00</b>
<b>The realizable value of the property</b>	<b>: ₹ 49,82,693.00</b>
<b>Distress value of the property</b>	<b>: ₹ 44,29,061.00</b>
<b>Insurable value of the property (463 X 2,800.00)</b>	<b>: ₹ 12,96,400.00</b>
<b>Guideline value of the property (463 X 8,109.00)</b>	<b>: ₹ 37,54,467.00</b>



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Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 602, 6<sup>th</sup> Floor, Wing - A, Building No. 91, "Shubhangan – III Co-op. Hsg. Soc. Ltd.", Poonam Sagar Complex, Village - Penkarpada, Mira Road (East), Taluka & District - Thane, PIN - 401 107, State - Maharashtra, Country - India, State - Maharashtra, Country - India for this particular purpose at ₹ 55,36,326.00 (Rupees Fifty Five Lakh Thirty Six Thousand Three Hundred Twenty Six Only) as on 20<sup>th</sup> April 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 20<sup>th</sup> April 2024 is ₹ 55,36,326.00 (Rupees Fifty Five Lakh Thirty Six Thousand Three Hundred Twenty Six 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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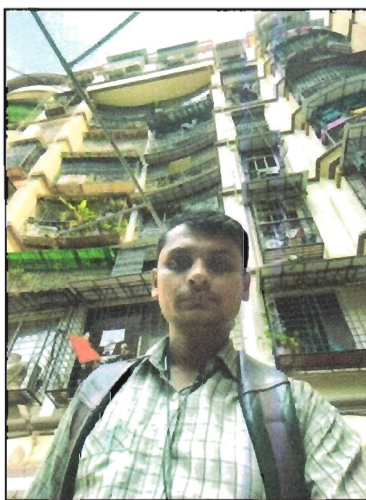




**ANNEXURE TO FORM 0-1**

Technical details		Main Building
1.	No. of floors and height of each floor	Part Ground + Part Stilt + 7 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 6 <sup>th</sup> Floor
3.	Year of construction	2005 (As per Part Occupancy Certificate)
4.	Estimated future life	41 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 shutters, Powder coated Aluminum sliding windows
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering
12.	Roofing and terracing	R.C.C. slab roofing
13.	Special architectural or decorative features, if any	No
14.	(i) Internal wiring – surface or conduit	Concealed electrification & plumbing
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	
15.	Sanitary installations	As per Requirement
	(i) No. of water closets	
	(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	Existing
18.	No. of lifts and capacity	1 lift
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

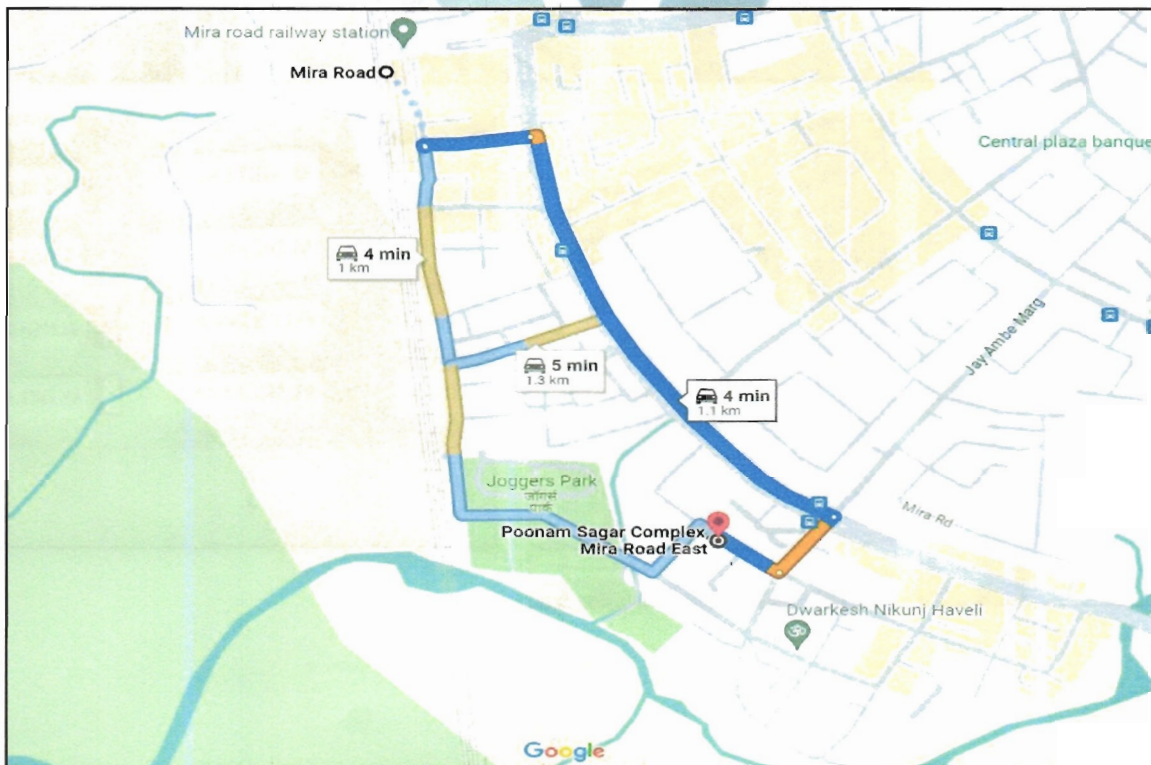
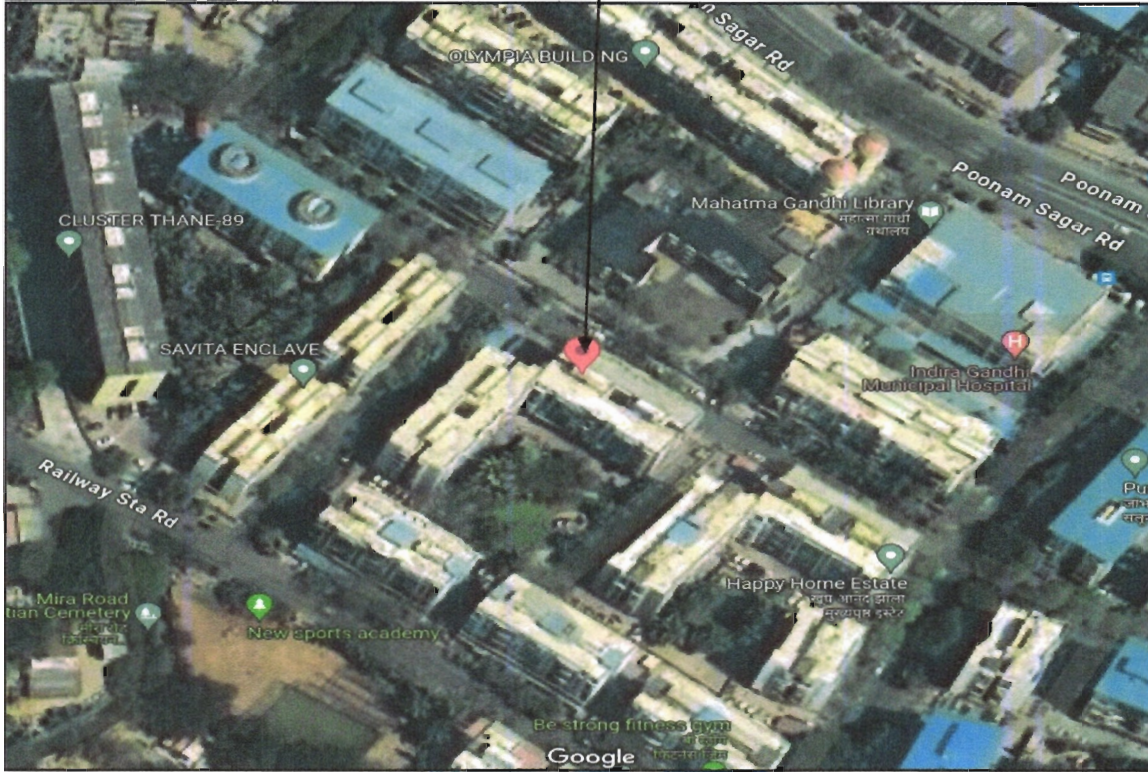
### Actual site photographs





### Route Map of the property

Site u/r



Latitude Longitude - 19°16'26.6"N 72°51'36.5"E

Note: The Blue line shows the route to site from nearest railway station (Mira Road – 1.1 km.)



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## Price Indicators

**NOBROKER**

1 BHK Flat in Poonam Sagar Complex For Sale in Vasundhara  
Poonam Sagar Complex Near Jambhe Road

₹ 75 Lacs  
₹ 42,895/Month  
550 Sq Ft

1 Bedroom  
2 Bathroom  
1 Balcony  
1 Kitchen  
1 Parking

Apr 8, 2024  
Immediately  
Poonam Sagar Com...  
Note

Let Owner's Call

Report what was not correct in this property  
Liked by Broker    Add Out    Wrong Info

Price trends by NB Estimate    Check Now

Overview

Age of Building	100 Years	Ownership Type	Self Owned
Maintenance Charges	₹2.4 Per Sq Ft/M	Flooring	Marble/White
Builtup Area	550 Sq Ft	Carpet Area	475 Sq Ft
Furnishing Status	Fully Furnished	Flooring	Don't Know
Floor	6/7	Parking	One
Wired Security	No		

Activity On This Property

Similar Properties

1 BHK Flat in Jupiter-memury Chs Ltd For Sale in Mira Bhayander

**NOBROKER**

1 BHK Flat in Poonam Sagar Complex For Sale in Vasundhara  
Poonam Sagar Complex Near Jambhe Road

₹ 75 Lacs  
₹ 42,895/Month  
550 Sq Ft

1 Bedroom  
2 Bathroom  
1 Balcony  
1 Kitchen  
1 Parking

Apr 8, 2024  
Immediately  
Poonam Sagar Com...  
Note

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Liked by Broker    Add Out    Wrong Info

Price trends by NB Estimate    Check Now

Overview

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Builtup Area	550 Sq Ft	Carpet Area	475 Sq Ft
Furnishing Status	Fully Furnished	Flooring	Don't Know
Floor	6/7	Parking	One
Wired Security	No		

Activity On This Property

Similar Properties

1 BHK Flat in Jupiter-memury (

**NOBROKER Support**

Live Support  
Customer Support

Hi, I can help you find a preferred house within your budget!

Hi, I can help you with selection of the right property within your budget!



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## Price Indicators

**NOBROKER**

1 BHK Flat in Poonam Sagar Complex for Sale in Yashwantrao Chavan Nagar, Mumbai

₹ 75 Lacs

₹ 42,895/Month

550 Sq.Ft.

1 Bedroom

2 Bathrooms

Call Now Details

Report what was not correct in this property

Price trends by H1Estimate

Activity On This Property

Similar Properties

**Overview**

Age of Building	100 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 2.4 Per Sq.Ft/M	Flooring	Mosaic/Granite
Built-up Area	350 Sq.Ft.	Gravel Area	475 Sq.Ft.
Furnishing Status	Fully Furnished	Facing	Overlook
Floor		View	None
Other Security		Other	None



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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 **20<sup>th</sup> April 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.



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### 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 **₹ 55,36,326.00 (Rupees Fifty Five Lakh Thirty Six Thousand Three Hundred Twenty Six Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.04.20 17:30:32 +05'30'

Auth. Sign.

Director

**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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