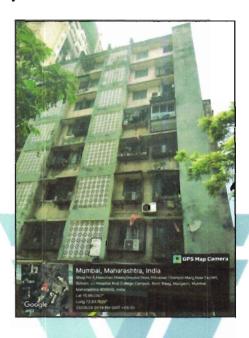


Vastukala Consultants (I) Pvt. Ltd.

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Dinesh Dhanji Jadav

Residential Room No. 201, 2nd Floor, "Shree Hanuman Niwas Co-op. Hsg. Soc. Ltd.", 134/150, Shivdas Chapsi Marg, Near Noor Baug, Mazgaon, Mumbai - 400 010, State - Maharashtra, Country - India.

Latitude Longitude - 18°57'48.4"N 72°50'15.8"E

Intended User:

Cosmos Bank

Bandra (West) Branch

16, Lubina Turner Road, Opp. Tava Restaurant Bandra (West), Mumbai - 400 050. State - Maharashtra, Country - India.



Regd. Office

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



🚩 mumbai@vastukala.co.in www.vastukala.co.in



Nanded Mumbai

Aurangabad

♥Thane **₽**Nashik

Pune

PAhmedabad PDelhi NCR

₽Raipur

₽Indore



Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 16

Vastu/Mumbai/04/2024/008305/2306076 25/1-215-JABS Date: 25.04.2024

VALUATION OPINION REPORT

The property bearing Residential Room No. 201, 2nd Floor, "Shree Hanuman Niwas Co-op. Hsg. Soc. Ltd.", 134/150, Shivdas Chapsi Marg, Near Noor Baug, Mazgaon, Mumbai - 400 010, State - Maharashtra, Country -India belongs to Dinesh Dhanji Jadav.

Boundaries of the property.

Thavar Mansion No. 2 North

Bartanwala Building South

Shivdas Chapsi Marg East

Chheda Paper Mart West

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 ₹ 56,45,880.00 (Rupees Fifty-Six Lakh Forty-Five Thousand Eight Hundred Eighty 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.

Manoi 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: 2024.04.25 11:10:05 +05'30'

Director

Manoj B. Chalikwar

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

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

Encl. Valuation Report



Aurangabad Pune

Nanded Mumbai Thane 💡 Nashik

Rajkot

Indore

💡 Ahmedabad 💡 Delhi NCR Raipur

Jaipur



B1-001, U/B Floor, 800MERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India







Residential Room No. 201, 2nd Floor, "Shree Hanuman Niwas Co-op. Hsg. Soc. Ltd.", 134/150, Shivdas Chapsi Marg, Near Noor Baugi Mazgaon, Mumbai - 400 010, 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 25.04.2024 for Bank Loan Purpose	
2	Date of inspection	23.04.2024	
3	Name of the owner/ owners	Mr. Dinesh Dhanji Jadav	
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 Room No. 201, 2nd Floor, "Shree Hanuman Niwas Co-op. Hsg. Soc. Ltd.", 134/150, Shivdas Chapsi Marg, Near Noor Baug, Mazgaon, Mumbai – 400 010, State – Maharashtra, Country – India. Contact Person: Mr. Raju lakum (Tenant) Contact No.: 9930975786	
6	Location, street, ward no	134/150, Shivdas Chapsi Marg, Near Noor Baug, Mazgaon, Mumbai, 'E' Ward of MCGM	
	Survey/ Plot no. of land	C.S. No. 10/1479(pt) of Byculla Division	
8	Is the property situated ih 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 and Private cars	
	LAND		
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 203.00 (Area as per actual site measurement)	
		Carpet Area in Sq. Ft. = 225.00 (Area as pe Agreement for Sale)	
		Built-up Area in Sq. Ft. = 270.00 (Carpet Area + 20%)	



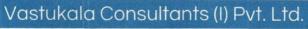




13	Roads, Streets or lanes on which the land is abutting	Shivdas Chapsi Marg	
14	If freehold or leasehold land	Leasehold	
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the	N. A.	
16	Lessor in the event of sale or transfer	As par decuments	
10	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.		
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 separate sheet (The Annexure to this form may be used)	Attached	
24	Is the building owner occupied/ tenanted/ both?	Tenant Occupied, Name of Tenant: Mr. Raju Lakum	
	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 MCGM 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.	



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CONSTRUCTION OF THE PROPERTY O

	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 20,000.00 Present 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		details of the water and electricity charges, , to be borne by the owner	N. A.	
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.	
31		It is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.	
32		ump is installed, who is to bear the cost of tenance 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 ding 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.	
	SALI	ES		
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the and address of the property, registration ale 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	up on	e instances are not available or not relied , the basis of arriving at the land rate	N. A.	
	cos	OF CONSTRUCTION		
41	Year	of commencement of construction and	Year of Completion - 2006 (As per Occupancy	



Since 1989



CONTROL OF THE PROPERTY OF THE

Valuation Report Prepared For: Cosmos Bank / Bandra (West) Branch / Dinesh Dhanji Jadav (008305/ 2306076) Page 6 of 16

	year of completion	Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Bandra (West) Branch to assess fair market value as on 25.04.2024 for Residential Room No. 201, 2nd Floor, "Shree Hanuman Niwas Co-op. Hsg. Soc. Ltd.", 134/150, Shivdas Chapsi Marg., Near Noor Baug, Mazgaon, Mumbai – 400 010, State – Maharashtra, Country – India belongs to Dinesh Dhanji Jadav.

We are in receipt of the following documents:

1	Copy of Deed of Sale of Flat Premises dated 22.08.2023 between Jaisingh Mulji Rathod (the Vendor)
	AND Dinesh Dhanji Jadav (the Purchaser)
2	Copy of Occupancy Certificate No. EB/6300/E/RB dated 14/02/2006 issued by Municipal Corporation of
	Greater Mumbai.
3	Copy of Regularization Final Order No. Outward No. M.V. / PR-03 / DUVPU / E-2798 / 2024 issued by
	Mumbai Building Repairs and Reconstruction Board (A MHADA Unit)

LOCATION:

The said building is located at land bearing C.S. No. 10/1479(pt) of Byculla Division 'E' Ward, within the limits of Municipal Corporation of Greater Mumbai. The property falls in Residential Zone. It is at a walkable distance of 400m. from Sandhurst Road railway station.

BUILDING:

The building under reference is having Ground + 7TH Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The building external condition is averagely maintained. The building is used for residential purpose. 2nd Floor is having 12 Residential Flat. The building has 1 lift.

Residential Flat:

The residential flat under reference is situated on the 2nd Floor. The composition of residential flats is Living Room Kitchen + WC + Bath + Passage (i.e., 1RK + WC + Bath). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows, Casin capping electrification & Concealed plumbing etc.



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Valuation as on 25th April 2024

The Carpet Area of the Residential Flat	:	225.00 Sq. Ft.

Deduct Depreciation:

Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,41,500.00 per Sq. M. i.e. ₹ 13,146.00 per Sq. Ft.
	: :	
Depreciation {(100-10) X 18/60} Amount of depreciation	:	27.00% ₹ 2,04,120.00
Cost of Construction	:	270.00 X 2,800.00 = ₹ 7,56,000.00
Age of the building as on 2024	:	18 Years
Year of Construction of the building Expected total life of building	:	2006 (As per Occupancy Certificate) 60 Years

(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)

Depreciated fair value of the property as on 25.04.2024		₹ 58,50,000.00 (-) ₹ 2,04,120.00 =
		₹ 56,45,880.00
Total Value of the property		₹ 56,45,880.00
The realizable value of the property	7:	₹ 50,81,292.00
Distress value of the property	:	₹ 45,16,704.00
Insurable value of the property (270.00 X 2,800.00)	:	₹ 7,56,000.00
Guideline value of the property (270.00 X 11,932.00)	:	₹ 32,21,640.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Room No. 201, 2nd Floor, "Shree Hanuman Niwas Co-op. Hsg. Soc. Ltd.", 134/150, Shivdas Chapsi Marg., Near Noor Baug, Mazgaon, Mumbai – 400 010, State – Maharashtra, Country – India for this particular purpose at ₹ 56,45,880.00 (Rupees Fifty Six Lakh Forty Five Thousand Eight Hundred Eighty Only) as on 25th April 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 25th April 2024 is ₹ 56,45,880.00 (Rupees Fifty Six Lakh Forty Five Thousand Eight Hundred Eighty 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:





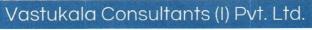
ANNEXURE TO FORM 0-1

Technical details

Main Building

1.	No. of floors and height of each floor		Ground + 7 TH 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 nd Floor	
3	Year of co	enstruction	2006 (As per Occupancy Certificate)	
4	Estimated future life		42 Years Subject to proper, preventive periodic	
			maintenance & structural repairs	
5	Type of co	onstruction- load bearing	R.C.C. Framed Structure	
		frame/ steel frame	_	
6	Type of fo	undations	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,	
		Vertical State of the Control of the	Powder coated Aluminum sliding windows	
10	Flooring		Vitrified tiles flooring	
11	Finishing		Cement plastering + POP false ceiling	
12		nd terracing	R.C.C. Slab	
13		chitectural or decorative features,	No	
14	if any	laternal wiring ourface or	Concealed electrification	
14	(i)	Internal wiring – surface or conduit	Concealed electrification	
	(ii)	Class of fittings: Superior/	Concealed plumbing	
		Ordinary/ Poor.		
15	Sanitary in	nstallations		
	(i)	No. of water closets	As per Requirement	
	(ii)	No. of lavatory basins		
	(iii)	Ng. of urinals No. of sink		
16		ttings: Superior colored / superior	Ordinary	
10	white/ordin		Ordinary	
17	Compound		Provided	
	Height and			
		onstruction	1.00	
18		and capacity	1 lift	
19	Undergrou	und sump – capacity and type of	R.C.C tank	
20	Over-head		R.C.C tank on terrace	
	Location,			
	Type of co	onstruction		
21	<u></u> '	o. and their horse power	May be provided as per requirement	
22		d paving within the compound ate area and type of paving	Chequred tiles in open spaces, etc.	
23	Sewage d public sew	isposal – whereas connected to vers, If septic tanks provided, no.	Connected to Municipal Sewerage System	
	and capac	ліу		



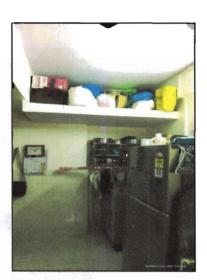




Actual site photographs







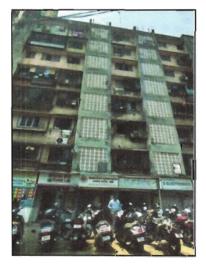






















Route Map of the property

Site,u/r





Latitude Longitude - 18°57'48.4"N 72°50'15.8"E

Note: The Blue line shows the route to site from nearest railway station (Sandhurst Road – 400m.)



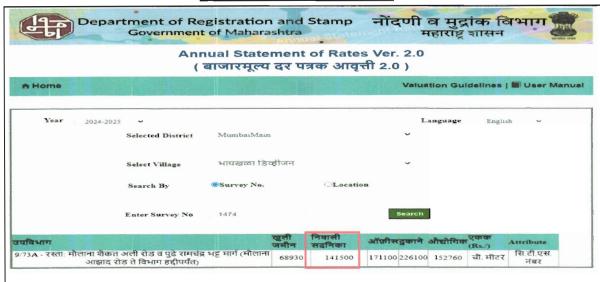
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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	1,41,500.00			
No Increase for flat located on 2 nd floors	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase)	1,41,500.00	Sq. Mtr.	13,146.00	Sq.
(A)				Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	68,930.00			
The difference between land rate and building rate (A – B = C)	72,570.00			
Depreciation Percentage as per table (D) [100% - 18%]	82%			
(Age of the Building – 18 Years)	42	R		
Rate to be adopted after considering depreciation [B + (C x D)]	1,28,437.00	Sq. Mtr.	11,932.00	Sq.
	V			Ft.

Multi-Storied building with Lift

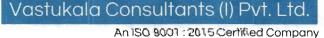
For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in	Rate	
	the building		
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

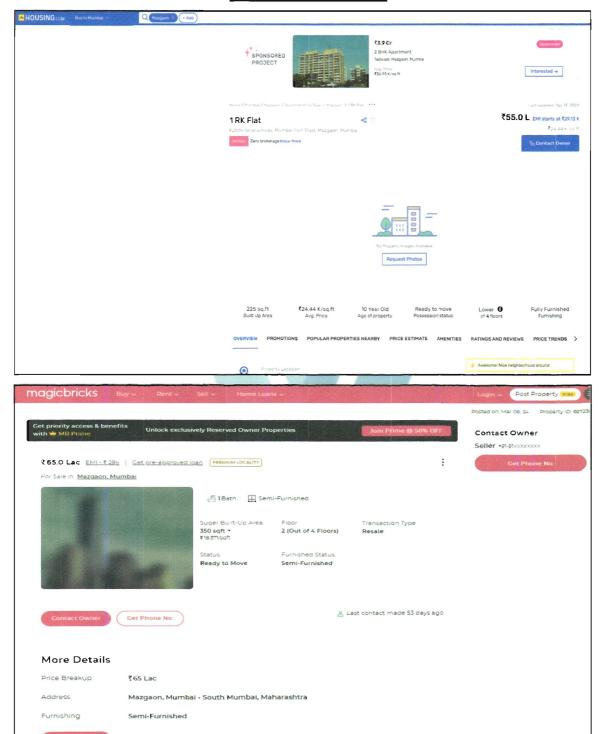
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation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







Sale Instances

17801450

06-01-2024

Note:-Generated Through eSearch Module,For original report please contact concern SRO office.

सूची क्र.2

दुय्यम निबंधक : सह दु. नि. मुंबई शहर 3

दस्त क्रमांक : 17801/2023

नोदंणी : Regn:63m

गावाचे नाव: भायखळा

गापाय गाप. नायखणा	
(1)विलेखाचा प्रकार	अँग्रीमेंट टू सेल
(2)मोबदला	6150000
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार	3561398
आकारणी देतो की पटटेदार ते नमुद करावे)	
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं; रूम नं.301, माळा नं: 3 रा मजला, इमारतीचे नाव:
	श्री हनुमान निवास को. ऑप. हाऊसिंग सोसायटी लिमिटेड, ब्लॉक नं: 134/150,शिवदास चापसी मार्ग,
	रोड् : माझगांव, मुंबई-400010, इतर माहिती; नोटिफिकेशन क्रमांक्- शासन आदेश क्र मुद्रांक-2021/
	अनौ.सं.क.12/प्र.क्र.107/म-1 (धोरण) दि. 31/03/2021 अन्वये महिलांसाठी 1 टक्के सूट((C.T.S.
	Number: 1/1437;))
(5) क्षेत्रफळ	25.16 चौ.मीटर
(६) आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या	1): नाव:-किरण विजय साळुंके वय:-46 पत्ता:-प्लॉट नं: सदिनका नं.301 , माळा नं: 3 रा मजला , इमारतीचे नाव: श्री
पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा	हनुमान निवास को. ऑप. हाऊसिंग सोसायटी लि., ब्लॉक नं: प्लॉट नं:134/150, शिवदास चापसी रोड, रोड नं: नूर बाग,
हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव	डोंगरी, मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400010 पॅन नं:-BHNPS3708L
व पसा.	
(8) दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा	1): नाव:-दिवाळी विनू गोहिल वय:-51; पत्ता:-प्लॉट नं: 901, माळा नं: 9 वा मजला , इमारतीचे नाव: श्री चामुंडा सोसायटी
दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश	, ब्लॉक नं: एन. एम जोशी मार्ग , रोड नं: प्रगती इंडस्ट्री, डिलाईल रोड, मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400011
असल्यास,प्रतिवादिचे नाव व पत्ता	ਧੱਜ ਜਂ:-AKXPG4126C
(९) दस्तऐवज करुन दिल्याचा दिनांक	09/09/2023
(10) दस्त नोंदणी केल्याचा दिनांक	09/09/2023
(11)अनुक्रमांक,खंड व पृष्ठ	17801/2023
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	308000
(13)बाजारभावाप्रमाणे नींदणी शुल्क	30000
(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.





Valuation Report Prepared For: Cosmos Bank / Bandra (West) Branch / Dinesh Dhanji Jadav (008305/ 2306076) Page 15 of 16

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 25th 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.





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 ₹ 56,45,880.00 (Rupees Fifty Six Lakh Forty Five Thousand Eight Hundred Eighty 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: 2024.04.25 11:10:18 +05'30'

Director

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



