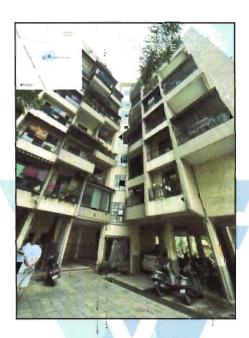


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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Vijay Dnyanoba More (Flat No. 201) & Mrs. Anita Vijay More (Flat No. 202)

Residential Amalgamated Flat No. 201 & 202, 2nd Floor, 'A' Wing, "Sai Leela Galaxy", 100 Ft. Road Village - Tisgaon, Kalyan (East), PIN - 421 306, Taluka - Kalyan, District - Thane State - Maharashtra, Country - India.

Latitude Longitude - 19°13'04.2"N 73°07'56.8"E

Valuation Done for:

Cosmos Bank

Bhandup Branch

Shop No. 1001/1008/1009, Station Plaza, 1st Floor, Station Road, Bhandup (West), Mumbai - 400 078 State - Maharashtra, Country - India.



Our Pan India Presence at:

Nanded

∇ Thane

Ahmedabad Delhi NCR

Raipur

Read. Office

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

2247495919 2247495919

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MSME Reg No: UDYAM-MH-18-0083617 An ISO 9001: 2015 Certified Company CIN: U74120MH2010PTC207869

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Page 2 of 20

Vastu/Mumbai/10/2024/011757/2308631 15/13-171JASH Date 15.10.2024

VALUATION OPINION REPORT

The property bearing Residential Amalgamated Flat No. 201 & 202, 2nd Floor, 'A' Wing, "Sai Leela Galaxy", 100 Ft. Road, Village - Tisgaon, Kalyan (East), PIN - 421 306, Taluka - Kalyan, District - Thane, State - Maharashtra, Country - India belongs to Mr. Vijay Dnyanoba More (Flat No. 201) & Mrs. Anita Vijay More (Flat No. 202).

Boundaries of the property.

North Krishna Heights South 100 Feet Road

'B' Wing of Sai Leela Galaxy East

West Krishna Paradise

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 ₹ 1,03,30,388.00 (Rupees One Crore Three Lakh Thirty Thousand Three Hundred Eighty Eight 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 Manoi Chalikwar Orginary signed by Mario; Chairkwar, o=Vastukala Consultants (1) Pm. Ltd., ou=Mumbai, email=mano;@vastukala.org, c=IN Date: 2024.10.16 10:40:01 +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 in Form - 01



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Ahmedabad Rajkot

ODelhi NCR 🦞 Raipur

Indore

Jaipur

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2 +91 2247495919

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Valuation Report of Residential Amalgamated Flat No. 201 & 202, 2nd Floor, 'A' Wing, "Sai Leela Galaxy", 100 Ft. Road, Village - Tisgaon, Kalyan (East), PIN - 421 306, Taluka - Kalyan, District - Thane, 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 ma	de	To assess the Fair Market Value as on 15.010.2024 for Banking Purpose
2	Date of inspection		14.10.2024
3	Name of the owner/ owners		Mr. Vijay Dnyanoba More (Flat No. 201) & Mrs. Anita Vijay More (Flat No. 202)
4	If the property is under joint owner ownership, share of each such ownershares undivided?		Joint Ownership Details of ownership share is not available
5	Brief description of the property		Address: Residential Amalgamated Flat No. 201 & 202, 2nd Floor, 'A' Wing, "Sai Leela Galaxy", 100 Ft. Road, Village - Tisgaon, Kalyan (East), PIN - 421 306, Taluka - Kalyan, District - Thane, State – Maharashtra, Country – India. Contact Person: Mrs. Anita Vijay More (Owner) Contact No. 8605008104
6	Location, street, ward no		100 Ft. Road, Village - Tisgaon, Kalyan (East), Taluka - Kalyan, District - Thane
	Survey/ Plot no. of land	Verien	Survey No. 53, Hissa No. 4 & Survey No. 54, Hissa No. 2
8	Is the property situated in residential/ commercial/ mixed area/ Residential	area?	Residential Area
9	Classification of locality-high clas class/poor class	ss/ middle	Middle Class
10	Proximity to civic amenities like Hospitals, Units, market, cinemas etc	,	All the amenities are available in the vicinity
11	Means and proximity to surface com by which the locality is served	munication	Served by Buses, Taxies, Auto and Private cars
	LAND		
12	Area of Unit supported by documer Shape, dimension and physical feature	, ,	
	Particulars	Area in Sq. Ft.	
	Carpet Area	874.00	
	Balcony Area	106.00	



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CONSTRUCTION OF THE PROPERTY O

Flowerbed Area	70.00
Total	1,050.00

(Area as per Actual Site Measurement of Amalgamated Flat No. 201 & 202)

Area as per Agreement for Sale are as under:

Flat No.	Carpet Area in	Flowerbed	Open Terrace
	Sq. Ft.	Area in sq. Ft.	Area in Sq. Ft.
201	450.00	48.00	45.00
202	450.00	41.00	75.00
Total	900.00	89.00	120.00

Area considered for valuation are as under:

Particular	Carpet Area in Sq. Ft.
Total Carpet area	900.00
Total Flowerbed area	89.00
40% of 120.00 Sq. Ft. Terrace area	48.00
Total Area	1,037.00

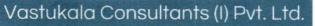
Total Built up Area in Sq. Ft. = 1244.00 (Total Carpet Area + 20%)

For the purpose of valuation, we have considered Total Carpet area of 1037.00 Sq. Ft.

13	Roads, Streets or lanes on which the land is abutting	100 Ft. Road, Village - Tisgaon, Kalyan (East), Taluka - Kalyan, District - Thane
14	If freehold or leasehold land	Free hold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.	
	(i) Initial Premium	N. A.
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	
	Lessor in the event of sale or transfer	
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such	Information not available



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	contri	bution still outstanding?	
20	for ac	he whole or part of the land been notified capisition by government or any statutory? Give date of the notification.	No
21	Attacl	h a dimensioned site plan	N.A.
	IMPR	OVEMENTS	
22	1	h plans and elevations of all structures ing on the land and a lay-out plan.	Information not available
23	1	sh technical details of the building on a rate sheet (The Annexure to this form may ed)	Attached
24	Is the	building owner occupied/ tenanted/ both?	Owner Occupied
		property owner occupied, specify portion extent of area under owner-occupation	N.A.
25		is the Floor Space Index permissible and entage actually utilized?	Floor Space Index permissible - As per KDMC norms Percentage actually utilized - Details not
			available
26	REN	rs	
	(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	N.A.
	(iv)	Gross amount received for the whole property	N.A.
27		any of the occupants related to, or close to ess associates of the owner?	N.A.
28	of fix	parate amount being recovered for the use ktures, like fans, geysers, refrigerators, ng ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N. A.
29	1	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	1	ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
32		oump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
33	for li	has to bear the cost of electricity charges ghting of common space like entrance hall, s, passage, compound, etc. owner or nt?	N. A.



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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	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.
	SALES	
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Amalgamated Flat in a building. The rate is considered as composite rate.
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
	COST OF CONSTRUCTION	V ASSESS
41	Year of commencement of construction and year of completion	Year of Completion – 2017 (As per Documents)
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.
		ernally amalgamated to form a single flat with single ave considered the area as per agreement for sale of





PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Bhandup Branch to assess fair market value as on 15.10.2024 for Residential Amalgamated Flat No. 201 & 202, 2nd Floor, 'A' Wing, "Sai Leela Galaxy", 100 Ft. Road, Village - Tisgaon, Kalyan (East), PIN - 421 306, Taluka - Kalyan, District - Thane, State - Maharashtra, Country - India. belongs to Mr. Vijay Dnyanoba More (Flat No. 201) & Mrs. Anita Vijay More (Flat No. 202).

We are in receipt of the following documents:

1	Copy of Agreement for Sale, Registration No. 6955/2012 dated 09/08/2012 between M/s. Choudhari
	Developers (the Builders / Promoters) AND Mr. Vijay Dnyanoba More (the Purchaser) - Flat No. 201
2	Copy of Agreement for Sale, Registration No. 6956/2012 dated 09/08/2012 between M/s. Choudhari
	Developers (the Builders / Promoters) AND Mrs. Anita Vijay More (the Purchaser) - Flat No. 202
3	Copy of Agreement dated 20.09.2024 between M/s. Choudhari Developers (the Promoters) AND Mrs.
	Vijay Dnyanoba More (the Purchaser/s) – acquired Stilt parking Space Bearing No. ST-4
4	Copy of Part Building Completion Certificate No. KDMC / NRV / CC / KV / OCC / 5036/19 dated
	19.12.2019 issued by Kalyan Dombivli Municipal Corporation.

LOCATION:

The said building is located at bearing Survey No. 53, Hissa No. 4 & Survey No. 54, Hissa No. 2 and within the limits of Kalyan Dombivli Municipal Corporation. The property falls in Residential Zone. It is at a travelling distance of 2.7 km. from Kalyan Junction railway station

BUILDING:

The building under reference is having Stilt (Part) + Ground (Part) + 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 building external condition is normal. The building is used for residential cum commercial purpose. 2nd Floor is having 6 Residential Flat. The building is having 1 lift.

Residential Flat:

The residential flat under reference is situated on the 2nd Floor. As per site inspection Flat No. 201 & 202 are internally amalgamated to form a single flat with single entrance door. It consists of 2 Bedrooms + Living Room + Kitchen + Office (Kitchen Converted) + 2 Bathrooms + 2 WC + Cupboard Area + Balcony + Flowerbed + Passage (i.e. 2 ½ BHK). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows, concealed electrification & concealed plumbing.

Valuation as on 15th October 2024

The total Carpet Area of the Residential	:	1,037.00 Sq. Ft.
Amalgamated Flat		,

Deduct Depreciation:

Year of Construction of the building	:	2017 (As per Documents)
--------------------------------------	---	-------------------------



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Expected total life of building	:	60 Years
Age of the building as on 2024	:	07 years
Cost of Construction	:	1,244.00 Sq. Ft. X ₹ 2,600.00 = ₹ 32,34,400.00
Depreciation {(100-10) X 7 / 60}	:	₹ 10.50%
Amount of depreciation		₹ 3,39,612.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 56,400.00 per Sq. M. i.e. ₹ 5,240.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property (after depreciate)	:	₹ 53,481.00 per Sq. M. i.e. ₹ 4,969.00 per Sq. Ft.
Prevailing market rate	:	₹ 10,000.00 per Sq. Ft.
Value of property as on 15.10.2024	:	1,037.00 Sq. Ft. X 10,000.00 = ₹ 1,03,70,000.00

(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 Value of the property	1	₹ 1,03,70,000.00 (-) ₹ 3,39,612.00 = ₹ 1,00,30,388.00
Add: Stilt Parking Space Bearing No. ST-4	A	₹ 3,00,000.00
Total Value of the property	1	₹ 1,03,30,388.00
The realizable value of the property	:	₹ 92,97,349.00
Distress value of the property	:	₹ 82,64,310.00
Insurable value of the property (1244.00 Sq. Ft. X ₹ 2,600.00)	:	₹ 32,34,400.00
Guideline value of the property (1244.00 Sq. Ft. X ₹ 4,969.00)		₹ 61,81,436.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Amalgamated Flat No. 201 & 202, 2nd Floor, 'A' Wing, "Sai Leela Galaxy", 100 Ft. Road, Village - Tisgaon, Kalyan (East), PIN - 421 306, Taluka - Kalyan, District - Thane, State – Maharashtra, Country – India. for this particular purpose at ₹ 1,03,30,388.00 (Rupees One Crore Three Lakh Thirty Thousand Three Hundred Eighty Eight Only) as on 15th October 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 15th October 2024 is ₹ 1,03,30,388.00 (Rupees One Crore Three Lakh Thirty Thousand Three Hundred Eighty Eight Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.





Valuation Report Prepared For: Cosmos Bank / Bhandup Branch / Mr. Vijay Dnyanoba More (011757/2308631)

Page 9 of 20

- 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

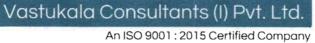
Technical details

Main Building

1.	No. of floors and height of each floor		Stilt (Part) + Ground (Part) + 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 2 nd Floor		
3	Year of construction		2017 (As per Documents)		
4	Estimated future life		53 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 fo	oundations	R.C.C. Foundation		
7	Walls		All external walls are 9" thick and partition walls are 6" thick.		
8	Partitions	ARREST .	6" thick brick wall		
9	Doors and Windows		Teak wood door frame with flush shutters door, Powder Coated Aluminum sliding windows		
10	Flooring		Vitrified tiles flooring		
11	Finishing	W. C. C.	Cement plastering with POP false ceiling		
12	Roofing a	and terracing	R.C.C. Slab		
13	Special architectural or decorative features, if any		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			
	(iii)	No. of urinals			
	(iv)	No. of sink			
16	Class of fittings: Superior colored / superior white/ordinary.		Ordinary		
17	Compour	nd wall	6'.0" High, R.C.C. column with B. B. masonry		
	Height and length Type of construction		wall		
18	No. of lifts and capacity		1 Lift		









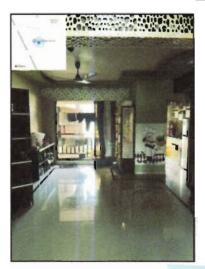
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank	R.C.C tank on terrace
	Location, capacity	
	Type of construction	
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Chequred 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



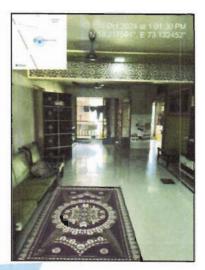




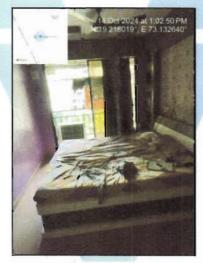
Actual site photographs

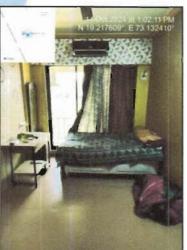


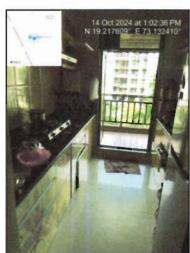




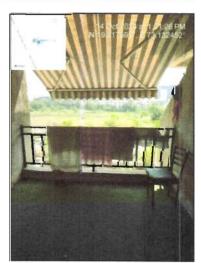












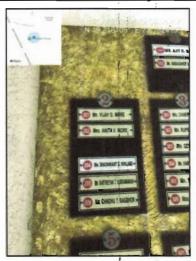


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Actual site photographs

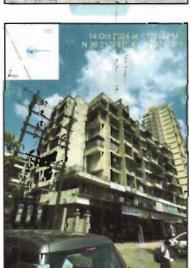


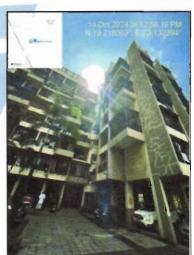














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Route Map of the property Site,u/r





Latitude Longitude - 19°13'04.2"N 73°07'56.8"E

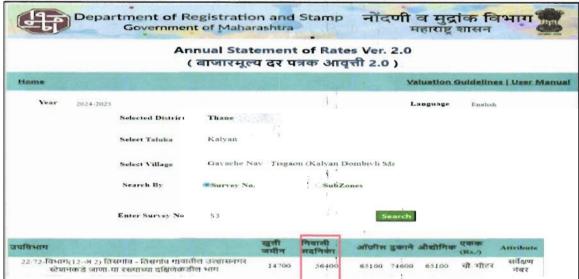
Note: The Blue line shows the route to site from nearest railway station (Kalyan Junction – 2.7 km.)



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Ready Reckoner Rate



Rate to be adopted after considering depreciation	53,481.00	Sq. Mtr.	4,969.00	Sq. Ft.
(Age of the Building – 07 Years)				
Depreciation Percentage as per table (D) [100% - 07%]	93%			
The difference between land rate and building rate (A – B = C)	41,700.00			
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	14,700.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	56,400.00	Sq. Mtr.	5,240.00	Sq. Ft.
No Increase, Flat Located on 2 nd Floor	Allowing	The West		
Stamp Duty Ready Reckoner Market Value Rate for Flat	56,400.00			

Multi-Storied building with Lift

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

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

Table - D: Depreciation Percentage Table

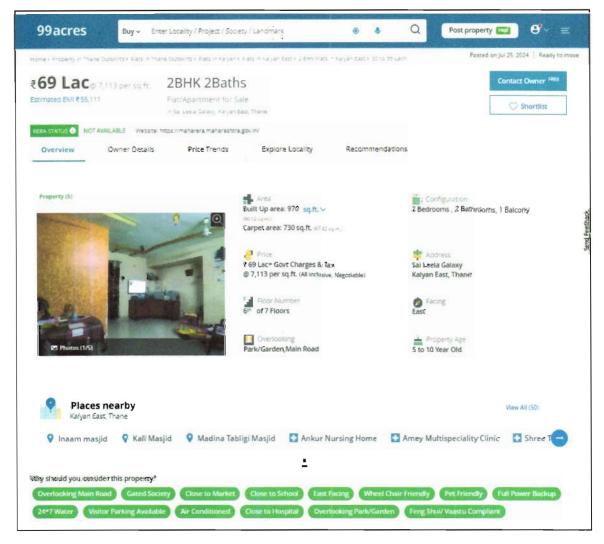
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka	
		Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1%	After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



CONSTRUCTION OF THE PROPERTY O

Price Indicators

Property	Flat				
Source	99acres				
Floor	-				
	Carpet	Built Up	Saleable		
Area	730.00	876.00	•		
Percentage	-	20%	-		
Rate Per Sq. Ft.	₹ 9,452.00	₹ 7,877.00	-		

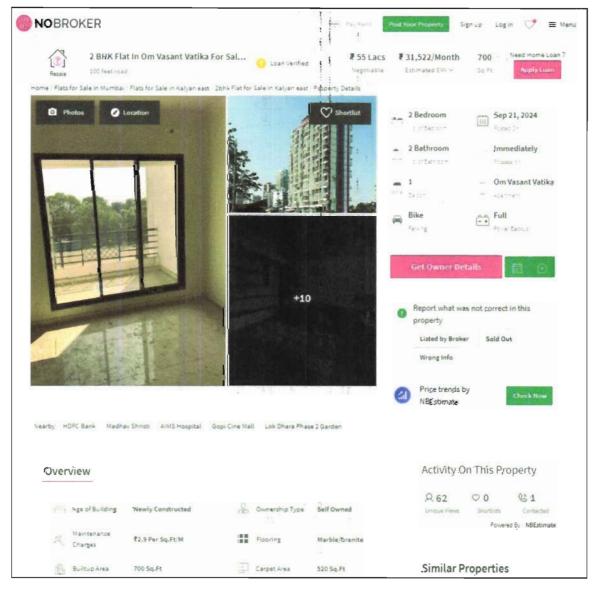






Price Indicators

Property	Flat				
Source <u>NOBROKER</u>		;	:		
Floor	-	. 1	. 1		
	Carpet	Built Up	Saleable		
Area	520.00	624.00	-		
Percentage	-	20%	-		
Rate Per Sq. Ft.	₹ 10,577.00	₹ 8,814.00	-		

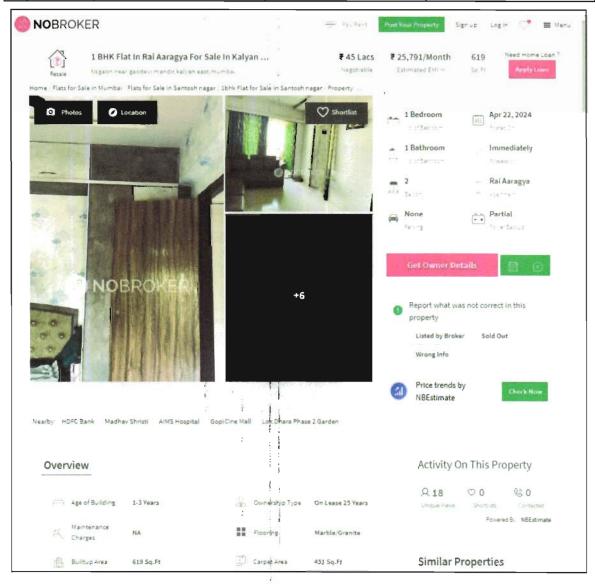






Price Indicators

Property	Flat		
Source	NOBROKER		
Floor	-		
	Carpet	Built Up	Saleable
Area	451.00	541.20	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹ 9,978.00	₹ 8,315.00	-









DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 15th October 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.
- 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 ₹ 1,03,30,388.00 (Rupees One Crore Three Lakh Thirty Thousand Three Hundred Eighty Eight Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

ou=Mumbai.

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar,

o=Vastukala Consultants (I) Pvt. Ltd.,

ou=iviumpai, email=manoj@vastukala.org, c=lN Date: 2024.10.16 10:40:32 +05'30'

Auth. Sign

Manoj Chalikwar

Director

Manoj B. Chalikwar

Registered Valuer

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

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

VASTUKALA



