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



#### Details of the property under consideration:

Name of Owner: Ela Mahesh Shah

Residential Flat No. 702, 7th Floor, Wing – B, Building No. 7, **"Sarvoday Aangan Co-op. Hsg. Soc. Ltd."**, Pandurangwadi, Near Sai Baba Mandir, Village Aayre, Dombivali (East), Thane – 421 201, State – Maharashtra, Country – India.

Latitude Longitude - 19°12'34.7"N 73°05'27.0"E

# Think. <u>Valuation Done for:</u> reate Cosmos Bank

Dombivali (East) Branch

Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivali (East),
Taluka – Kalyan, District – Thane – 400 605,
State – Maharashtra, Country – India.

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MSME Reg. No.: 27222201137 • CIN: U74120MH2010PTC207869

Valuation Report Prepared For: Cosmos Bank / Dombivali (East) Branch / Ela Mahesh Shah (23229/39368)

Page 2 of 18

Vastu/Mumbai/02/2022/23229/39368

24/03-339-SBVS

Date: 24.02.2022

#### **VALUATION OPINION REPORT**

The property bearing Residential Flat No. 702, 7<sup>th</sup> Floor, Wing – B, Building No. 7, **"Sarvoday Aangan Co-op. Hsg. Soc. Ltd."**, Pandurangwadi, Near Sai Baba Mandir, Village Aayre, Dombivali (East), Thane – 421 201, State – Maharashtra, Country – India belongs to **Ela Mahesh Shah**.

Boundaries of the property.

North : Sarvoday Garden

South : Ekta Garden
East : Internal Road

West : Sarvoday CHSL & Aditya Heights Building

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 ₹ 56,02,800.00 (Rupees Fifty Six Lakh Two Thousand Eight Hundred 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.

Think Auth Sign vate. Creat

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

#### 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

#### Mumbai

121, 1<sup>st</sup> Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093, (M.S.), INDIA

> Tel.: +91 22 28371325 Fax: +91 22 28371324 mumbai@vastukala.org

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#### - Nanded

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#### Aurangabad

Plot No. 106, N-3, CIDCO, Aurangabad - 431 005, (M.S), INDIA

Tel. : +91 240 2485151 Mobile : +91 9167204062 +91 9860863601 aurangabad@vastukala.org



# <u>Valuation Report of Residential Flat No. 702, 7th Floor, Wing – B, Building No. 7, "Sarvoday Aangan Co-op. Hsg. Soc. Ltd.", Pandurangwadi, Near Sai Baba Mandir, Village Aayre, Dombivali (East), Thane – 421 201, No. 101 (East), Thane – 421 (East), Tha</u>

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 24.02.2022 for Banking Purpose
2	Date of inspection	23.02.2022R)
3	Name of the owner/ owners	Ela Mahesh Shah
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 Flat No. 702, 7th Floor, Wing – B, Building No. 7, "Sarvoday Aangan Co-op. Hsg. Soc. Ltd.", Pandurangwadi, Near Sai Baba Mandir, Village Aayre, Dombivali (East), Thane – 421 201, State – Maharashtra, Country – India.  Contact Person: Mr. Rishabh Shah (Owner's son) Contact No. 7045444307
6	Location, street, ward no	Pandurangwadi, Near Sai Baba Mandir, Village Aayre, Dombivali (East)
	Survey/ Plot no. of land	Survey No. 92, Hissa No. 1/3(P) of Village – Aayre
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
	LAND	
12	Area of Unit supported by documentary proof.	Carpet Area in Sq. Ft. = 416.00
	Shape, dimension and physical features	Balcony Area in Sq. Ft. = 21.00
		Open Terrace Area in Sq. Ft. = 59.00
		Total Carpet Area in Sq. Ft. = 496.00
		(Area as per Actual Site Measurement)



		Lo. 14 10 5: 10000
		Carpet Area in Sq. Ft. = 496.00 Terrace Area in Sq. Ft. = 60.00
		Total Carpet Area in Sq. Ft. = 556.00
		(Area as per Agreement)
		Built Up Area in Sq. Ft. = 667.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Pandurangwadi, Near Sai Baba Mandir, Village Aayre, Dombivali (East), Thane – 421 201
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.	$\mathbb{R}$
	(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.	
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	eNACreate
	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?	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 local norms Percentage actually utilized – Details not available
		CONSULTANZO

26	REN	RENTS			
	(i)	Names of tenants/ lessees/ licensees, etc	Owner occupied		
	(ii)	Portions in their occupation	N.A.		
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 11,500.00 Expected rental income per month		
	(iv)	Gross amount received for the whole property	N.A.		
27		ny of the occupants related to, or close to ess associates of the owner?	Information not available		
28	of fix	parate amount being recovered for the use atures, like fans, geysers, refrigerators, and ranges, built-in wardrobes, etc. or for eas 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	1	ft 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		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		ny dispute between landlord and tenant ding rent pending in a court of rent?	N.A. reate		
37	1	any standard rent been fixed for the ises under any law relating to the control nt?	N. A.		
	SALI	ES			
38	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	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.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2006 (As per site information)
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, Dombivali (East) Branch to assess fair market value as on 24.02.2022 for Residential Flat No. 702, 7<sup>th</sup> Floor, Wing – B, Building No. 7, **"Sarvoday Aangan Co-op. Hsg. Soc. Ltd."**, Pandurangwadi, Near Sai Baba Mandir, Village Aayre, Dombivali (East), Thane – 421 201, State – Maharashtra, Country – India belongs to **Ela Mahesh Shah**.

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

1	Copy of Supplementary Agreement dated 01.02.2014.
2	Copy of Electricity Bill Consumer No. 020018621721 for the month of May 2021 in the name of Ela
	Mahesh Shah issued by MSEDCL.

#### **LOCATION**:

The said building is located at Survey No. 92, Hissa No. 1/3(P) of Village – Aayre, Dombivali (East), Thane. The property falls in Residential Zone. It is at a travelling distance 1.5 Km. from Dombivali railway station.

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#### **BUILDING:**

The building under reference is having Stilt + 9 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 Good. The building is used for residential purpose. 7th Floor is having 4 Residential Flat. The building is having 2 Lifts.

#### **Residential Flat:**

The residential flat under reference is situated on the 7<sup>th</sup> Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC + Bath + Passage + Balcony + Open Terrace. (i.e. 1 BHK with WC & Bath). The residential flat is finished with Vitrified flooring, Teak wood door frame with flush shutters, Aluminum sliding windows & concealed electrification & concealed plumbing.



#### Valuation as on 24th February 2022

The Built Up Area of the Residential Flat	:	667.00 Sq. Ft.

#### **Deduct Depreciation:**

Year of Construction of the building	:	2006 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2022	:	16 years
Cost of Construction	:	667.00 X 2,500.00 = ₹ 16,67,500.00
Depreciation {(100-10) X 16 / 60}	: /	24.00%
Amount of depreciation		₹ 4,00,200.00
Guideline rate obtained from the Stamp Duty Ready	/:	₹ 66,990.00 per Sq. M.
Reckoner for new property		i.e. ₹ 6,224.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 58,772.00 per Sq. M.
		i.e. ₹ 5,460.00 per Sq. Ft.
Prevailing market rate		₹ 9,000.00 per Sq. Ft.
Value of property as on 24.02.2022	:	667.00 Sq. Ft. X ₹ 9,000.00 = ₹ 60,03,000.00

(Area of property x market rate of developed land & Residential premises as on 2020 - 21 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. — Depreciation)

Depreciated fair value of the property as on 24.02.2022		₹ 60,03,000.00 - ₹ 4,00,200.00 = ₹ 56,02,800.00
Total Value of the property	:	₹ 56,02,800.00
The realizable value of the property	:	₹ 50,42,520.00
Distress value of the property	:/	₹ 44,82,240.00
Insurable value of the property (667 X 2,500.00)	-	₹ 16,67,500.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 702, 7th Floor, Wing – B, Building No. 7, "Sarvoday Aangan Co-op. Hsg. Soc. Ltd.", Pandurangwadi, Near Sai Baba Mandir, Village Aayre, Dombivali (East), Thane – 421 201, State – Maharashtra, Country – India for this particular purpose at ₹ 56,02,800.00 (Rupees Fifty Six Lakh Two Thousand Eight Hundred Only) as on 24th February 2022.



#### **NOTES**

- 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 24<sup>th</sup> February 2022 is ₹ 56,02,800.00 (Rupees Fifty Six Lakh Two
  Thousand Eight Hundred 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

				<u> </u>	
1.	No. of floors and height of each floor			Stilt + 9 Upper Floors	
2.	Plinth area floor wise as per IS 3361-1966		966	N.A. as the said property is a Residential Flat situated on 7 <sup>th</sup> Floor	
3	Year of construction			2006 (As per site information)	
4	Estimated	future life		44 Years Subject to proper, preventive periodic maintenance & structural repairs	
5	٠.	nstruction- load bearing frame/ steel frame		R.C.C. Framed Structure	
6	Type of for	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, Aluminum sliding windows	
10	Flooring			Vitrified flooring	
11	Finishing			Cement plastering, POP false ceiling	
12	Roofing ar	nd terracing		R.C.C. Slab	
13	Special architectural or decorative features, if any		ures,	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		nov	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.		erior	Ordinary	
17	Compound wall			6'.0" High, R.C.C. column with B. B. masonry	
	Height and length			wall	
	Type of construction				
18	No. of lifts	and capacity		2 Lifts	



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	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**



















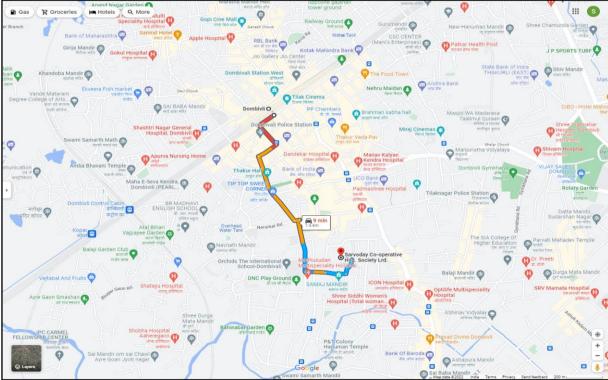




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# Route Map of the property Site,u/r





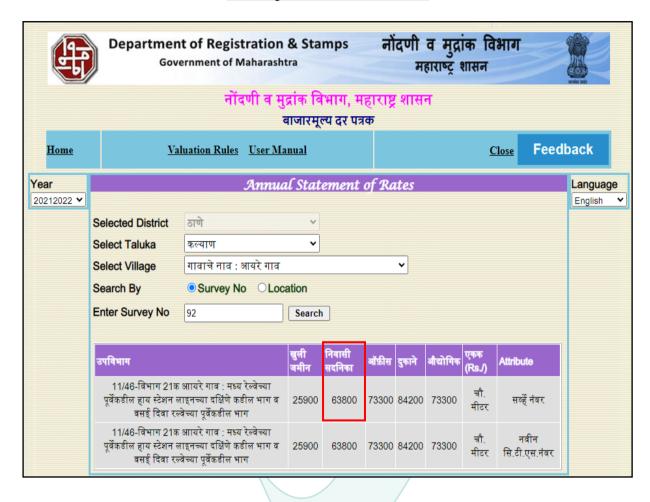
Latitude Longitude - 19°12'34.7"N 73°05'27.0"E

Note: The Blue line shows the route to site from nearest railway station (Dombivali – 1.5 Km.)



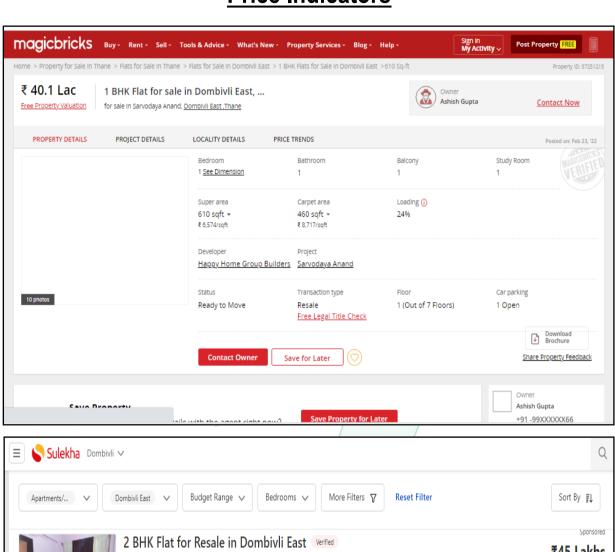
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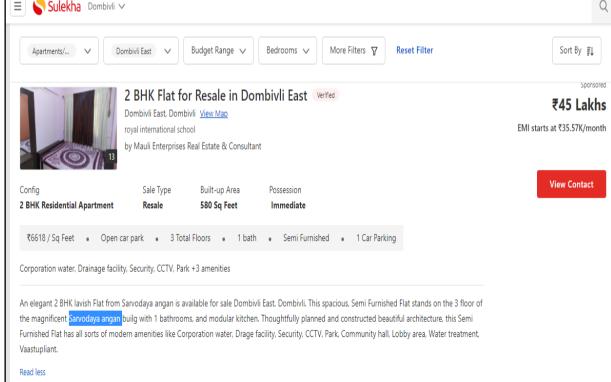
### **Ready Reckoner Rate**



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Valuers & Appraisers
College (1)
Text Consultants
Valuers & Appraisers
College (1)
Text Consultants
Valuers & Appraisers
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### **Price Indicators**

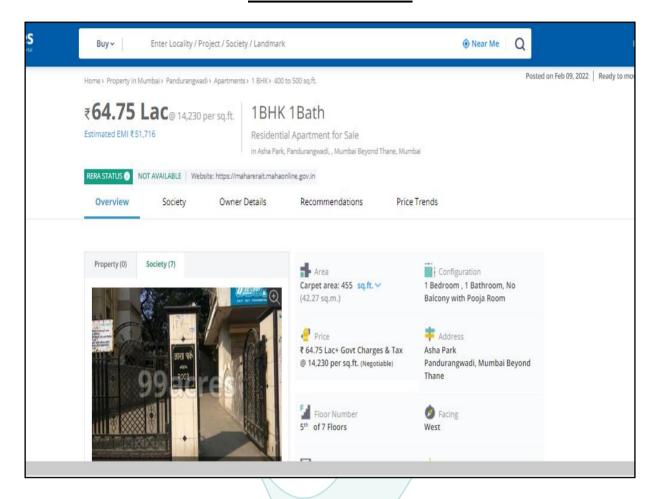






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### **Price Indicators**



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## **Sales Instance**

00671 3/02/2022	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. कल्याण 2 दस्त क्रमांक : 3006/2022
lote:-Generated Through eSearch fodule,For original report please ontact concern SRO office.		नोदंणी : Regn:63m
	गावाचे नाव: आयरे	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	3500000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3303000	
(4) भू.मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	मौजे आयरे स.नं. 92,हि.नं. 1/3(पैव	१,चौथा मजला,क्षेत्रफळ ५५७ चौ.फु. बिल्टअप
(5) क्षेत्रफळ	557 चौ.फूट	
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(?) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-संजय इच्छाराम भारंबे - वय:-48 पता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: साम्राज्य, बळवंतपुरम, ब्लॉक नं: शी-403, रोड नं: पौड रोड, उत्सव मंगल कार्यालय जवळ, शिवतीर्थनगर, कोथरूड, पुणे सिटी, एक्स. सर्व्हिसमॅन कॉलनी, पुणे, महाराष्ट्र, पुणे. पिन कोड:-411038 पॅन नं:-ABLPB5403C 2): नाव:-अरुण इच्छाराम भारंबे - वय:-45 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: खोरिया, बिव्हिंग नं. 15, रिजन्सी अनंतम, ब्लॉक नं: 404, रोड नं: कल्याण शिळ रोड, विको नाका, डोबिवली पूर्व, महाराष्ट्र, ठाणे. पिन कोड:-421201 पॅन नं:-ANIPB8560B 3): नाव:-मान्यता देणार - विजया इच्छाराम भारंबे - वय:-72 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: साम्राज्य, बळवंतपुरम, ब्लॉक नं: औ-403, रोड नं: पौड रोड, उत्सव मंगल कार्यालय जवळ, शिवतीर्थनगर, कोथरूड, पुणे सिटी, एक्स. सर्व्हिसमॅन कॉलनी, पुणे, महाराष्ट्र, पुणे. पिन कोड:-411038 पॅन नं:-ATYPB4225B 4): नाव:-मान्यता देणार - हर्षा दिलीप चोधरी - वय:-55 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: देव मदन को ऑप. ही.सो.लि., ब्लॉक नं: बी/1/107, रोड नं: गोपाळ नगर रोड नं. 1, कोपर्ड हॉस्पिटल जवळ, डोबिवली पूर्व, महाराष्ट्र, ठाणे. पिन कोड:-421201 पॅन नं:-AOLPC7737H 5): नाव:-मान्यता देणार - स्मिता सुधिर पाटील - वय:-49 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: निसर्गसुंदर अपार्टमेंट, गणंजय सोसायटी, ब्लॉक नं: 203, रोड नं: डी.पी. रोड, ऋग्वेद हॉटेल जवळ, कोथरूड, पुणे सिटी, एक्स. सर्व्हिंसमॅन कॉलनी, पुणे, महाराष्ट्र, पुणे. पिन कोड:-411038 पॅन नं:-AVEPP8642E	
(४)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	ग्रीनवूड्स (पी-2-जेड), ब्लॉक नं: 3/602, रे महाराष्ट्र, ठाणे. पिन कोड:-421503 पॅन र 2): नाव:-आर्या विनय खेतले - वय:-37; प	यत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: मोहन ाड नं: पाईपलाईन रोड, मांजर्ली व्हिलेज, बदलापूर प.,
(9) दस्तऐवज करुन दिल्याचा दिनांक	08/02/2022	
(10)दस्त नोंदणी केल्याचा दिनांक	08/02/2022	
(11)अनुक्रमांक,खंड व पृष्ठ	3006/2022	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	210000	·



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

This exercise is to assess Fair Market Value of the property under reference as on 24th February 2022

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 ₹ 56,02,800.00 (Rupees Fifty Six Lakh Two Thousand Eight Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

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

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