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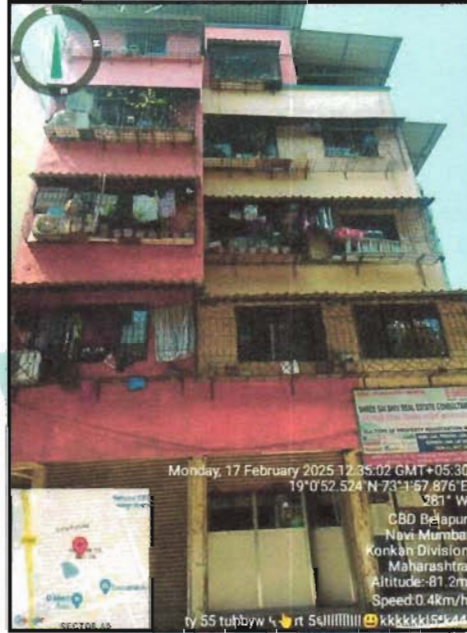
MSME Reg No: UDYAM-MH-18-0083617

An ISO 9001 : 2015 Certified Company

CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Mr. Santosh Laxman Kadam & Mrs. Swati S. Kadam**

Residential Flat No. 202, 2nd Floor, "**Sai Shraddha Co-op. Hsg. Soc. Ltd.**", Plot No. B-314 & 315, Sector 19/20, Village - Belapur, Taluka - Thane, District - Thane, Navi Mumbai, PIN - 400 614, State - Maharashtra, India.

Latitude Longitude : 19°0'52.5"N 73°1'57.8"E

Intended User:

Cosmos Bank

Kandivali (West) Branch

Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West), Mumbai - 400 067, 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

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Vastu/Mumbai/02/2025/014363/2310631

18/17-281-JAVS

Date: 18.02.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 202, 2nd Floor, "Sai Shraddha Co-op. Hsg. Soc. Ltd.", Plot No. B-314 & 315, Sector 19/20, Village - Belapur, Taluka - Thane, District - Thane, Navi Mumbai, PIN - 400 614, State - Maharashtra, India belongs to **Mr. Santosh Laxman Kadam & Mrs. Swati S. Kadam.**

Boundaries of the property

North : Road
South : Dewanshi Apartment
East : Road
West : Nalanda Apartment

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at **₹ 50,19,300.00 (Rupees Fifty Lakhs Nineteen Thousands Three 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 report.

Hence certified

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: 2025.02.18 17:56:12 +05'30'

Auth. Sign.

Director



Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/Credit/87/2022-23

Encl.: Valuation report



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Residential Flat No. 202, 2nd Floor, "**Sai Shraddha Co-op. Hsg. Soc. Ltd.**", Plot No. B-314 & 315, Sector 19/20, Village - Belapur, Taluka - Thane, District - Thane, Navi Mumbai, PIN - 400 614, State - Maharashtra, 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 Fair Market Value as on 18.02.2025 for Housing Loan Purpose.
1	Date of inspection	17.02.2025
3	Name of the owner / owners	Mr. Santosh Laxman Kadam & Mrs. Swati S. Kadam
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	Address: Residential Flat No. 202, 2 nd Floor, " Sai Shraddha Co-op. Hsg. Soc. Ltd. ", Plot No. B-314 & 315, Sector 19/20, Village - Belapur, Taluka - Thane, District - Thane, Navi Mumbai, PIN - 400 614, State - Maharashtra, India. Contact Person : Mr. Santosh Laxman Kadam (Owner) Contact No. 9820107818
6	Location, Street, ward no	Village - Belapur, District - Thane
7	Survey / Plot No. of land	Village - Belapur, Plot No - B-314 & 315
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. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 393.43 (Area as per Site measurement) Carpet Area in Sq. Ft. = 395.00 (Area As Per Society No Objection Letter) Built Up Area in Sq. Ft. = 474.00 (Carpet Area + 20%)

13	Roads, Streets or lanes on which the land is abutting	Village - Belapur, Taluka - Thane, District - Thane, Pin - PIN - 400 614
14	If freehold or leasehold land	Free Hold.
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N.A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
	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?	Owner Occupied - Mr. Santosh Laxman Kadam
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per NMMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Santosh Laxman Kadam
	(ii) Portions in their occupation	Fully Owner Occupied
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	11,100.00 (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?	Information not available
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	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 law?	N. A.
37		Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
26		SALES	
37		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
38		Land rate adopted in this valuation	N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.
39		If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
40		COST OF CONSTRUCTION	
41		Year of commencement of construction and year of completion	Year of Completion – 2007 (As per occupancy certificate)
42		What was the method of construction, by contract/By employing Labour directly/ both?	N. A.

43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Kandivali (West) Branch Branch to assess Fair Market Value as on 18.02.2025 for Residential Flat No. 202, 2nd Floor, "**Sai Shraddha Co-op. Hsg. Soc. Ltd.**", Plot No. B-314 & 315, Sector 19/20, Village - Belapur, Taluka - Thane, District - Thane, Navi Mumbai, PIN - 400 614, State - Maharashtra, India belongs to **Mr. Santosh Laxman Kadam**.

We are in receipt of the following documents:

1)	Copy of Deed Of Assignment Dated 24.06.2014 between Mr. Shankar Kisan Garud(The Vendor) And Mr. Santosh Laxman Kadam & Mrs. Swati S. Kadam(The Purchaser).
2)	Copy of Occupancy Certificate No. NRV/BP/Case No. B 4295/2088/07 Dated 14.06.2007 issued by Navi Mumbai Municipal Corporation..
3)	Copy of Society No Objection Letter Dated 08.03.2013 Regarding transfer of Flat No. 202, Sai Sharaddha Co-op. Hsg. Soc. Ltd., from Mr. shankar Kisan Garud to Mr. Santosh Laxman Kadam & Mrs. Swati Santosh Kadam issued by Sai Shraddha Co-op. Hsg. Soc. Ltd..
4)	Copy of Electricity Bill Consumer No. 000316657320 Dated 19.11.2024.

Location

The said building is located at bearing Plot No - B-314 & 315 in Sector - 19/20, Village - Belapur, Taluka - Thane, District - Thane, PIN - 400 614. The property falls in Residential Zone. It is at a traveling distance 1.2 km. from CBD Belapur Railway Station.

Building

The building under reference is having Part Ground + Part Stilt + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonery walls. The external condition of building is Normal. The building is used for Residential purpose. 2nd Floor is having 3 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 2nd Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + Toilet + Bathroom. This Residential Flat is Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 18th February 2025

The Carpet Area of the Residential Flat	395.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	: 2007 (As per occupancy certificate)
Expected total life of building	: 60 Years
Age of the building	: 18 Years
Cost of Construction	: 474.00 Sq. Ft. X ₹ 2,500.00 = ₹ 11,85,000.00
Depreciation $\{(100 - 10) \times (18 / 60)\}$: 27.00%
Amount of depreciation	: ₹ 3,13,200.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	: ₹ 83,070/- per Sq. M. i.e. ₹ 7,717/- per Sq. Ft.
Guideline rate (after depreciate)	: ₹ 68,729/- per Sq. M. i.e. ₹ 6,385/- per Sq. Ft.
Value of property	: 395.00 Sq. Ft. X ₹ 13,500 = ₹53,32,500
Total Value of property as on 18th February 2025	: ₹53,32,500.00

(Area of property x market rate of developed land & Residential premises as on 2025 - 2026 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 18th February 2025	: ₹ 53,32,500.00 - ₹ 3,13,200.00 = ₹ 50,19,300.00
Total Value of the property	: ₹ 50,19,300.00
The realizable value of the property	: ₹45,17,370.00
Distress value of the property	: ₹40,15,440.00
Insurable value of the property (474.00 X 2,500.00)	: ₹11,85,000.00
Guideline value of the property (474.00 X 6385.00)	: ₹30,26,490.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 202, 2nd Floor, "Sai Shraddha Co-op. Hsg. Soc. Ltd.", Plot No. B-314 & 315, Sector 19/20, Village - Belapur, Taluka - Thane, District - Thane, Navi Mumbai, PIN - 400 614, State - Maharashtra, India for this particular purpose at **₹ 50,19,300.00 (Rupees Fifty Lakhs Nineteen Thousands Three Hundred Only)** as on 18th February 2025

NOTES

1. 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 **18th February 2025** is **₹ 50,19,300.00 (Rupees Fifty Lakhs Nineteen Thousands Three 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.



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For that purpose Latest Legal Opinion should be sought.



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PART III- VALUATION

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	: Part Ground + Part Stilt + 4 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	: 2007 (As per occupancy certificate)
4	Estimated future life	: 42 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" Thk. Brick Masonery.
8	Partitions	: 6" Thk. Brick Masonery.
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.
13	Special architectural or decorative features, if any	: No
14	(i) Internal wiring – surface or conduit	: Concealed plumbing with C.P. fittings. Electrical wiring with concealed
	(ii) Class of fittings: Superior/Ordinary/Poor.	

Technical details		Main Building								
15	Sanitary installations <table border="1"> <tr> <td>(i)</td> <td>No. of water closets</td> </tr> <tr> <td>(ii)</td> <td>No. of lavatory basins</td> </tr> <tr> <td>(iii)</td> <td>No. of urinals</td> </tr> <tr> <td>(iv)</td> <td>No. of sink</td> </tr> </table>	(i)	No. of water closets	(ii)	No. of lavatory basins	(iii)	No. of urinals	(iv)	No. of sink	: 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.	: Superior White								
17	Compound wall Height and length Type of construction	: 6'.0" High, R.C.C. column with B. B. masonry wall								
18	No. of lifts and capacity	: Not Provided								
19	Underground sump – capacity and type of construction	: RCC Tank								
20	Over-head tank Location, capacity Type of construction	: RCC 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	: Chequered 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								



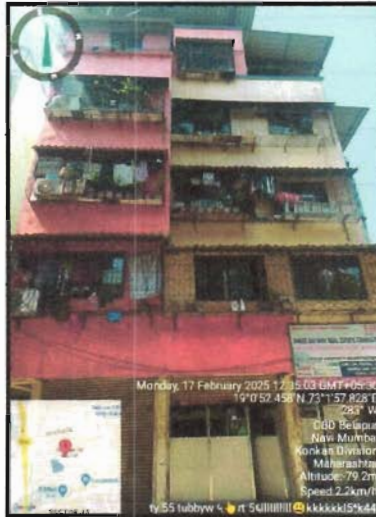
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Actual Site Photographs



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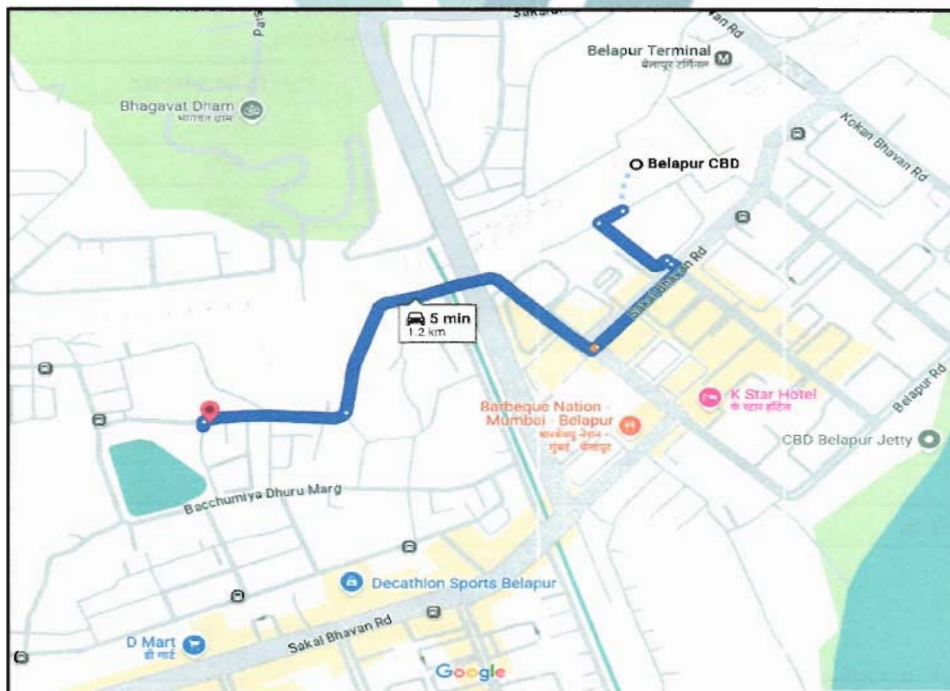
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Route Map of the property



Note: Red Place mark shows the exact location of the property



Longitude Latitude: 19°0'52.5"N 73°1'57.8"E

Note: The Blue line shows the route to site distance from nearest Railway Station (CBD Belapur - 1.2 km.).



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Ready Reckoner Rate

DIVISION / VILLAGE : BELAPUR Commence From 1st April 2024 To 31st March 2025						
Type of Area	Urban Area		Local Body Type	Class "C" Corporation		
Local Body Name	Navi Mumbai Municipal Corporation					
Land Mark	Land : Belapur Node Sector No. 19 and 20.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
27	27/346	3400	92300	105500	115300	105500
(Record Not Available)						
<input type="button" value="Compare With Previous Year"/> ↓						

Stamp Duty Ready Reckoner Market Value Rate for Flat	92300			
Decrease by 10% on Flat Located on 2 nd Floor	9230			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	83,070.00	Sq. Mtr.	7,717.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	3400			
The difference between land rate and building rate(A-B=C)	79,670.00			
Percentage after Depreciation as per table(D)	18%			
Rate to be adopted after considering depreciation [B + (C X D)]	68,729.00	Sq. Mtr.	6,385.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

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

Property	Flat		
Source	magic bricks		
Floor	-		
	Carpet	Built Up	Saleable
Area	260.00	312.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹15,385.00	₹12,821.00	-

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Trustpilot Parmanvi

1 RK Flat In Sai Shradha Chs Belpur- East For Sal...

Sector 19 Near Hazrat Sayyed Shahada Wali Shah Baba Dargah

Home / Flats for Sale in Mumbai / Flats for Sale in Cbd belapur / 1rk Flat for Sale in Cbd belapur / Property Details

₹ 40 Lacs
Negotiable

₹ 22,925/Month
Estimated EMI

300
Sq Ft

Need Home Loan?
[Apply Loan](#)

1 Bedroom
No. of Bedroom

1 Bathroom
No. of Bathroom

1
Balcony

Bike
Parking

Feb 17, 2025
Posted On

Immediately
Possession

Sai Shradha Chs B...
Apartment

None
Power Backup

[Get Owner Details](#)

Report what was not correct in this property

[Listed by Broker](#) [Sold Out](#) [Wrong Info](#)

Price trends by NBEstimate [Check Now](#)

Nearby: iCiCi Bank nerul, navi stumbai - Branch & ATM Nerul Railway Station (E) Yogam Isha Hatha Yoga

Apollo Hospitals Sector 11 Kharghar

Overview

<p>Age of Building >10 Years</p> <p>Maintenance Charges ₹2.2 Per Sq.Ft/M</p> <p>Builtup Area 300 Sq.Ft</p> <p>Furnishing Status Semi Furnish Now</p> <p>Floor 3/4</p> <p>Gated Security No</p>	<p>Ownership Type Self Owned</p> <p>Flooring Marble/Granite</p> <p>Carpet Area 260 Sq.Ft</p> <p>Facing West</p> <p>Parking Bike</p>
---	--

Activity On This Property

0 Unique Views 0 Shortlists 0 Contacted

Powered By: NBEstimate

Similar Properties

There are no Similar Properties

Price Indicators

Property	Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	435.00	522.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹13,793.00	₹11,494.00	-

99acres
Post property FREE

Home > Property in Navi Mumbai > Flats for sale in Navi Mumbai > Flats for sale in Belapur > Flats for sale in Sector 19 Belapur > 1 BHK Flats for sale in Sector 19 Belapur

Posted on Dec 23, 2024 | Ready to move

Verified

₹60 Lac

@ 10,000 per sq.ft

Estimated EMI ₹47,922

1BHK 2Baths

Flat/Apartment for Sale

in progressive sector 19, Sector 19 Belapur, Navi Mumbai


Contact Dealer FREE

Shortlist

RERA STATUS NOT AVAILABLE Website: <https://maharera.maharashtra.gov.in/>

Overview
Dealer Details
Registry Record
Explore Locality
Recommendations
Art >

Property (12)



Area

Super Built up area 600 sq.ft.

(55.74 sq.m)

Carpet area: 435 sq.ft.

(40.41 sq.m)

Configuration

1 Bedroom , 2 Bathrooms , 3 Balconies

Price

₹60 Lac

@ 10,000 per sq.ft. (Negotiable) [View Price](#)

Details

Address

progressive sector 19

Sector 19 Belapur, Navi Mumbai

Floor Number

3rd

of 4 Floors

Facing

East

Property Age

5 to 10 Year Old

Places nearby

Sector 19 Belapur, Navi Mumbai

P CIDCO Pay & Park
P SGC Mall
L Iqra the Truth Masjid
L Sai Baba Mandir
L Ganesh Mandir
H Suyash Hospital

[View All \(49\)](#)

Why you should consider this property?

✓ East Facing

✓ Corner Property



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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 **18th February 2025**

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 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.
4. There is no direct/ indirect interest in the property valued.
5. 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 **₹ 50,19,300.00 (Rupees Fifty Lakhs Nineteen Thousands Three Hundred Only)**.

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: 2025.02.18 17:56:21 +05'30'

Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/Credit/87/2022-23

