

# Vastukala Consultants (I) Pvt. Ltd.

# Valuation Report of the Immovable Property



### **Details of the property under consideration:**

Name of Owner: Smt. Janhavi Jayawant Dalvi & Shri. Jayawant Arjun Dalvi

Residential Flat No. 904, 9<sup>th</sup> Floor, Wing - A, **"Akar Pinnacle "**, Dattapada Road, Village - Magathane, Borivali (East), Taluka - Borivali , District - Mumbai Suburban , PIN - 400 066, State - Maharashtra, Country - India.

Latitude Longitude: 19°13'22.7"N 72°51'38.8"E

### **Intended User:**

Cosmos Bank Borivali East Branch

G-1,G-2,G-3, A Wing, Palkhi Aura, Laxmi Shopping Centre CHSL, Dattapada Road, Near HDFC Bank, Bofrivali East



#### 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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# Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/07/2024/010171/2307440 27/1-444-PRV Date: 27.07.2024

### **VALUATION OPINION REPORT**

This is to certify that the property bearing Residential Flat No. 904, 9th Floor, Wing - A, "Akar Pinnacle", Dattapada Road, Village - Magathane, Borivali (East), Taluka - Borivali , District - Mumbai Suburban , PIN - 400 066, State -Maharashtra, Country - India belongs to Smt. Janhavi Jayawant Dalvi & Shri. Jayawant Arjun Dalvi .

Boundaries		Building	Flat
North	<u>.</u> :-	Open Plot	Marginal Space
South	:	Arnav Venture	Flat No. 903
East	:	BMC garden	Lift
West	:	Akar Pinnacle Road	Marginal Space

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 ₹ 1,72,47,745.00 (Rupees One Crore Seventy Two Lakhs Forty Seven Thousands Seven Hundred And Forty Five 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.

Director

Auth. Sign.



#### Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/CREDIT/67/ 2019-20

Encl.: Valuation report



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# Residential Flat No. 904, 9<sup>th</sup> Floor, Wing - A, **"Akar Pinnacle "**, Dattapada Road, Village - Magathane, Borivali (East), Taluka - Borivali , District - Mumbai Suburban , PIN - 400 066, 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 Fair Market Value as on 27.07.2024 for Housing Loan Purpose.
1	Date of inspection	19.07.2024
3	Name of the owner / owners	Smt. Janhavi Jayawant Dalvi & Shri. Jayawant Arjun Dalvi
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. 904, 9 <sup>th</sup> Floor, Wing - A, "Akar Pinnacle", Dattapada Road, Village - Magathane, Borivali (East), Taluka - Borivali , District - Mumbai Suburban , PIN - 400 066, State - Maharashtra, Country - India.  Contact Person: Shri. Jayawant Arjun Dalvi (Owner) Contact No. 9892900922
6	Location, Street, ward no	Dattapada Road Village - Magathane, Borivali (East) District - Mumbai Suburban
7	Survey / Plot No. of land	Village - Magathane
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. = 675.98 (Area as per Site measurement)  Carpet Area in Sq. Ft. = 652.00 (Area As Per Agreement For Sale)  Built Up Area in Sq. Ft. = 717.20 (Carpet Area + 10%)
13	Roads, Streets or lanes on which the land is abutting	Village - Magathane, Borivali (East)Taluka - Borivali , District - Mumbai Suburban , Pin - PIN - 400 066
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 - Smt. Janhavi Jayawant Dalvi & Shri. Jayawant Arjun Dalvi
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied



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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 – 2017 (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:	(TM)

#### **PART II- VALUATION**

#### **GENERAL**:

Under the instruction of Cosmos Bank, Borivali East Branch Branch to assess Fair Market Value as on 27.07.2024 for Residential Flat No. 904, 9<sup>th</sup> Floor, Wing - A, **"Akar Pinnacle"**, Dattapada Road, Village - Magathane, Borivali (East), Taluka - Borivali , District - Mumbai Suburban , PIN - 400 066, State - Maharashtra, Country - India belongs to **Smt. Janhavi Jayawant Dalvi & Shri. Jayawant Arjun Dalvi**.

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

1)	Copy of Agreement For Sale No.3994 / 2018 Dated 22.03.2018 between M/s. Samarth Housing (INDIA)(The Vendor) And Smt. Janhavi Jayawant Dalvi & Shri. Jayawant Arjun Dalvi (The Allottee).
2)	Copy of Occupancy Certificate No.CHE / A - 4645 / BP (WS) / AR Dated 02.12.2017 issued by Municipal Corporation of Greater Mumbai.
3)	Copy of Commencement Certificate No.CHE / A - 4645 / BP(WS) / AK / AR Dated 03.05.2011 issued by Municipal Corporation of Greater Mumbai.
4)	Copy of RERA Certificate No.P51800010382 Dated 24.08.2017 issued by Maharashtra Real Estate Regulatory Authority.

#### **Location**

The said building is located at Village - Magathane, Borivali (East), Taluka - Borivali , District - Mumbai Suburban , PIN - 400 066. The property falls in Residential Zone. It is at a traveling distance 600 Mtrs. from Devipada Metro Station.

#### **Building**

The building under reference is having 1 basement + Stilt + 9 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 Good. The building is used for Residential purpose. 9th Floor is having 4 Residential Flat. The building is having 2 lifts.



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#### **Residential Flat:**

The Residential Flat under reference is situated on the 9<sup>th</sup> Floor The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + Dining + Passage + 2 Toilet. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows with M. S. Grills, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

#### Valuation as on 27th July 2024

The Carpet Area of the Residential Flat	:	652.00 Sq. Ft.
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#### **Deduct Depreciation:**

Year of Construction of the building	:	2017 (As per occupancy certificate)
Expected total life of building	ij	60 Years
Age of the building as on 2024	:	7 Years
Cost of Construction	:	717.20 Sq. Ft. X ₹ 3,000.00 = ₹ 21,51,600.00
Depreciation {(100 - 10) X (7 / 60)}	:	10.50%
Amount of depreciation	:	₹ 2,25,855.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 2,00,057/- per Sq. M. i.e. ₹ 18,586/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,91,412/- per Sq. M. i.e. ₹ 17,783/- per Sq. Ft.
Value of property as on 27th July 2024	V	652.00 Sq. Ft. X ₹ 26,800 = ₹1,74,73,600.00

(Area of property x market rate of developed land & Residential premises as on 2024 - 2025 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 27th July 2024	:	₹ 1,74,73,600.00 - ₹ 2,25,855.00 = ₹ 1,72,47,745.00
Total Value of the property	V:	₹₹ 1,72,47,745.00
The realizable value of the property	:	₹1,55,22,971.00
Distress value of the property	:	₹1,37,98,196.00
Insurable value of the property (717.20 X 3,000.00	:	₹21,51,600.00
Guideline value of the property (717.20 X 17783.00)	:	₹1,27,53,968.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 904, 9<sup>th</sup> Floor, Wing - A, "Akar Pinnacle ", Dattapada Road, Village - Magathane, Borivali (East), Taluka - Borivali , District - Mumbai Suburban , PIN - 400 066, State - Maharashtra, Country - India for this particular purpose at ₹ 1,72,47,745.00 (Rupees One Crore Seventy Two Lakhs Forty Seven Thousands Seven Hundred And Forty Five Only) as on 27th July 2024

#### **NOTES**

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value



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of the property as on 27th July 2024 is ₹ 1,72,47,745.00 (Rupees One Crore Seventy Two Lakhs Forty Seven Thousands Seven Hundred And Forty Five 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- 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	\	1 basement + Stilt + 9 Upper Floors
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 9 <sup>th</sup> Floor
3	Year of construction	7	2017 (As per occupancy certificate)
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 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 Solid flush door, Powder coated Aluminum sliding windows with M. S. Grills, .
10	Flooring	:	Vitrified Tile Flooring.
11	Finishing	:	Cement Plastering + POP Finish.
12	Roofing and terracing	:	R. C. C. Slab.



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### **Technical details**

### **Main Building**

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		
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		concealed		
15	Sanitary	v installations	:	As per Requirement		
	(i)	No. of water closets				
	(ii)	No. of lavatory basins				
	(iii)	No. of urinals				
	(iv)	No. of sink	ja			
16	Class of white/or	fittings: Superior colored / superior dinary.	:	(TM)		
17	_	und wall and length construction	:	All external walls are 9" thick and partition walls are 6" thick.		
18	No. of lifts and capacity		:	2 Lifts		
19	Underground sump – capacity and type of construction		:	Connected to Municipal Sewerage System		
20	Over-head tank Location, capacity Type of construction			Connected to Municipal Sewerage System		
21	Pumps-	no. and their horse power	:	May be provided as per requirement		
22		and paving within the compound mate area and type of paving		Chequred tiles in open spaces, etc.		
23	_	e disposal – whereas connected to public if septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System		



# **Actual Site Photographs**























# **Actual Site Photographs**





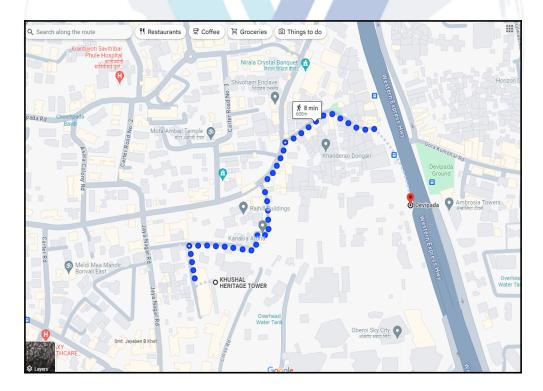




# **Route Map of the property**



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°13'22.7"N 72°51'38.8"E

Note: The Blue line shows the route to site distance from nearest Metro Station (Devipada - 600 Mtrs. ).



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Architects

File Consultant

Lander's Expensers (1)

Architects

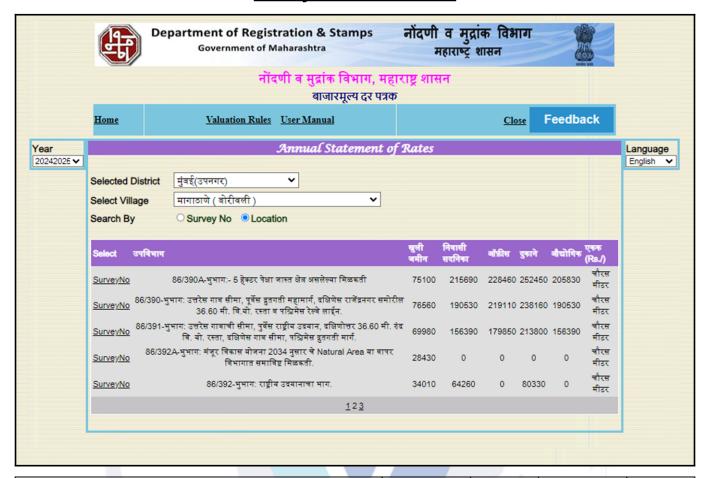
Office Consultant

Lander's Expensers (1)

Office Consultant

Office Con

## **Ready Reckoner Rate**



Stamp Duty Ready Reckoner Market Value Rate for Flat	190530		p./	
Increase by 5% on Flat Located on 9 <sup>th</sup> Floor	9526.5		'7/	
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	2,00,057.00	Sq. Mtr.	18,586.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	76560			
The difference between land rate and building rate(A-B=C)	123,496.50			
Percentage after Depreciation as per table(D)	7%	1/2		
Rate to be adopted after considering depreciation [B + (C X D)]	1,91,412.00	Sq. Mtr.	17,783.00	Sq. 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 the building	Rate
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

**Depreciation Percentage Table** 

Completed Age of Building in Years	Value in percent after depreciation



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	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	depreciation is to be considered. However	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

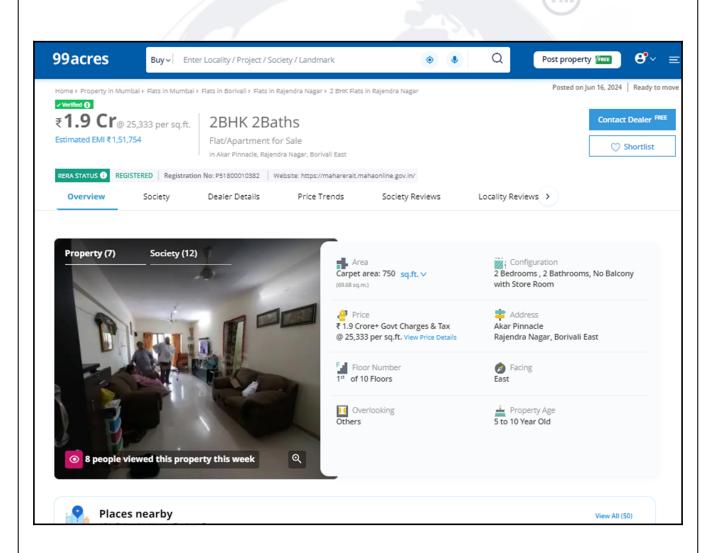






## **Price Indicators**

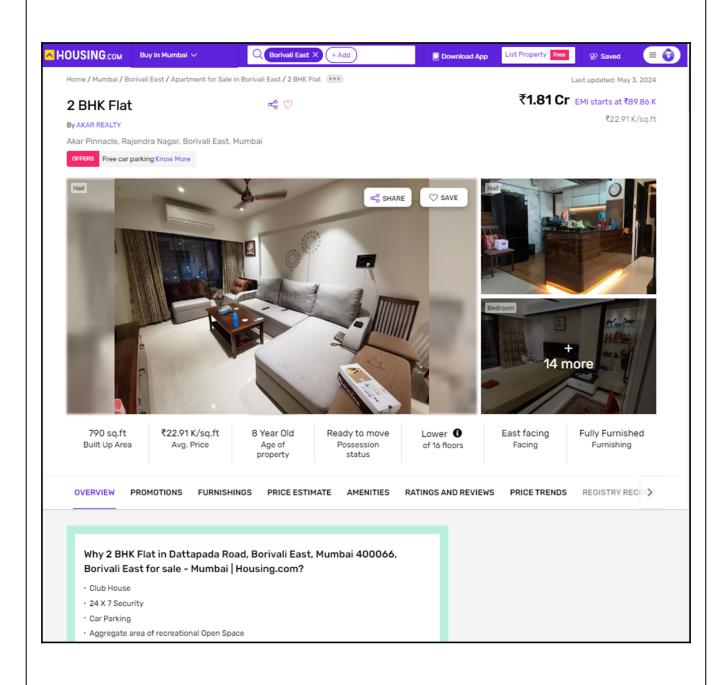
Property	Residential Flat		
Source	https://www.99acres.com/		
Floor	10th		
	Carpet	Built Up	Saleable
Area	750.00	825.00	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹25,333.00	₹23,030.00	-







Property	Residential Flat		
Source	Housing.Com		
Floor	-		
	Carpet	Built Up	Saleable
Area	680.00	748.00	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹26,618.00	₹24,198.00	-





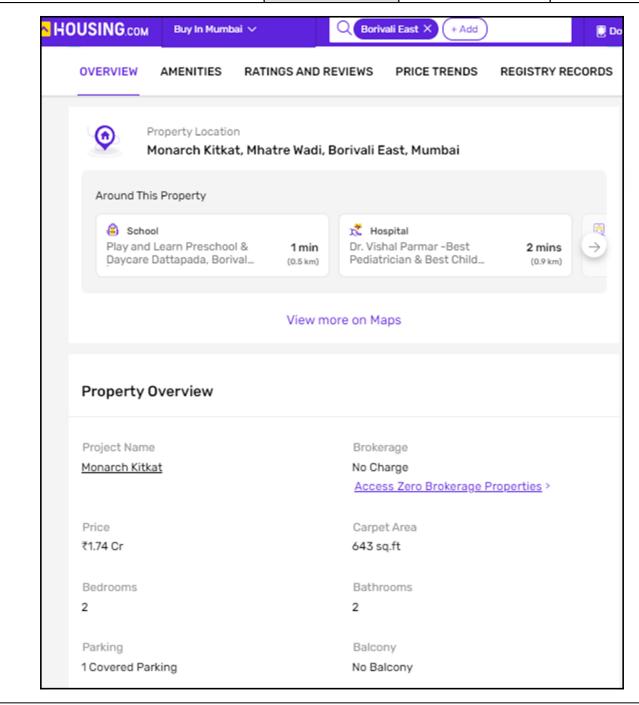
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Property	Residential Flat		
Source	Housing.Com		
Floor	-		
	Carpet	Built Up	Saleable
Area	643.00	10.00	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹27,061.00	₹17,40,000.00	-







# **Sale Instances**

Property	Residential Flat			
Source	Index no.2	Index no.2		
Floor	5th	5th		
	Carpet	Built Up	Saleable	
Area	738.00	811.80	-	
Percentage	-	10%	-	
Rate Per Sq. Ft.	₹21,951.00	₹19,956.00	-	

3165367	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. बोरीवली 2
24-02-2024		दस्त क्रमांक : 3165/2024
Note:-Generated Through eSearch Module,For original report please		नोदंणी :
contact concern SRO office.		Regn:63m
	गावाचे नाव : मागाठाणे	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	16200000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	16471625.5	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :, इतर माहिती: सदिनका क्रमांक नं 504,डी विंग,5 वा मजला,आकार पिनॅकल,मिहेंद्रा अँड मिहेंद्रा एम्पलॉईज को ऑप हौसिंग सोसायटी लिमिटेड(फेस II),दत्तपाडा रोड,बोरिवली पूर्व,मुंबई-400066सदिनकेचे एकूण क्षेत्रफळ 738 चौ फूट कारपेट व सोबत 1 कार पार्किंग नं बी-004 शासन आदेश क्रं मुद्रांक- 2021/अनौ.सं.कं.12/ प्र.कं.107/म-1(धोरण ). दि-31/03/2021 अन्वये महिला खरेदीदारा करिता 1% मुद्रांक शुल्क सवलत देण्यात आली आहे.((C.T.S. Number: 127, 127/1;))	
(5) क्षेत्रफळ	82.30 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-जानकी हरिहरन - वय:-66 पत्ता:-प्लॉट नं: 504, डी विंग,, माळा नं: 5 वा मजला, इमारतीचे नाव: आकार पिनॅकल, महिंद्रा अँड महिंद्रा एम्प्पलॉईज को ऑप हौ सो लि (फेस II), ब्लॉक नं: बोरिवली पूर्व, रोड नं: दत्तपाडा रोड, महाराष्ट्र, मुम्बई. पिन कोड:-400066 पॅन नं:- ACIPH7648R	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-अनसोया मोनजी चोथानी वय:-75; पत्ता:-प्लॉट नं: रुम नं 25, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: पारिजात सोसायटी जवळ, विले पार्ले पश्चिम, रोड नं: लल्लुभाई पार्क रोड, महाराष्ट्र, MUMBAI. पिन कोड:-400056 पॅन नं:-AKYPC0107C	
(९) दस्तऐवज करुन दिल्याचा दिनांक	22/02/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	22/02/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	3165/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	825000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	





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

This exercise is to assess Fair Market Value of the property under reference as on 27th July 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 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.





### **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 ₹ 1,72,47,745.00 (Rupees One Crore Seventy Two Lakhs Forty Seven Thousands Seven Hundred And Forty Five Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director Auth. Sign.

#### Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Cosmos Bank Empanelment No.: HO/CREDIT/67/ 2019-20



