

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Shaila Deepak Shakhare

Residential Flat No. 003, Ground Floor, Building No 14, Wing - A, "Jivdani Krupa Apartment", Sairam Sankul, Manvelpada, Village - Virar, Taluka - Vasai, District - Palghar, Virar (East), PIN - 401 305, State - Maharashtra, India.

Latitude Longitude: 19°26'27.5"N 72°49'26.3"E

Intended User:

Cosmos Bank

Dadar Branch

Horizon Bldg.,1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai -400 028, 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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Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/08/2024/010553/2307723 16/13-201-JASH Date: 16.08.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 003, Ground Floor, Building No 14, Wing - A, **"Jivdani Krupa Apartment"**, Sairam Sankul, Manvelpada, Village - Virar, Taluka - Vasai, District - Palghar, Virar (East), PIN - 401 305, State - Maharashtra, India belongs to **Mrs. Shaila Deepak Shakhare**.

Boundaries	•••	Building	Flat
North	<i>:</i>	Open Plot	Open Plot
South	:	Jeet Apartement	Flat No. 004
East		Internal Road & Sai Ram Building No. 13	Internal Road
West		Riddhi Siddhi Apartment & Open Plot	Lobby & Flat No. 002

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 and Valued for SARFAESI Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 purpose at ₹ 23,45,250.00 (Rupees Twenty Three Lakhs Forty Five Thousands Two Hundred And Fifty 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.



Sharadkumar Chalikwar

Govt. Reg. Valuer
Chartered Engineer (India)

Reg. No. [N]C.C.I.T/I -14/52/2008-09

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

Encl.: Valuation report



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

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Residential Flat No. 003, Ground Floor, Building No 14, Wing - A, "Jivdani Krupa Apartment", Sairam Sankul, Manvelpada,

Village - Virar, Taluka - Vasai, District - Palghar, Virar (East), PIN - 401 305, 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 16.08.2024 for SARFAESI Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 Purpose.
1	Date of inspection	14.08.2024
3	Name of the owner / owners	Mrs. Shaila Deepak Shakhare
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. 003, Ground Floor, Building No 14, Wing - A, "Jivdani Krupa Apartment", Sairam Sankul, Manvelpada, Village - Virar, Taluka - Vasai, District - Palghar, Virar (East), PIN - 401 305, State - Maharashtra, India. Contact Person: Mrs. Shaila Deepak Shakhare (Owner) Contact No
6	Location, Street, ward no	Sairam Sankul Village - Virar, District - Palghar
7	Survey / Plot No. of land	Village - Virar New Survey No - 175/5, 175/6
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. = 311.52 (Area as per Site measurement) Carpet Area in Sq. Ft. = 295.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 354.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - Virar, Taluka - Vasai, District - Palghar, Pin - PIN - 401 305
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?	Tenant Occupied - Mrs. Sheetal Kharat
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied





25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per VVCMC norms Percentage actually utilized – Details not available
26	RENTS	S	
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mrs. Sheetal Kharat
	(ii)	Portions in their occupation	Fully Tenant Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	Rs. 6000/- Present rental income per month.
	(iv)	Gross amount received for the whole property	N.A.
27		y of the occupants related to, or close to ss associates of the owner?	Information not available
28	fixtures ranges	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services se? If so, give details	N. A.
29		etails of the water and electricity charges, If any, orne by the owner	N. A.
30		e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.
31	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	lighting	as to bear the cost of electricity charges for g of common space like entrance hall, stairs, ge, compound, etc. owner or tenant?	N. A.
34		s the amount of property tax? Who is to bear it? etails with documentary proof	Information not available
35		ouilding insured? If so, give the policy no., t for which it is insured and the annual premium	Information not available
36	_	dispute between landlord and tenant regarding ending 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.
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 ra	ate 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 – 2014 (Approx.)		
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: 1. Property Identified along with Mr. Prasad (Bank Person) and Mrs. Shaila Deepak Shakhare (Owner).			

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch Branch to assess Fair Market Value as on 16.08.2024 for Residential Flat No. 003, Ground Floor, Building No 14, Wing - A, "Jivdani Krupa Apartment", Sairam Sankul, Manvelpada, Village - Virar, Taluka - Vasai, District - Palghar, Virar (East), PIN - 401 305, State - Maharashtra, India belongs to Mrs. Shaila Deepak Shakhare.

We are in receipt of the following documents:

1) Copy of Agreement for sale Registration No.18/09/2018 Dated 18.09.2018 between M/s. Jivdani Krupa Construction(The Builder) And Mrs. Shaila Deepak Shakhare(The Purchaser).

Location

The said building is located at Village - Virar, Taluka - Vasai, District - Palghar, PIN - 401 305. The property falls in Residential Zone. It is at a traveling distance 2.4 km. from Virar Railway Station.

<u>Building</u>

The building under reference is having Ground + 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. Ground Floor is having 4 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the Ground Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Bathroom + WC. 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.



Valuers & Appraisers
Architect & Granters (i)
For Committee (in Committe

Valuation as on 16th August 2024

The Carpet Area of the Residential Flat	:	295.00 Sq. Ft.	
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Deduct Depreciation:

Year of Construction of the building	:	2014 (Approx.)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	10 Years
Cost of Construction	:	354.00 Sq. Ft. X ₹ 2,500.00 = ₹ 8,85,000.00
Depreciation {(100 - 10) X (10 / 60)}	:	15.00%
Amount of depreciation	j.	₹ 1,32,750.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 57,600/- per Sq. M. i.e. ₹ 5,351/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 53,010/- per Sq. M. i.e. ₹ 4,925/- per Sq. Ft.
Value of property as on 16th August 2024	:	295.00 Sq. Ft. X ₹ 8,400 = ₹24,78,000.00

(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 16th August 2024	V	₹ 24,78,000.00 - ₹ 1,32,750.00 = ₹ 23,45,250.00
Total Value of the property	4	₹₹ 23,45,250.00
The realizable value of the property	1	₹19,93,463.00
Distress value of the property		₹16,41,675.00
Insurable value of the property (354.00 X 2,500.00	;	₹8,85,000.00
Guideline value of the property (354.00 X 4925.00)	:	₹17,43,450.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 003, Ground Floor, Building No 14, Wing - A, "Jivdani Krupa Apartment", Sairam Sankul, Manvelpada, Village - Virar, Taluka - Vasai, District - Palghar, Virar (East), PIN - 401 305, State - Maharashtra, India for this particular purpose at ₹ 23,45,250.00 (Rupees Twenty Three Lakhs Forty Five Thousands Two Hundred And Fifty Only) as on 16th August 2024

NOTES

- 1. I, Sharadkumar Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 16th August 2024 is ₹ 23,45,250.00 (Rupees Twenty Three Lakhs Forty Five Thousands Two Hundred And Fifty 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



Vastukala Consultants (I) Pvt. Ltd. An ISO 9001: 2015 Certified Company 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 floo	ors and height of each floor	:	Ground + 4 Upper Floors		
2	Plinth area floor wise as per IS 3361-1966		1:	N.A. as the said property is a Residential Flat Situated on Ground Floor		
3	Year of co	onstruction	V	2014 (Approx.)		
4	Estimated	future life		50 Years Subject to proper, preventive periodic maintenance & structural repairs		
5	Type of co	onstruction- load bearing walls/RCC el frame	:	R.C.C. Framed Structure		
6	Type of fo	undations	:	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	3 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		



Valuers & Appraisers
Architects de services de la constant de la c

Technical details

Main Building

15	Sanitary	installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of white/ord	fittings: Superior colored / superior inary.	:	
17	Compour Height ar Type of c		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		:	Not Provided TM
19	19 Underground sump – capacity and type of construction		:	Connected to Municipal Sewerage System
20		ad tank capacity construction	:	Connected to Municipal Sewerage System
21	Pumps- no. and their horse power			May be provided as per requirement
22	2 Roads and paving within the compound approximate area and type of paving		:	Chequred tiles in open spaces, etc.
23	_	disposal – whereas connected to public f septic tanks provided, no. and capacity		Connected to Municipal Sewerage System





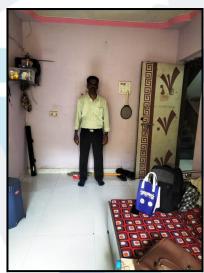
Actual Site Photographs























Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°26'27.5"N 72°49'26.3"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Virar - 2.4 km.).



Valuers & Appraisers

Architects &
MACHINESS (1)

Chartered Engineers (1)

Lender's Engineer

MH2010 PVLD

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	57600			
No Increase onFlat Located on Ground Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	57,600.00	Sq. Mtr.	5,351.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	11700			
The difference between land rate and building rate(A-B=C)	45,900.00			
Percentage after Depreciation as per table(D)	10%			
Rate to be adopted after considering depreciation [B + (C X D)]	53,010.00	Sq. Mtr.	4,925.00	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



Since 1989





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

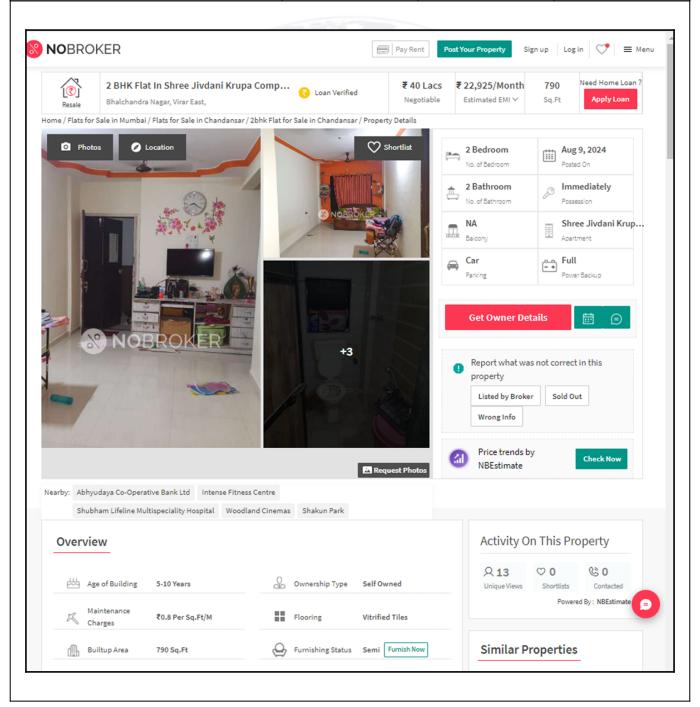
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years		After initial 5 year for every year 1.5% depreciation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





Price Indicators

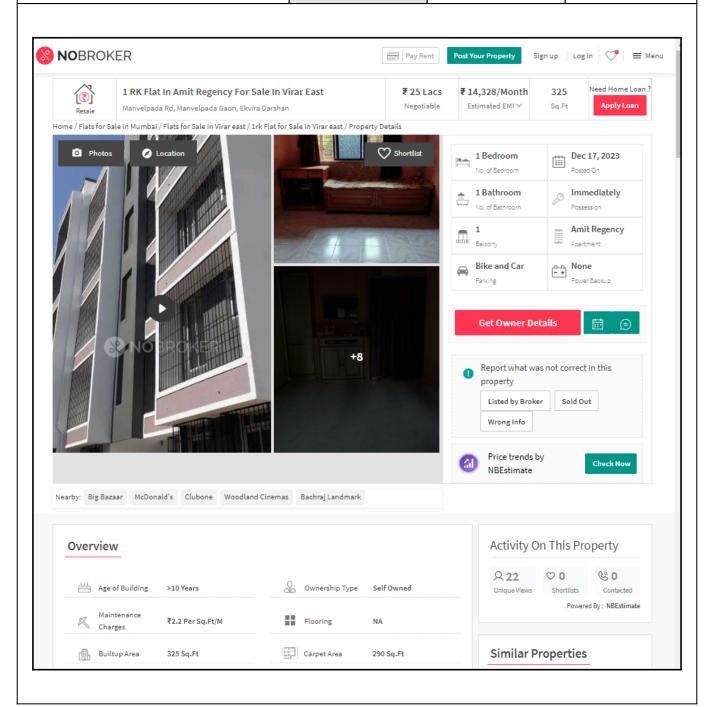
Property	Jivdani Krupa Complex, Virar East		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	548.61	658.33	790.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹7,291.00	₹6,076.00	₹5,063.00







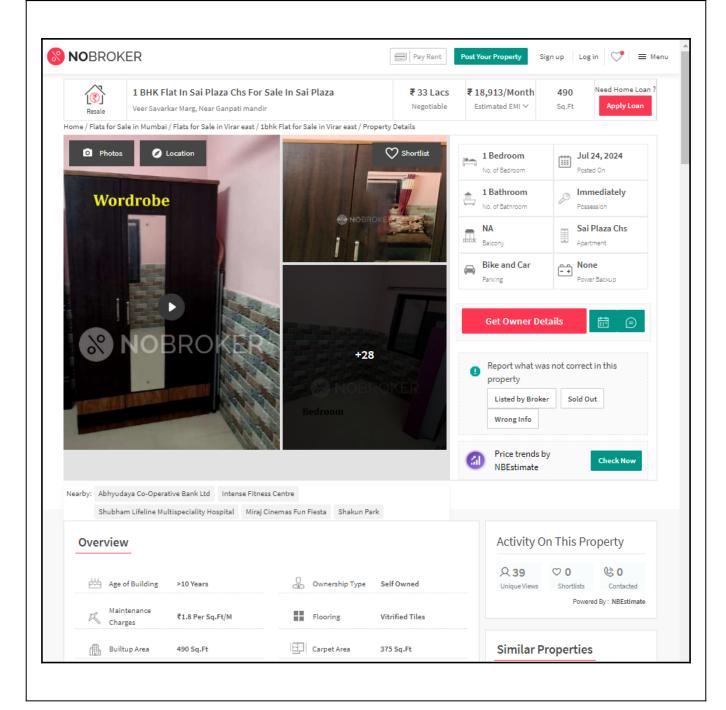
Property	Amit Regency, Manvelp	Amit Regency, Manvelpda, Virar East		
Source	Nobroker.com	Nobroker.com		
Floor	Middle	Middle		
	Carpet	Built Up	Saleable	
Area	290.00	348.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹8,621.00	₹7,184.00	-	







Property	Sai Plaza, Manvelpada,	Sai Plaza, Manvelpada, Virar East		
Source	Nobroker.com	Nobroker.com		
Floor	Middle	Middle		
	Carpet	Built Up	Saleable	
Area	375.00	450.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹8,800.00	₹7,333.00	-	







Sale Instances

Property	Anandi Nagar, Virar East		
Source	Index no.2		
Floor	Ground		
	Carpet	Built Up	Saleable
Area	306.00	367.20	495.72
Percentage	-	20%	35%
Rate Per Sq. Ft.	₹7,843.00	₹6,536.00	₹4,841.00

2024, 13:53 igr_6994		4
699480 10-07-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. वसई 2 दस्त क्रमांक : 6994/2024 नोदंणी : Regn:63m
	गावाचे नाव: विरार	-
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2400000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	1685021.8	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पालघरइतर वर्णन :, इतर माहिती: , इतर माहिती: गांव मौजे विरार विभाग 5 सदनिका क्र. 05,तळ मजला सप्तश्रुंगी अपार्टमेंट आनंदी नगर बिल्डींग नं 6 क्षेत्र 28.42 चौ. मी. कारपेट एरिया((Survey Number : - ;))	
(5) क्षेत्रफळ	28.42 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:-मे. मनीषा एन्टरप्रयाजेस तर्फे मालक राजेश मंतेश्वर जोशी वय:-49 पत्ता:-प्लॉट नं: 003, माळा नं: -, इमारतीचे नाव: अद्विक अपार्टमेंट, आनंदी नगर, जीवदानी रोड, , ब्लॉक नं: -, रोड नं: विरार पूर्व , महाराष्ट्र, ठाणे. पिन कोड:-401305 पॅन नं:-AIAPJ7162L	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-परेश भरत शाह वय:-40; पत्ता:-प्लॉट नं: 201, माळा नं: -, इमारतीचे नाव: करण प्लाझा को-ऑप हौसिंग सोसायटी लि. , ब्लॉक नं: -, रोड नं: विरार पश्चिम , महाराष्ट्र, THANE. पिन कोड:-401303 पॅन नं:-BALPS7989G 2): नाव:-लक्ष्मी परेश शाह वय:-43; पत्ता:-प्लॉट नं: 201, माळा नं: दुसरा मजला , इमारतीचे नाव: करण प्लाझा को-ऑप हौसिंग सोसायटी लि., ब्लॉक नं: -, रोड नं: विरार पश्चिम , महाराष्ट्र, THANE. पिन कोड:-401303 पॅन नं:-AWTPP2558H	
(9) दस्तऐवज करुन दिल्याचा दिनांक	01/04/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	01/04/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	6994/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	168000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	24000	





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 16th August 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.





An ISO 9001: 2015 Certified Company

<u>DECLARATION OF PROFESSIONAL FEES CHARGED</u>

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 ₹ 23,45,250.00 (Rupees Twenty Three Lakhs Forty Five Thousands Two Hundred And Fifty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director Auth. Sign.

Sharadkumar Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. [N]C.C.I.T/I -14/52/2008-09

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



