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





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Jitin Gopal & Mrs. Illa Jitin Gopal

Residential Flat No. 703, 7th Floor, Wing - D, "Casa Univis - Ignis-D", Ignis Co-op. Hsg. Soc. Ltd., Lodha Splendora, Bhayanderpada, Ghodbunder Road, Thane (West) - 400 615, State - Maharashtra, Country - India.

Latitude Longitude - 19°17'02.3"N 72°57'20.7"E

Valuation Prepared for: Cosmos Bank

Ghodbandar Road Branch

Shop No. 4, Cosmos Heritage, Tikujini Wadi, Off. Ghodbandar Road, Manpada, Thane (West) - 400 610, State - Maharashtra, Country - India.





Regd. Office : 121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093, (M.S.), INDIA

TeleFax: +91 22 28371325/24 mumbai@vastukala.org

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





Valuation Report Prepared For: Cosmos Bank / Ghodbandar Road Branch / Mr. Jitin Gopal (30235 / 46047)

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Vastu/Mumbai/03/2023/30235/46047

14/14-241-SBVS Date: 14.03.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 703, 7th Floor, Wing – D, "Casa Univis – Ignis-D", Ignis Co-op. Hsg. Soc. Ltd., Lodha Splendora, Bhayanderpada, Ghodbunder Road, Thane (West) – 400 615, State – Maharashtra, Country – India belongs to Mr. Jitin Gopal & Mrs. Illa Jitin Gopal.

Boundaries of the property.

North : Wing – E South : Wing – C

East : Society Garden

West : Internal Road

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for ₹ 1,08,10,500.00 (Rupees One Crore Eight Lakh Ten Thousand Five 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.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD

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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

Encl. Valuation Report



Our Pan	India Prese	ence at :	
Mumbai Thane	Aurangabad Nanded	Pune Indore	Rajket Raipur

<u>Valuation Report of Residential Flat No. 703, 7th Floor, Wing – D, "Casa Univis – Ignis-D", Ignis Co-op. Hsg. Soc. Ltd., Lodha Splendora, Bhayanderpada, Ghodbunder Road, Thane (West) – 400 615, State – Maharashtra, Country – India.</u>

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 14.03.2023 for Bank Loan Purpose
2	Date of inspection	10.03.2023
3	Name of the owner/ owners	Mr. Jitin Gopal & Mrs. Illa Jitin Gopal
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. 703, 7th Floor, Wing – D, "Casa Univis – Ignis-D", Ignis Co-op. Hsg. Soc. Ltd., Lodha Splendora, Bhayanderpada, Ghodbunder Road, Thane (West) – 400 615, State – Maharashtra, Country – India. Contact Person: Saundarya Baraskar (Broker) Contact No. 8850033100
6	Location, street, ward no	Lodha Splendora, Bhayanderpada, Ghodbunder Road, Thane (West)
	Survey/ Plot no. of land	Old Survey No. 197/1, 200/1, 200/3B, 200/7, 201/2, 203/4B, 203/9 and New Survey No. 100/1, 105/1, 105/3A, 105/6B, 106/2, 108/4A, 108/8 & Other of Village Bhayanderpada
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. = 655.00 Cupboard Area in Sq. Ft. = 25.00 Dry Balcony Area in Sq. Ft. = 20.00 Balcony Area in Sq. Ft. = 30.00 Total Carpet Area in Sq. Ft. = 730.00 (Area as per Actual Site Measurement)



		Carpet Area in Sq. Ft. = 743.00 (Area as per Agreement for sale)
		Built Up Area in Sq. Ft. = 892.00 (Area as per Index II)
		All the above areas are within +/- 10% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area
13	Roads, Streets or lanes on which the land is abutting	Lodha Splendora, Bhayanderpada, Ghodbunder Road, Thane (West) – 400 615.
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	N. A.
	(iii) Unearned increased payable to the	/
	Lessor in the event of sale or transfer	
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such 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	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?	Vacant





		e property owner occupied, specify portion 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 TMC norr Percentage actually utilized – Details not available	
26	RENTS			
	(i)	Names of tenants/ lessees/ licensees, etc	N.A.	
	(ii)	Portions in their occupation	N.A.	
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 22,500.00 Expected rental income per month	
	(iv)	Gross amount received for the whole property	N.A.	
27		any of the occupants related to, or close to less 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. ite.Create	
34	1	t is the amount of property tax? Who is to 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		ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.	
37		any standard rent been fixed for the nises under any law relating to the control nt?	N. A.	
	SAL	ES		
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the		As per sub registrar of assurance records	





	Name and address of the property, registration No., sale price and area of land sold.	
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 – 2013 (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, Ghodbandar Road Branch to assess fair market value as on 14.03.2023 for Residential Flat No. 703, 7th Floor, Wing – D, "Casa Univis – Ignis-D", Ignis Co-op. Hsg. Soc. Ltd., Lodha Splendora, Bhayanderpada, Ghodbunder Road, Thane (West) – 400 615, State – Maharashtra, Country – India belongs to Mr. Jitin Gopal & Mrs. Illa Jitin Gopal.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 13.03.2023 Between Mr. Zainul Fakhruddin Loliwalla (the Transferor)	
	and Mr. Jitin Gopal & Mrs. Illa Jitin Gopal (the Transferees).	
2	Copy of Commencement Certificate V. P. No. S05 / 0012 / 09 / TMC / TDD / 0420 / 11 dated 23.06.2011	
	issued by Thane Municipal Corporation.	
3	Copy of Occupancy Certificate V. P. No. S06 / 0032 / 09 / TMC / TDD / OCC / 0087 / 13 dated 25.06.2013	
	issued by Thane Municipal Corporation.	

LOCATION:

The said building is located at Old Survey No. 197/1, 200/1, 200/3B, 200/7, 201/2, 203/4B, 203/9 and New Survey No. 100/1, 105/3A, 105/6B, 106/2, 108/4A, 108/8 & Other, Village Bhayanderpada, Thane. The property falls in Residential Zone. It is at a travelling distance 13.6 Km. from Thane railway station.

BUILDING:

The building under reference is having 2 Basement + Ground + 1st to 18 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 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 7th Floor. It consists of 2 Bedrooms + Living Room + Kitchen + 2 Toilets + Passage + Dry Balcony + Balcony (i.e., 2BHK + 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing, Cement Plastering with POP finished etc.

Valuation as on 14th March 2023

The Carpet Area of the Residential Flat	:	743.00 Sq. Ft.
-1		-/

Deduct Depreciation:

Year of Construction of the building	:)	2013 (As per Occupancy Certificate)
Expected total life of building	:/	60 Years
Age of the building as on 2023	:	10 Years
Cost of Construction	: 1	892.00 × 2,500.00 = ₹ 22,30,000.00
Depreciation {(100-10) X 10 / 60}	:	15.00%
Amount of depreciation	:	₹ 3,34,500.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 88,620.00 per Sq. M. i.e. ₹ 8,233.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 81,998.00 per Sq. M. i.e. ₹ 7,618.00 per Sq. Ft.
Prevailing market rate		₹ 15,000.00 per Sq. Ft.
Value of property as on 14.03.2023	:	743.00 Sq. Ft. X ₹ 15,000.00 = ₹ 1,11,45,000.00

(Area of property x market rate of developed land & Residential premises as on 2022 - 23 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. — Depreciation)

71 1 1

Depreciated fair value of the property as on 14.03.2023		₹ 1,11,45,000.00 - ₹ 3,34,500.00 =
		₹ 1,08,10,500.00
Total Value of the property	:	₹ 1,08,10,500.00
The realizable value of the property	:	₹ 97,29,450.00
Distress value of the property	:	₹ 86,48,400.00
Insurable value of the property (892.00 X 2,500.00)	:	₹ 22,30,000.00
Guideline value of the property (892.00 X 7,618.00)	:	₹ 67,95,256.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 703, 7th Floor, Wing – D, "Casa Univis – Ignis-D", Ignis Co-op. Hsg. Soc. Ltd., Lodha Splendora, Bhayanderpada, Ghodbunder Road, Thane (West) – 400 615, State – Maharashtra, Country – India for this particular purpose at ₹ 1,08,10,500.00 (Rupees One Crore Eight Lakh Ten Thousand Five Hundred Only) as on 14th March 2023.





NOTES

- 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 14th March 2023 is ₹ 1,08,10,500.00 (Rupees One Crore Eight Lakh Ten Thousand Five 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

	recillical details	man building
1.	No. of floors and height of each floo	r 2 Basement + Ground + 1st to 18 Upper Floors
2.	Plinth area floor wise as per IS 3361	1-1966 N.A. as the said property is a Residential Flat
		situated on 7th Floor
3	Year of construction	2013 (As per Occupancy Certificate)
4	Estimated future life	50 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" thick.
8	Partitions	6" thick brick wall
9	Doors and Windows	Teak wood door frame with flush shutters,
	1	Powder Coated Aluminum sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement Plastering with POP finished
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative fe	
	if any	1
14	(i) Internal wiring – surface	or Concealed electrification
	conduit	
	(ii) Class of fittings: Superio	or/ Concealed plumbing
15	Ordinary/ Poor. Sanitary installations	
15	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	75 per requirement
	(iii) No. of urinals	
	(iv) No. of sink	
16	Class of fittings: Superior colored / s	superior Ordinary
	white/ordinary.	Innovate Create
17	Compound wall	Not Provided
	Height and length Type of construction	
18	No. of lifts and capacity	2 Lifts
19	Underground sump – capacity and t	
10	construction	JPO OI
20	Over-head tank	R.C.C tank on terrace
20	Location, capacity	1.0.0 tank on terrace
	Type of construction	
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compo	
	approximate area and type of paving	
23	Sewage disposal – whereas connec	
	public sewers, if septic tanks provide	ea, no.
	and capacity	



Actual site photographs

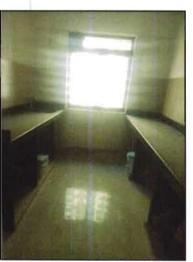
















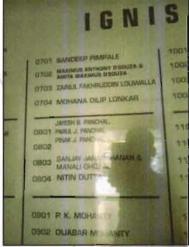


Actual site photographs



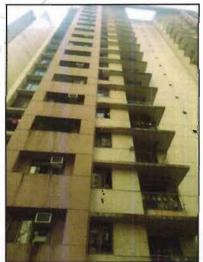






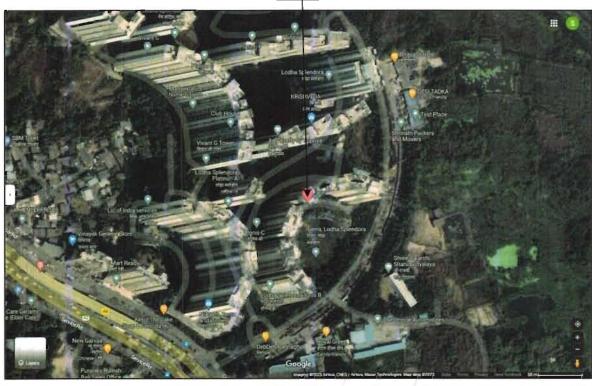






Route Map of the property

Site|u/r





Latitude Longitude - 19°17'02.3"N 72°57'20.7"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 13.6 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	84,400.00			
Increase by 5% as Flat Located on 7th Floor	4,220.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	88,620.00	Sq. Mtr.	8,233.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	22,400.00			
The difference between land rate and building rate (A – B = C)	66,220.00			
Depreciation Percentage as per table (D) [100% - 10%]	90%			
(Age of the Building – 10 Years)	1			
Rate to be adopted after considering depreciation [B + (C x D)]	81,998.00	Sq. Mtr.	7,618.00	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

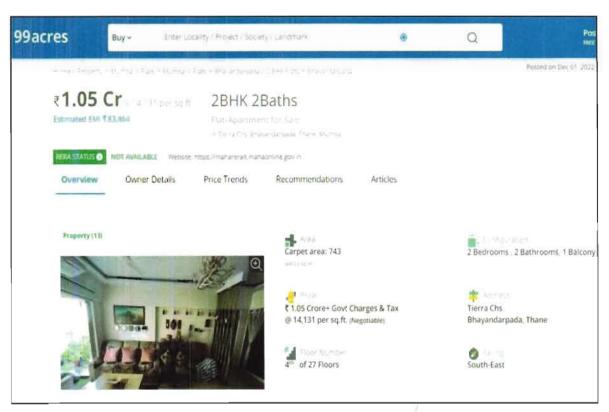
Table - D: Depreciation Percentage Table

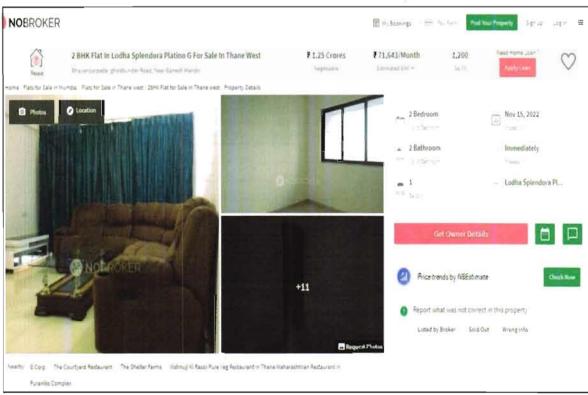
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation 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









Sales Instance

105335	सूची क्र.2	दुय्यम निबंधक सह दु.नि.ठाणे 5
1-03-2023		दस्त क्रमाक : 3105/2023
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	 गावाचे नाव : भाईंदरपाड	
ा विलेखाचा प्रकार	करारनामा	
ामोबदला	10500000	
(३) बाजारभाव(भाडेपट्टपाच्या बाबतितपट्टाकार आकारणी देतो की पटटेदार ते नमुद करावे)	8970960.4	
. ४. भू. मापन्, पोटहिस्सा व घरकमाक् असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन : सदिनका नं: सदिनका क्र 2701. माळा नं: 27 वा मजला.सी विंग, इमारतीचे नाव: टिएरा- सी.टिएरा को ऑप हो सो लि, ब्लॉक नं: लोढा स्प्लेंडोरा,पूर्वीचे नाव कासा युनिविस. रोड : घोडबंदर रोड,भायंदरपाडा ठाणे प., इतर माहिती: सदर सदिनकेचे क्षेत्रफळ 838 चौ. फुट कारपेट एरिया. सोबत एक कार पार्कींग स्लोट नं P2-81 in/at P2-((Survey Number : सर्वे नं 197 1, 197 9, 200 1,2, 200 3a, 200 3b, 200 4, 200 5, 200 6a, 200 6b, 200 7, 201 1,2.3, 202 2, 203 3, 203 4a, 203 4b, 203 5,6,7.8,9a, 203 9b, 203 10a, 10b, 204 1p, 204 1p, 204 1p, 204 2,3,5, 205 1,2, 207 1,3, 5,6,7, 8,910, 11,12, 201/4, 208 p, 217 14, 204 1p, 201/5, 204 4 at Village Bhayander Pada and Survey No. 185 3 at Village Moghar Pada, 100 1,9, 105 1,2, 105/3a, 105/3b, 105/4,5,6a,6b, 105 7, 106 1,2.3, 107 1, 1, 107 1/2b(P),107 2,3,5, 1/1,2,3/1,3/3,3/5,3/6,3 7, 3/8,3 9, 3/10, 3/11, 3 12, 106/4, 4/6/2, 109 14, 107 1/2b(P), 106/5, 107 4 at Village Bhayander Pada and Survey No. 28/3 at Village Moghar Pada.:))	
्ड। क्षेत्रफळ	838 चौ.फूट	
ा असेल विद्धाः		
ः दस्तऐवज करुन देणा-या लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाया हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	इमारतीचे नाव गणनदिय बिल्डिंग, गुलमोहर	6 पता प्लॉट नं सदनिका क्र बी 103 माळा न क्रोस रोड न 6 ब्लॉक न गगनदिय बस स्टॅग जवळ, जे . भुम्बई पिन क्रोड -400049 पॅन नं -ADTEK 2059F
हादस्त्रपेवज करून प्रेणाऱ्या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेषा असल्या स्प्रतिवादिचे नाव च पता	नाव ओमकार अल्टा मोन्टे, ब्लॉक न वेस्टर्न पोलिस स्टेशन मलाड पुर्व, मुंबई, महत्त्राहू, मु २० नाव -शिवदत दास वय - अ. पता - प्र ओमकार अल्टा पोन्टे, ब्लॉक नं वेस्टर्न एक्स	ाताचाँद नं. सदिनिका क सी 5001, माळा नं इमारती र्ग एक्सप्रेस हायवे च्यापुढे। कुरार विलेज जवळ. रोड न एबई. पिन कोड40097 पॅन नः.AEAPH1549R लॉट नं सदिनिका क सी 5001, माळा नं इमारतीचे नाव ग्रोस हायवे च्यापुढे, कुरार विलेज जवळ, रोड नं पोलिस पिन कोड:-400097 पॅन नंAABPD9998E
(9) दस्त्रऐक्ज क रून दिल्याचा दिनाक	27'02:2023	
(10)दस्त नोंदणी केल्याचा दिनांक	27/02/2023	
(11)अनुक्रमाक,संड व पृष्ठ	3105/2023	



<u>DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE</u>

This exercise is to assess Fair Market Value of the property under reference as on 14th March 2023.

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 ₹ 1,08,10,500.00 (Rupees One Crore Eight Lakh Ten Thousand Five Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

Signary signed to Month Bissulmon Christians (Minch Month) (Minch Month)

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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