PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd Ackruti Star, 1st Floor, 121,

Central Road, MIDC, Andheri (E),

Mumbai - 400 093

GSTIN/UIN: 27AADCV4303R1ZX State Name: Maharashtra, Code: 27 E-Mail: accounts@vastukala.org

Buyer (Bill to)

COSMOS BANK - VEERA DESAI ROAD

Veera Desai Road Andheri West Branch Shop No 7, Dhanshree Heights Bulding No 42, Andheri (West), Mumbai, Pin Code- 400053

GSTIN/UIN State Name

: 27AAAAT0742K1ZH : Maharashtra, Code: 27

Invoice No.	Dated
PG-5819/22-23	18-Mar-23
Delivery Note	Mode/Terms of Payment
Reference No. & Date.	Other References
Buyer's Order No.	Dated
Dispatch Doc No. 30336 / 46168	Delivery Note Date
V	Destination
Dispatched through	Destination

Terms of Delivery

SI No.	Particulars		HSN/SAC	GST Rate	Amount
1	VALUATION FEE (Technical Inspection and Certification Services)	CGST SGST		18 %	4,000.00 360.00 360.00
	3	Total	1		₹ 4,720.00

Amount Chargeable (in words)

Indian Rupee Four Thousand Seven Hundred Twenty Only

HSN/SAC	Taxable	Central Tax		State Tax		Total
	Value	Rate	Amount	Rate	Amount	Tax Amount
997224	4,000.00	9%	360.00	9%	360.00	720.00
Total	4,000.00		360.00		360.00	720.00

Tax Amount (in words): Indian Rupee Seven Hundred Twenty Only

Company's Bank Details

: The Cosmos Co-Operative Bank Ltd Bank Name

0171001022668 A/c No.

Branch & IFS Code: Vileparle & COSB0000017

Remarks:

Mr. Raman Lalit Khanna & Mrs. Zaida Usman Ali Akhtar - Commercial Unit No. 224, 2nd Floor, Building No. 9, "Laxmi Plaza", Shree Laxmi Plaza Premises Co-op. Soc. Ltd., Laxmi Industrial Estate, New Link Road, Andheri (West), Mumbai - 400 053, State -

Maharashtra, Country - India

Company's PAN : AADCV4303R

Declaration

NOTE - AS PER MSME RULES INVOICE NEED TO BE CLEARED WITHIN 45 DAYS OR INTEREST CHARGES APPLICABLE AS PER THE RULE. MSME Registration No. - 27222201137

UPI Virtual ID : Vastukala@icici

for Vastukala Consultants (I) Pvt Ltd

Authorsed Signatory

E. & O.E

This is a Computer Generated Invoice



Vastukala Consultants (I) Pvt. Ltd.

Think innovate Create An ISO 9001:2015 Certified Company www.vastukala.org

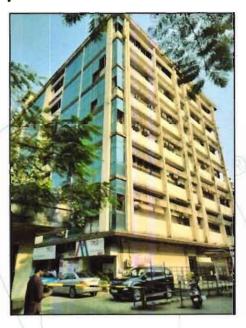


CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Raman Lalit Khanna & Mrs. Zalda Usman Ali Akhtar

Commercial Unit No. 224, 2nd Floor, Building No. 9, "Laxmi Plaza", Shree Laxmi Plaza Premises Co-op. Soc. Ltd., Laxmi Industrial Estate, New Link Road, Andheri (West), Mumbai - 400 053, State - Maharashtra, Country - India.

Latitude Longitude - 19°08'09.7"N 72°49'45.5"E

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Valuation Prepared for: Cosmos Bank

Veera Desai Road Andheri (West) Branch

Shop No. 7, Dhanashree Heights, Building No. 42, Off. Veera Desai Road, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India.

Ahmedabad 9 Jaipur



Our Pan India Presence at: Mumbai 💡 Aurangobad Pune Rojkot P Thone Nanded Indore Roipur

P Delhi NCR P Noshik

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 / Veera Desai Road Andheri (West) Branch / Mr. Raman Lalit Khanna (30336/46168) Page 2 of 17

Vastu/Mumbai/03/2023/30336/46168

18/27-362-SBSH Date: 18.03.2023

VALUATION OPINION REPORT

The property bearing Commercial Unit No. 224, 2nd Floor, Building No. 9, "Laxmi Plaza", Shree Laxmi Plaza Premises Co-op. Soc. Ltd., Laxmi Industrial Estate, New Link Road, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India belongs to Mr. Raman Lalit Khanna & Mrs. Zaida Usman Ali Akhtar.

Boundaries of the property.

North : SAB TV Road

South : Laxmi Industrial Estate Road 1

East : Laxmi Business Park
West : Laxmi Vijay Building

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for ₹ 1,85,14,000.00 (Rupees One Crore Eighty Five Lakh Fourteen Thousand 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



MANOJ BABURAO CHALIKWAR

Digitals agreed by MANOTEAE BAQ CHALRANAR
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2.5 4 000 FROM ACCESSION TO
2.5



Director

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Encl. Valuation Report





Auth. Sign.

 Regd. Office: 121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093, (M.S.), INDIA
 TeleFax: +91 22 28371325/24

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

Valuation Report Prepared For: Cosmos Bank / Veera Desai Road Andheri (West) Branch / Mr. Raman Lalit Khanna (30336/46168) Page 3 of 17

<u>Valuation of Commercial Unit No. 224, 2nd Floor, Building No. 9, "Laxmi Plaza", Shree Laxmi Plaza Premises</u> <u>Co-op. Soc. Ltd., Laxmi Industrial Estate, New Link Road, Andheri (West), Mumbai – 400 053,</u>

State - Maharashtra, Country - India.

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 18.03.2023 for Bank Loan Purpose
2	Date of inspection	17.03.2023
3	Name of the owner/ owners	Mr. Raman Lalit Khanna & Mrs. Zaida Usman Ali Akhtar
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: Commercial Unit No. 224, 2nd Floor, Building No. 9, "Laxmi Plaza", Shree Laxmi Plaza Premises Co-op. Soc. Ltd., Laxmi Industrial Estate, New Link Road, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India. Contact Person: Mr. Sujit Parab (Accountant) Contact No. 022 67105083
6	Location, street, ward no	Laxmi Industrial Estate, New Link Road, Andheri (West), Mumbai.
	Survey/ Plot no. of land	CTS No. 627 of Village Oshiwara
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Commercial 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. = 518.00 Loft Area in Sq. Ft. = 309.00 (Area as per Actual Site Measurement)
		Carpet Area in Sq. Ft. = 500.00 (Area as per Agreement for Sale)



		Built Up Area in Sq. Ft. = 600.00
		(Area as per index II)
13	Roads, Streets or lanes on which the land is abutting	Laxmi Industrial Estate, New Link Road, Andheri (West), Mumbai – 400 053.
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	N. A.
	(ii) Ground Rent payable per annum	~ @
	(iii) Unearned increased payable to the	(8)
	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	<i>A</i>
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per MCGM norms Percentage actually utilized – Details not available
26	RENTS	
20	(i) Names of tenants/ lessees/ licensees, etc	N.A.
1		<u> </u>



Valuation Report Prepared For: Cosmos Bank / Veera Desai Road Andheri (West) Branch / Mr. Raman Lalit Khanna (30336/46168) Page 5 of 17

	(ii)	Portions in their occupation	N.A.
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 60,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		ny of the occupants related to, or close to ess associates of the owner?	Information not available
28	of fix	coarate amount being recovered for the use ktures, like fans, geysers, refrigerators, ng ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N. A.
29	1	details of the water and electricity charges, , to be borne by the owner	N. A.
30	1	the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.
31	1	ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
32		ump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
33	for lig	has to bear the cost of electricity charges ghting of common space like entrance hall, s, passage, compound, etc. owner or ht?	N. A.
34		is the amount of property tax? Who is to it? Give details with documentary proof	Information not available
35	no.,	e building insured? If so, give the policy amount for which it is insured and the al premium	Information not available
36	regar	ny dispute between landlord and tenant ding rent pending in a court of rent?	N. A.
37		any standard rent been fixed for the ises under any law relating to the control at?	N.A. Create
	SALI	ES	
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the and address of the property, registration sale price and area of land sold.	As per sub registrar of assurance records
39	Land	rate adopted in this valuation	N. A. as the property under consideration is a Commercial Unit in a building. The rate is considered as composite rate.
40		e instances are not available or not relied , the basis of arriving at the land rate	N. A.
	cos	T OF CONSTRUCTION	
		-	





Valuation Report Prepared For: Cosmos Bank / Veera Desai Road Andheri (West) Branch / Mr. Raman Lalit Khanna (30336/46168) Page 6 of 17

41	Year of commencement of construction and year of completion	Year of Completion – 2005 (As per part 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: As per site inspection, The Unit No. 222, 223 & 224 is internally amalgamated with Separate entrance but can be identify individually. Construction permission for the Loft area is not provided hence not considered for the purpose of valuation. The said valuation is only for Unit No. 224. For the purpose of valuation, we have considered the area as per Agreement of Unit No. 224.		

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Veera Desai Road Andheri (West) Branch to assess fair market value as on 18.03.2023 for Commercial Unit No. 224, 2nd Floor, Building No. 9, "Laxmi Plaza", Shree Laxmi Plaza Premises Co-op. Soc. Ltd., Laxmi Industrial Estate, New Link Road, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India belongs to Mr. Raman Lalit Khanna & Mrs. Zaida Usman Ali Akhtar.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 06.01.2022 between M/s. GMT Cargo Handling Services Pvt. Ltd. (the
	Vendor) and Mr. Raman Lalit Khanna & Mrs. Zaida Usman Ali Akhtar (the Purchaser).
2	Copy of Part Occupancy Certificate No. CE / 5578 / WS / AK dated 10.01.2005 issued by Municipal
	Corporation of Greater Mumbai.
3	Copy of Commencement Certificate No. CE / 5578 / WS / AK dated 07.10.1999 issued by Municipal
	Corporation of Greater Mumbai.

LOCATION:

The said building is located at CTS No. 627 of Village Oshiwara, Andheri (West), Mumbai. The property falls in Commercial Zone. It is at a walkable distance 1.2 Km. from D. N. Nagar metro station.

BUILDING:

The building under reference is having Ground + 6 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 external condition is normal. The building is used for commercial purpose. 2nd Floor is having 50 Commercial Unit. The building is having 6 Lifts.

Commercial Unit:

The commercial unit under reference is situated on the 2nd Floor. The composition of office is Working Area + 2 Cabins + Loft etc. The commercial office is finished with Vitrified & wooden type flooring, Teak wood door frame with flush shutters, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing etc.





Valuation as on 18th March 2023

The Carpet Area of the Commercial Unit	:	500.00 Sq. Ft.
--	---	----------------

Deduct Depreciation:

Value of property as on 18.03.2023	:	500.00 Sq. Ft. X ₹ 38,000.00 = ₹ 1,90,00,000.00
Prevailing market rate	:	₹ 38,000.00 per Sq. Ft.
Guideline rate (after depreciate)	1	₹ 2,68,157.00 per Sq. M. i.e. ₹ 24,912.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	ij	₹ 2,96,230.00 per Sq. M. i.e. ₹ 27,520.00 per Sq. Ft.
Amount of depreciation	:	₹ 4,86,000.00
Depreciation {(100-10) X 18 / 60}	:	27.00%
Cost of Construction	:	600.00 X 3,000.00 = ₹ 18,00,000.00
Age of the building as on 2023	:	18 Years
Expected total life of building	:	60 Years
Year of Construction of the building	:	2005 (As per part occupancy certificate)

(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)

Depreciated fair value of the property as on 18.03.2023	:	₹ 1,00,04,500.00 - ₹ 4,86,000.00 = ₹ 1,85,14,000.00
Total Value of the property	:	₹ 1,85,14,000.00
The realizable value of the property	- 5/	₹ 1,66,62,600.00
Distress value of the property	:	₹ 1,48,11,200.00
Insurable value of the property (600.00 X 3,000.00)	ate	₹18,00,000.00
Guideline value of the property (600.00 X 24,912.00)	:	₹ 1,49,47,200.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Unit No. 224, 2nd Floor, Building No. 9, "Laxmi Plaza", Shree Laxmi Plaza Premises Co-op. Soc. Ltd., Laxmi Industrial Estate, New Link Road, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India for this particular purpose at ₹ 1,85,14,000.00 (Rupees One Crore Eighty Five Lakh Fourteen Thousand Only) as on 18th March 2023.



Valuation Report Prepared For: Cosmos Bank / Veera Desai Road Andheri (West) Branch / Mr. Raman Lalit Khanna (30336/46168) Page 8 of 17

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 18th March 2023 is ₹ 1,85,14,000.00 (Rupees One Crore Eighty Five Lakh Fourteen Thousand 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.
- 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

		Technical details	wan bullang		
1.	No. of flo	ors and height of each floor	Ground + 6 Upper Floors		
2.	Plinth are	ea floor wise as per IS 3361-1966	N.A. as the said property is a Commercial Unit		
			situated on 2 nd Floor		
3	Year of construction		2005 (As per part occupancy certificate)		
4	Estimated future life		42 Years Subject to proper, preventive periodic		
			maintenance & structural repairs		
5	Type of c	onstruction- load bearing	R.C.C. Framed Structure		
		C frame/ steel frame	<u> </u>		
6		oundations	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 an	d Windows	Teak wood door frame with glass door, Powder		
		Ďie	Coated Aluminum sliding windows		
10	Flooring		Vitrified & Wooden type flooring		
11	Finishing		Cement plastering		
12		and terracing	R.C.C. Slab		
13	Special a if any	rchitectural or decorative features,	No		
14	(i)	Internal wiring – surface or	Concealed electrification		
		conduit	L. Communica		
	(ii)	Class of fittings: Superior/	Concealed plumbing		
15	Sanitary i	Ordinary/ Poor.	/		
13	(i)	No. of water closets	As per Requirement		
	(ii)	No. of lavatory basins	, , , o poi , , oqui o moni		
	(iii)	No. of urinals			
	(iv)	No. of sink	2		
16	Class of f	fittings: Superior colored / superior	Ordinary		
4-	white/ord	inary. Think inne	Not Provided		
17	Compour	nd wall	Not Provided		
	Height an	onstruction			
18		s and capacity	6 Lifts		
19		und sump – capacity and type of	R.C.C tank		
, ,	construct				
20	Over-hea		R.C.C tank on terrace		
	Location,				
	Type of construction				
21	· ·	no. and their horse power	May be provided as per requirement		
22	Roads and paving within the compound approximate area and type of paving		Cement concrete in open spaces, etc.		
23		disposal – whereas connected to	Connected to Municipal Sewerage System		
		wers, if septic tanks provided, no.			
	and capa	city			



Actual site photographs











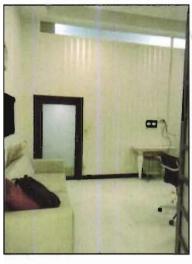


Actual site photographs













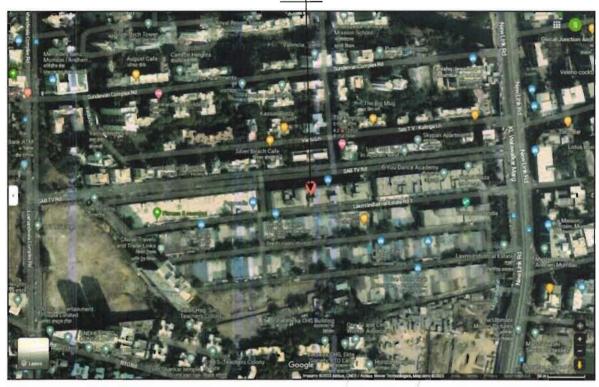






Route Map of the property

Site u/r





Latitude Longitude - 19°08'09.7"N 72°49'45.5"E

Note: The Blue line shows the route to site from nearest metro station (D. N. Nagar – 1.2 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Unit	2,96,230.00			
No increase on Unit Located on 2 nd Floor	00.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	2,96,230.00	Sq. Mtr.	27,520.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	1,40,270.00			
The difference between land rate and building rate (A – B = C)	1,55,960.00		_	
Depreciation Percentage as per table (D) [100% - 18%]	82%			
(Age of the Building – 18 Years)	7			
Rate to be adopted after considering depreciation [B + (C x D)]	2,68,157.00	Sq. Mtr.	24,912.00	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

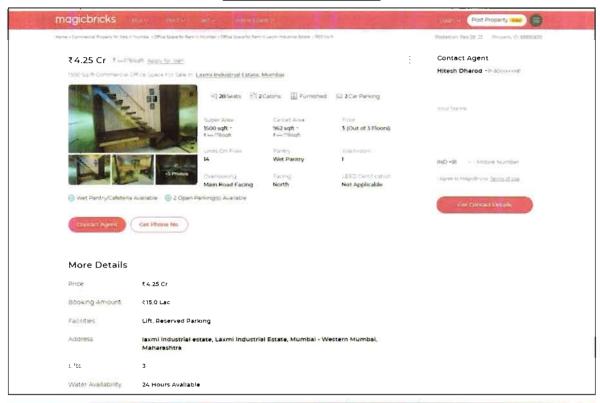
Depreciation Percentage Table

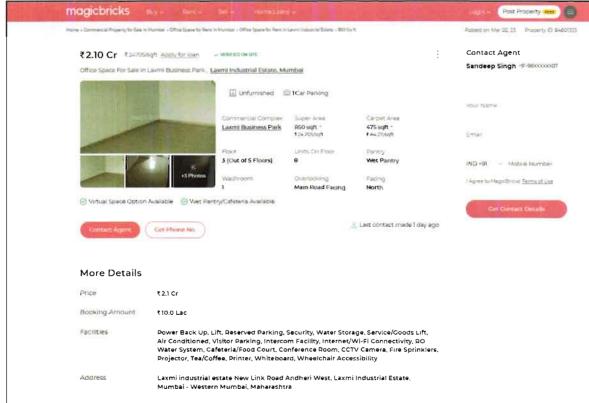
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation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



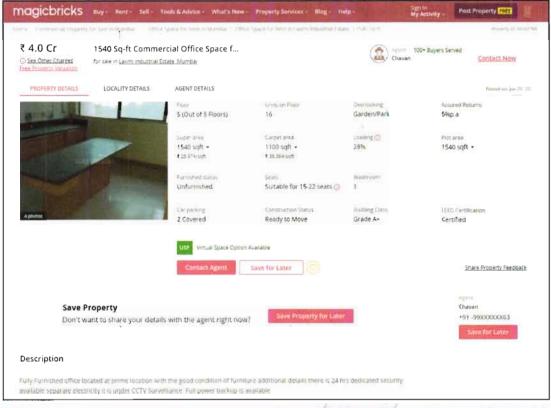


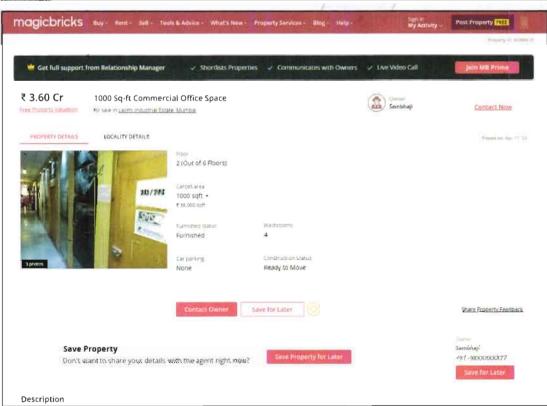




Valuation Report Prepared For: Cosmos Bank / Veera Desai Road Andheri (West) Branch / Mr. Raman Lalit Khanna (30336/46168) Page 15 of 17

Price Indicators









Valuation Report Prepared For: Cosmos Bank / Veera Desai Road Andheri (West) Branch / Mr. Raman Lalit Khanna (30336/46168) Page 16 of 17

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 18th 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:

- 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.



Valuation Report Prepared For: Cosmos Bank / Veera Desai Road Andheri (West) Branch / Mr. Raman Lalit Khanna (30336/46168) Page 17 of 17

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 ₹ 1,85,14,000.00 (Rupees One Crore Eighty Five Lakh Fourteen Thousand Only).



MANOJ BABURAO
CHALIKWAR

Auth. Sign.

Director

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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