

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Grishma Deepak Sarangdhar & Rashmi Deepak Sarangdhar**

Residential Flat No. 302, 3rd Floor, Wing – A, Building No. 9, "Sunflower", Nirmiti Garden (Phase – II),
Village Umroli, Panvel, Navi Mumbai – 410 206, Taluka – Panvel, District – Raigad,
State – Maharashtra, Country – India.

Latitude Longitude - 19°01'22.8"N 73°11'21.6"E

Valuation Prepared for:

Cosmos Bank

Naupada Thane Branch




Kusumanjali Building, Opp. Deodhar Hospital, Gokhale Road, Naupada, Thane (West) – 400 602
State – Maharashtra, Country – India.



Thane : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA
E-mail : thane@vastukala.org, Tel. : 80978 82976 / 90216 25621

Our Pan India Presence at :

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 **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

VALUATION OPINION REPORT

The property bearing Residential Flat No. 302, 3rd Floor, Wing – A, Building No. 9, "Sunflower", Nirmiti Garden (Phase – II), Village Umroli, Panvel, Navi Mumbai – 410 206, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India belongs to **Grishma Deepak Sarangdhar & Rashmi Deepak Sarangdhar**.

Boundaries of the property.

North	:	Building
South	:	Hanuman Mandir
East	:	Open Plot
West	:	Umroli Dargah Sharif 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 **₹ 21,56,336.00 (Rupees Twenty One Lakh Fifty Six Thousand Three Hundred Thirty Six 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.**

Think.Innovate.C



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



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Valuation Report of Residential Flat No. 302, 3rd Floor, Wing – A, Building No. 9, "Sunflower", Nirmiti Garden (Phase – II), Village Umroli, Panvel, Navi Mumbai – 410 206, Taluka – Panvel, District – Raigad, 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 21.03.2023 for Bank Loan Purpose
2	Date of inspection	18.03.2023
3	Name of the owner/ owners	Grishma Deepak Sarangdhar & Rashmi Deepak Sarangdhar
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. 302, 3 rd Floor, Wing – A, Building No. 9, "Sunflower", Nirmiti Garden (Phase – II), Village Umroli, Panvel, Navi Mumbai – 410 206, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India. Contact Person: Mr. Namdeo Hande (Owner's neighbour)
6	Location, street, ward no	Nirmiti Garden (Phase – II), Village Umroli, Panvel, Navi Mumbai
	Survey/ Plot no. of land	Survey No. 56/3, 56/4(1), 59/2, 59/3, 59/4 & 59/5 in Village Umroli
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. = 355.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 305.00 Other Area in Sq. Ft. = 47.00 Total Carpet Area in Sq. Ft. = 352.00 (Area as per Agreement for sale)

		Built Up Area in Sq. Ft. = 422.00 (Total Capet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Nirmiti Garden (Phase – II), Village Umroli, Panvel, Navi Mumbai – 410 206.
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
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
	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 local norms 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	₹ 6,500.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		Are any of the occupants related to, or close to business associates of the owner?	Information not available
28		Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A. ^(R)
29		Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30		Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31		If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32		If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33		Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34		What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35		Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36		Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37		Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
		SALES	
38		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
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	N. A.

	up on, the basis of arriving at the land rate	
	<i>COST OF CONSTRUCTION</i>	
41	Year of commencement of construction and year of completion	Year of Completion – 2015 (As per site information)
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.
	<u>Remark:</u>	

PART II- VALUATION**GENERAL:**

Under the instruction of Cosmos Bank, Naupada Thane Branch to assess fair market value as on 21.03.2023 for Residential Flat No. 302, 3rd Floor, Wing – A, Building No. 9, "**Sunflower**", Nirmiti Garden (Phase – II), Village Umroli, Panvel, Navi Mumbai – 410 206, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India belongs to **Grishma Deepak Sarangdhar & Rashmi Deepak Sarangdhar**.

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 17.04.2018 (10 pages from documents) Between M/s. Jewel Developers (the Promoter) and Grishma Deepak Sarangdhar & Rashmi Deepak Sarangdhar (the Purchaser).
2	Copy of Commencement Certificate No. MSHA / LNA1(B) / S.R.206 / 2012 dated 18.02.2013 issued by District Collector, Alibaug. (Downloaded from RERA site)
3	Copy of RERA Registration Certificate No. P52000006355 dated 09.09.2021. (Downloaded from RERA site)
4	Copy of Approved Plan Vide No. SSSNR / RA / BS / BP / Mouje Umroli / Tal. Panvel / S. No. 56/3 / Kore / 539 dated 24.01.2013 issued by District Collector, Alibaug. (Downloaded from RERA site)

LOCATION:

The said building is located at Survey No. 56/3, 56/4(1), 59/2, 59/3, 59/4 & 59/5 in Village Umroli, Panvel, Navi Mumbai. The property falls in Residential Zone. It is at a travelling distance 9.6 Km. from Panvel Junction railway station.

BUILDING:

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" thick internal brick walls. The walls are having sand faced plaster from outside. The building is used for residential purpose. 3rd Floor is having 4 Residential Flat. The building is having 1 Lift.

Residential Flat:

The residential flat under reference is situated on the 3rd Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC & Bath + Balcony (i.e., **1BHK with WC & Bath**). 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 etc.

Valuation as on 21st March 2023

The Total Carpet Area of the Residential Flat	:	352.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2015 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	08 Years
Cost of Construction	:	422.00 X 2,600.00 = ₹ 10,97,200.00
Depreciation $\{(100-10) \times 8 / 60\}$:	12.00%
Amount of depreciation	:	₹ 1,31,664.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 49,400.00 per Sq. M. i.e. ₹ 4,589.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 45,799.00 per Sq. M. i.e. ₹ 4,255.00 per Sq. Ft.
Prevailing market rate	:	₹ 6,500.00 per Sq. Ft.
Value of property as on 21.03.2023	:	352.00 Sq. Ft. X ₹ 6,500.00 = ₹ 22,88,000.00

(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)

Depreciated fair value of the property as on 21.03.2023	:	₹ 22,88,000.00 - ₹ 1,31,664.00 = ₹ 21,56,336.00
Total Value of the property	:	₹ 21,56,336.00
The realizable value of the property	:	₹ 19,40,702.00
Distress value of the property	:	₹ 17,25,069.00
Insurable value of the property (422 X 2,600.00)	:	₹ 10,97,200.00
Guideline value of the property (422 X 4,255.00)	:	₹ 17,95,610.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 302, 3rd Floor, Wing – A, Building No. 9, "**Sunflower**", Nirmiti Garden (Phase – II), Village Umroli, Panvel, Navi Mumbai – 410 206, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India for this particular purpose at **₹ 21,56,336.00 (Rupees Twenty One Lakh Fifty Six Thousand Three Hundred Thirty Six Only)**, as on **21st March 2023**.

NOTES

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **21st March 2023 is ₹ 21,56,336.00 (Rupees Twenty One Lakh Fifty Six Thousand Three Hundred Thirty Six 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

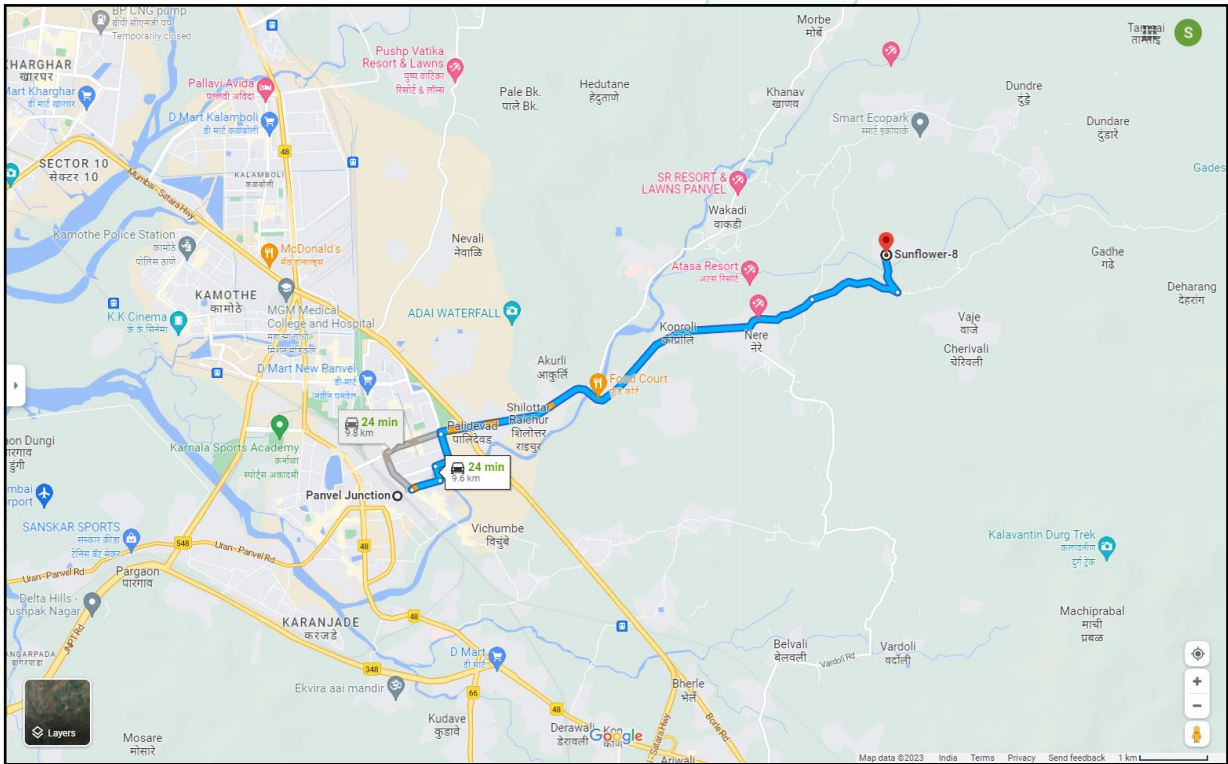
Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 4 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 3 rd Floor
3	Year of construction	2015 (As per site information)
4	Estimated future life	52 Years 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, Powder Coated Aluminum sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	Concealed electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
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 fittings: Superior colored / superior white/ordinary.	Ordinary
17	Compound wall Height and length Type of construction	Not Provided
18	No. of lifts and capacity	1 Lift
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Cement concrete in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

Actual site photographs



Route Map of the property

Site/ur



Latitude Longitude - 19°01'22.8"N 73°11'21.6"E

Note: The Blue line shows the route to site from nearest railway station (Panvel Junction – 9.6 Km.)

Ready Reckoner Rate

Department of Registration & Stamps
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
बाजारमूल्य दर पत्रक

Home Valuation Rules User Manual Close Feedback

Year: 2022/2023 Language: English

Selected District: रायगड
Select Taluka: पुनवेल
Select Village: उमरोली
Vibhag Number: 6

Assessment Type	Assessment Range	Rate Rs/-
सुचिकेरीय बसिनी	0-0.00	4950
सावधानातीय सिकवकी	0-0.00	5680
अवा-पळबाण	0-0.00	0
कावु-पळबाण	0-0.00	0
नाकळ-पळबाण	0-0.00	0
केळी-पळबाण	0-0.00	0
सदनिका	0-0.00	49400
दुकाने	0-0.00	88500
		1 2 3 4

Department of Registration & Stamps
Government of Maharashtra

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Home Valuation Rules User Manual Close Feedback

Year: 2022/2023 Language: English

Selected District: रायगड
Select Taluka: पुनवेल
Select Village: उमरोली
Vibhag Number: 6

Assessment Type	Assessment Range	Rate Rs/-
किराबन शेव बसिन	0-1.25	3124900
किराबन शेव बसिन	1.26-2.50	3427900
किराबन शेव बसिन	2.51-5.00	3790900
किराबन शेव बसिन	5.01-7.50	4157900
किराबन शेव बसिन	7.51-10.00	4428900
किराबन शेव बसिन	10.01-12.50	4455100
किराबन शेव बसिन	12.51-प्या पुढे	4898900
विमोनी बसिनीपुखंड	0-0.00	4380
		1 2 3 4

Stamp Duty Ready Reckoner Market Value Rate for Flat	49,400.00			
No increase on Flat Located on 3 rd Floor	00.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	49,400.00	Sq. Mtr.	4,589.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	4,390.00			
The difference between land rate and building rate (A – B = C)	45,010.00			
Depreciation Percentage as per table (D) [100% - 8%] (Age of the Building – 8 Years)	92%			
Rate to be adopted after considering depreciation [B + (C x D)]	45,799.00	Sq. Mtr.	4,255.00	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

NOBROKER
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2 BHK Flat In Nirmiti Garden Phase 1 For Sale In Panvel, Umroli - 410206
Panvel matharan road

Loan Verified

₹ 40 Lacs
Negotiable

₹ 22,925/Month
Estimated EMI

975
Sq.Ft

Need Home Loan?
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Home / Flats for Sale in Mumbai / Property Details

2 Bedroom <small>No. of Bedroom</small>	Jan 14, 2023 <small>Posted On</small>
2 Bathroom <small>No. of Bathroom</small>	Immediately <small>Possession</small>
2 <small>Balcony</small>	Nirmiti Garden Pha... <small>Apartment</small>
Bike and Car <small>Parking</small>	None <small>Power Backup</small>

[Get Owner Details](#)

Price trends by NBEstimate

Report what was not correct in this property

[Listed by Broker](#)
[Sold Out](#)
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Overview

Age of Building	Newly Constructed	Ownership Type	Self Owned
Maintenance Charges	₹2.6 Per Sq.ft/m	Flooring	NA
Builtup Area	975 Sq.ft	Furnishing Status	Unfurnished Furnish Now
Facing	East	Floor	0/4

Activity On This Property

12 Unique Views | 0 Shortlists | 0

Similar Properties

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1 BHK Flat In Nirmiti Garden Phase 2 For Sale In Umroli
25FM+V5X Space India Green Earth Residency A-Wing, Umroli, Maharashtra 410206, India

₹ 28 Lacs
Non-negotiable

₹ 16,048/Month
Estimated EMI

640
Sq.Ft

Need Home Loan?
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Home / Flats for Sale in Mumbai / Property Details

1 Bedroom <small>No. of Bedroom</small>	Oct 21, 2022 <small>Posted On</small>
1 Bathroom <small>No. of Bathroom</small>	Immediately <small>Possession</small>
NA <small>Balcony</small>	Nirmiti Garden Pha... <small>Apartment</small>

[Get Owner Details](#)

Price trends by NBEstimate

Report what was not correct in this property

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

Overview

Age of Building	1-3 Years	Ownership Type	Self Owned
Maintenance Charges	₹2.5 Per Sq.ft/m	Flooring	NA
Builtup Area	640 Sq.ft	Furnishing Status	Unfurnished Furnish Now
Facing	East	Floor	1/4

Activity On This Property

23 Unique Views | 0 Shortlists | 0

Similar Properties

Price Indicators

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Home > Property for Sale in Navi Mumbai > Builder Floor for Sale in Navi Mumbai > Builder Floor for Sale in Panvel > 1 BHK Builder Floor for Sale in Panvel > 620 Sq-ft

Posted on: Nov 28, 22 Property ID: 57448903

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₹25.0 Lac Get ₹7,500 cashback on Home Loan **ONLY ON MAGICBRICKS**

1 BHK Builder Floor For Sale in Nirmiti Garden, **Panvel, Navi Mumbai**

1 Bed | 1 Bath | 2 Balconies | Unfurnished

Super Built-up Area: **620 sqft** - ₹4,032/sqft
 Project: **Nirmiti Garden**
 Floor: **1 (Out of 4 Floors)**

Transaction Type: **Resale**
 Status: **Ready to Move**
 Facing: **East**

Furnished Status: **Unfurnished**
 Type Of Ownership: **Freehold**
 Age Of Construction: **Less than 5 years**

East Facing Property

Contact Owner Get Phone No. Last contact made 24 days ago

Contact Owner
samadhan +91-98XXXXXX020

Your Name
 Email
 IND +91 Mobile Number
 I Agree to MagicBricks' Terms of Use

Get Contact Details

Download Brochure

More Details

Price Breakup: **₹25 Lac**

Address: **Panvel, Mumbai Navi, Panvel, Navi Mumbai - Beyond Navi Mumbai, Maharashtra**

Furnishing: **Unfurnished**

Loan Offered: **Estimated EMI: ₹12,944**
 Apply for Home Loan

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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **21st 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 knowledgeable 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 **₹ 21,56,336.00 (Rupees Twenty One Lakh Fifty Six Thousand Three Hundred Thirty Six Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

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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