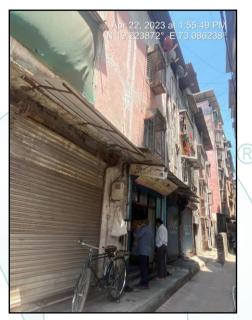




Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Brijeshkumar Ramchandra Mishra

Commercial Shop No. 6, Ground Floor, "Jay Om Mahadeo Co-op. Hsg. Soc. Ltd.", M. Phule Road, Vishnu Nagar, Dombivli (West), Village Navagaon, Taluka – Kalyan, District - Thane, PIN Code – 421 202, State - Maharashtra, Country - India.

Latitude Longitude - 19°13'26.1"N 73°05'10.8"E

Think.Innovate.Create Valuation Prepared for:

Cosmos Bank

Naupada Thane Branch

Kusumanjali, Opp. Deodhar Hospital, Naupada, 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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 ♀ Jaipur

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

TeleFax: +91 22 28371325/24

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





Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Brijeshkumar Ramchandra Mishra (31164/2300369) Page 2 of 17

Vastu/Thane/04/2023/31164/2300369 29/15-362-AHSH

Date: 29.04.2023

VALUATION OPINION REPORT

The property bearing Commercial Shop No. 6, Ground Floor, "Jay Om Mahadeo Co-op. Hsg. Soc. Ltd.", M. Phule Road, Vishnu Nagar, Dombivli (West), Village Navagaon, Taluka – Kalyan, District - Thane, PIN Code – 421 202, State – Maharashtra, Country – India belongs to Mr. Brijeshkumar Ramchandra Mishra.

Boundaries of the property.

North Siddhivinayak Building

South Pawan Villa East **Bhagwan Niwas**

West 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 ₹ 20,65,625.00 (Rupees Twenty Lakh Sixty Five Thousand Six Hundred Twenty Five Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.



Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09 Cosmos Emp. No. H.O./Credit/67/2019-20

Encl. Valuation Report



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

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TeleFax: +91 22 28371325/24

<u>Valuation Report of Commercial Shop No. 6, Ground Floor, "Jay Om Mahadeo Co-op. Hsg. Soc. Ltd.", M. Phule Road, Vishnu Nagar, Dombivli (West), Village Navagaon, Taluka – Kalyan, District - Thane, PIN Code – 421 202, 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 29.04.2023 for Bank Loan Purpose		
2	Date of inspection	22.04.2023		
3	Name of the owner/ owners	Mr. Brijeshkumar Ramchandra Mishra		
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Sole Ownership Details of ownership share is not available		
5	Brief description of the property	Address: Commercial Shop No. 6, Ground Floor, "Jay Om Mahadeo Co-op. Hsg. Soc. Ltd.", M. Phule Road, Vishnu Nagar, Dombivli (West), Village Navagaon, Taluka – Kalyan, District - Thane, PIN Code – 421 202, State – Maharashtra, Country – India. Contact Person: Mr. Brijeshkumar Ramchandra Mishra (Owner) Contact No. 9322275045		
6	Location, street, ward no	M. Phule Road, Vishnu Nagar, Dombivli (West), Taluka – Kalyan, District - Thane, PIN Code – 421 202		
7	Survey/ Plot no. of land Think.Innovo	Old Survey No. 238, New Survey No. 221, Hissa No. 2(P), CS No. 936 to 940 & 975 to 980 of Village Navagaon		
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential cum Commercial		
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.	Carpet Area in Sq. Ft. = 120.00		
	Shape, dimension and physical features	(Area as per Actual Site Measurement)		
		Built-up Area in Sq. Ft. = 125.00		



		(Area as per Agreement for sale)	
13	Roads, Streets or lanes on which the land is abutting	M. Phule Road, Vishnu Nagar, Dombivli (West), Taluka – Kalyan, District - Thane, PIN Code – 421 202	
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	R	
	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.	of	
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?	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 KDM norms Percentage actually utilized – Details not available	
26	RENTS		





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	(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	₹ 9,000.00 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.
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?	
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?	dia.Create
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 Commercial Shop in a building. The rate is considered as composite rate.
40	If sale instances are not available or not relied	N. A.
_		



Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Brijeshkumar Ramchandra Mishra (31164/2300369) Page 6 of 17

	up on, the basis of arriving at the land rate			
	COST OF CONSTRUCTION			
41	Year of commencement of construction and year of completion	Year of Completion – 1997 (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.		
	Remark:			

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Naupada Thane Branch to assess fair market value as on 29.04.2023 for Commercial Shop No. 6, Ground Floor, "Jay Om Mahadeo Co-op. Hsg. Soc. Ltd.", M. Phule Road, Vishnu Nagar, Dombivli (West), Taluka - Kalyan, District - Thane, PIN Code - 421 202, State - Maharashtra, Country -India belongs to Mr. Brijeshkumar Ramchandra Mishra.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 24.09.2007 executed between the Vendor – Mrs. Sushmita Dutta and
	the Purchasers - Mr. Brijeshkumar Ramchandra Mishra.
2	Copy of Construction Permission V. P. No. KDMC / NRV / BP dated 07.10.1993 issued by Kalyan
	Dombivli Municipal Corporation.
3	Copy of Share Certificate No. 16 in the name of Mr. Brijeshkumar Ramchandra Mishra having 5 shares of
	₹ 50.00 each bearing distinctive Nos. 76 to 80

LOCATION:

The said building is located at Old Survey No. 238, New Survey No. 221, Hissa No. 2(P), CS No. 936 to 940 & 975 to 980 of Village - Navagaon, Dombivli (West), Thane. The property falls in Commercial Zone. It is at a travelling distance 650 Mtr. from Dombivli railway station.

BUILDING:

The building under reference is having Ground + 2 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 Commercial purpose. Ground Floor is having 6 Commercial Shops & 3 flats. The building condition is normal.

Commercial Shop:

The Commercial Shop under reference is situated on the Ground Floor. It consists of Single Unit (i.e., Single Unit). The Commercial Shop is finished with Kota flooring, M. S. Rolling Shutters.





Valuation as on 29th April 2023

The Built-up Area of the Commercial Shop	:	125.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	1997 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	26 Years
Cost of Construction	:	125.00 X 2,500.00 = ₹ 3,12,500.00
Depreciation {(100-10) X 26 / 60}	:	39.00%
Amount of depreciation	:/	₹ 1,21,875.00
Guideline rate obtained from the Stamp Duty Ready	:/	₹ 91,300.00 per Sq. M.
Reckoner for new property		i.e. ₹ 8,482.00 per Sq. Ft.
Guideline rate (after depreciate)		₹ 74,296.00 per Sq. M.
		i.e. ₹ 6,902.00 per Sq. Ft.
Prevailing market rate	:	₹ 17,500.00 per Sq. Ft.
Value of property as on 29.04.2023	:	125.00 Sq. Ft. X ₹ 17,500.00 = ₹ 21,87,500.00

(Area of property x market rate of developed land & Commercial premises as on 2023 - 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. — Depreciation)

Depreciated fair value of the property as on 29.04.2023	/	₹ 21,87,500.00 - ₹ 1,21,875.00 = ₹ 20,65,625.00
Total Value of the property	:	₹ 20,65,625.00
The realizable value of the property	:	₹ 18,59,063.00
Distress value of the property		₹ 16,52,500.00
Insurable value of the property (125.00 X 2,500.00)		₹ 3,12,500.00
Guideline value of the property (125.00 X 6,902.00)	:	₹ 8,62,750.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Shop No. 6, Ground Floor, "Jay Om Mahadeo Co-op. Hsg. Soc. Ltd.", M. Phule Road, Vishnu Nagar, Dombivli (West), Taluka – Kalyan, District - Thane, PIN Code – 421 202, State – Maharashtra, Country – India for this particular purpose at ₹ 20,65,625.00 (Rupees Twenty Lakh Sixty Five Thousand Six Hundred Twenty Five Only) as on 29th April 2023.





Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Brijeshkumar Ramchandra Mishra (31164/2300369) Page 8 of 17

NOTES

- 1. I, Sharadkumar B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 29th April 2023 is ₹ 20,65,625.00 (Rupees Twenty Lakh Sixty Five Thousand Six Hundred Twenty Five Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- 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

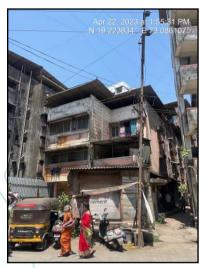
1.	No. of floors and height of each floor	Ground + 2 Upper Floors	
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Commercial Shop	
		situated on Ground Floor	
3	Year of construction	1997 (As per site information)	
4	Estimated future life	34 Years Subject to proper, preventive periodic	
		maintenance & structural repairs	
5	Type of construction- load bearing	R.C.C. Framed Structure	
6	walls/RCC frame/ steel frame	R.C.C. Foundation	
7	Type of foundations Walls		
1	vvalis	All external walls are 9" thick and partition walls are 6" thick.	
8	Partitions	6" thick brick wall	
9	Doors and Windows	M. S. Rolling Shutter	
10	Flooring	Kota 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	Concealed electrification	
' '	conduit	Consodior discumsary.	
	(ii) Class of fittings: Superior/	Concealed plumbing	
	Ordinary/ Poor.		
15	Sanitary installations		
	(i) No. of water closets	As per Requirement	
	(ii) No. of lavatory basins (iii) No. of urinals		
	(iv) No. of sink		
16	Class of fittings: Superior colored / superior	Ordinary	
	white/ordinary.	,	
17	Compound wall	Not Provided	
	Height and length Think.Inno	vate.Create	
18	Type of construction	No Lift	
19	No. of lifts and capacity	R.C.C tank	
19	Underground sump – capacity and type of construction	N.O.O (dilk	
20	Over-head tank	R.C.C tank on terrace	
	Location, capacity		
24	Type of construction	May be provided as not requirement	
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	Connected to Municipal Sewerage System	
	public sewers, if septic tanks provided, no.		
	and capacity		



Actual Site Photographs















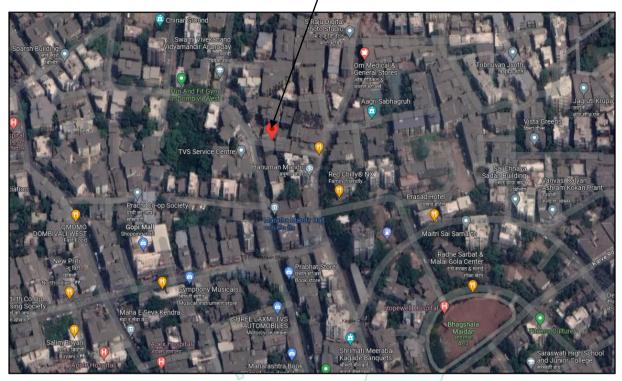


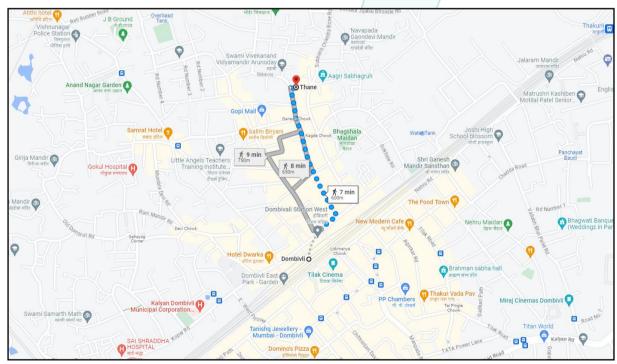




Route Map of the property

Site u/r





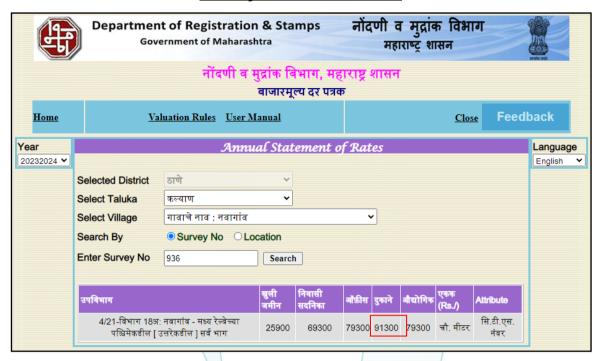
Latitude Longitude - 19°13'26.1"N 73°05'10.8"E

Note: The Blue line shows the route to site from nearest railway station (Dombivli – 650 Mtr.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Shop	91,300.00			
No increase for all floors from ground to 4 floors	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	91,300.00	Sq. Mtr.	8,482.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	23,900.00			
The difference between land rate and building rate (A – B = C)	65,400.00			
Depreciation Percentage as per table (D) [100% - 26%]	74%			
(Age of the Building – 26 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	74,296.00	Sq. Mtr.	6,902.00	Sq. Ft.

Multi-Storied building with Lift

For Commercial premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Shop / Commercial Unit in the	Rate
	building Think	Innovate Create
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

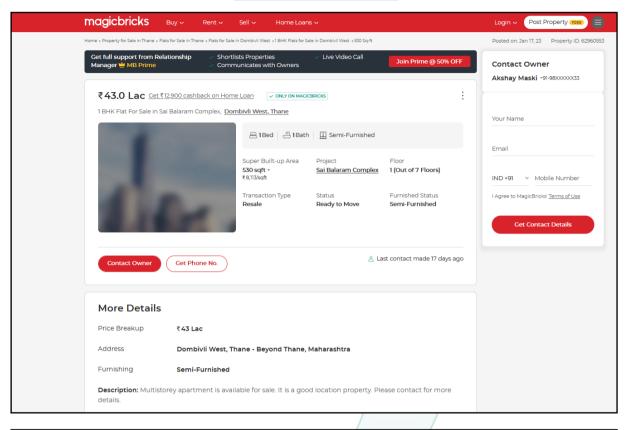
Table - D: Depreciation Percentage Table

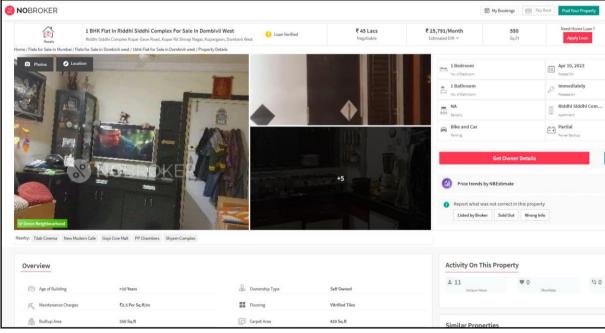
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation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





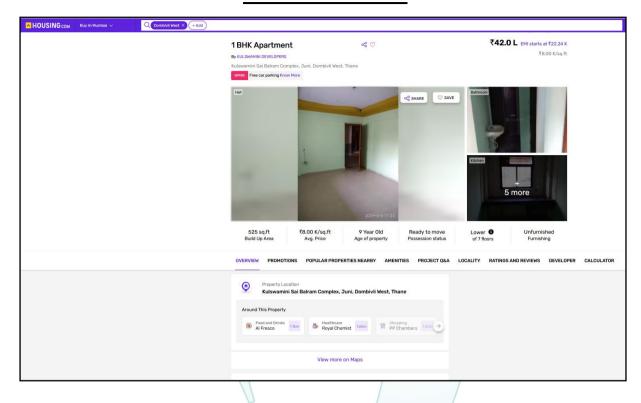
Price Indicators







Price Indicators



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Sale Indicators

4123338	सूची क्र.2	रक्षा विकंदर , ग्रह र नि कञ्चाम ४
25-04-2023	तूपा प्रग.2	दुय्यम निबंधक : सह दु.नि.कल्याण ४
Note:-Generated Through eSearch		दस्त क्रमांक : 4123/2023 नोदंणी :
Module,For original report please contact concern SRO office.		
contact concern onco onice.		Regn:63m
गावाचे नाव: शिवाजीनगर		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	3850000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3162000	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन :, इतर माहिती: मौजे शिवाजीनगर येथिल नवीन सर्व्हें नं.79,हिस्सा नं. 9,जुना सर्व्हें नं. 342,क्षेत्र 2700 पैकी 2300 चौ. मीटर आणि नवीन सर्व्हें नं.79,हिस्सा नं. 8,जुना सर्व्हें नं. 342,क्षेत्र 5000 पैकी 2700 चौ. मीटर येथील सदिनका क्र. 101,पहिला मजला,बी विंग,बिल्डिंग नं. 2,साई बाळाराम कॉम्प्लेक्स को ऑप हौसिंग सोसायटी लिमिटेड,क्षेत्र 530 चौ. फुट बिल्ट अप((MILKAT NUMBER: B 101;))	
(5) क्षेत्रफळ	530 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-अक्षय ए मस्की वय:-46 पत्ता:-प्लॉट नं: बी 101 , माळा नं: 1, इमारतीचे नाव: साई बाळाराम कॉम्प्लेक्स को ऑप हौसिंग सोसायटी लिमिटेड , ब्लॉक नं: डोबिवली , रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-421202 पॅन नं:-ATNPM4072G 2): नाव:-आनंद व्ही. मस्की वय:-71 पत्ता:-प्लॉट नं: बी 101 , माळा नं: 1, इमारतीचे नाव: साई बाळाराम कॉम्प्लेक्स को ऑप हौसिंग सोसायटी लिमिटेड , ब्लॉक नं: डोबिवली , रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-421202 पॅन नं:-AKIPM6349L 3): नाव:-लावण्या ए मस्की वय:-42 पत्ता:-प्लॉट नं: बी 101 , माळा नं: 1, इमारतीचे नाव: साई बाळाराम कॉम्प्लेक्स को ऑप हौसिंग सोसायटी लिमिटेड , ब्लॉक नं: डोबिवली , रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-421202 पॅन नं:-BGCPS3748A	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-समीर श्रीधर गायकवाड वय:-46; पत्ता:-प्लॉट नं: 21, माळा नं: -, इमारतीचे नाव: रघुनाथ स्मृति सोसायटी , ब्लॉक नं: नवापाडा, डोंबिवली पश्चिम, रोड नं: गणेश नगर रोड , महाराष्ट्र, ठाणे. पिन कोड:-421202 पॅन नं:-	
(9) दस्तऐवज करुन दिल्याचा दिनांक	27/03/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	27/03/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	4123/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	269500	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 29th April 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.



Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Brijeshkumar Ramchandra Mishra (31164/2300369) 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 neighbourhood 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 ₹ 20,65,625.00 (Rupees Twenty Lakh Sixty Five Thousand Six Hundred Twenty Five Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

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

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