

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Brijeshkumar Ramchandra Mishra & Mrs. Shailendrakumari Brijeshkumar Mishra**

Residential Flat No. 105, 1st Floor, B – Wing, Building No. 2, “**Sai Balaram Complex**”, Dombivli (West),
Village Shivajinagar, Takula – Kalyan, District – Thane, PIN Code – 421 301, State – Maharashtra, Country –
India.

Latitude Longitude - 19°13'59.1"N 73°05'25.0"E

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

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Thane **Nanded** **Indore** **Raipur**
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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. 105, 1st Floor, B – Wing, Building No. 2, “Sai Balaram Complex”, Dombivli (West), Village Shivajinagar, Takula – Kalyan, District – Thane, PIN Code – 421 301, State – Maharashtra, Country – India belongs to **Mr. Brijeshkumar Ramchandra Mishra & Mrs. Shailendrakumari Brijeshkumar Mishra.**

Boundaries of the property.

North : Open Space
South : Internal Road
East : Open Space
West : Building No. 2, A - Wing

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 **₹ 60,64,590.00 (Rupees Sixty Lakh Sixty Four Thousand Five Hundred Ninety 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.

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



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**Valuation Report of Residential Flat No. 105, 1st Floor, B – Wing, Building No. 2, “Sai Balaram Complex”,
Dombivli (West), Village Shivajinagar, Takula – Kalyan, District – Thane, PIN Code – 421 301, 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 29.04.2023 for Bank Loan Purpose
2	Date of inspection	22.04.2023
3	Name of the owner/ owners	Mr. Brijeshkumar Ramchandra Mishra & Mrs. Shailendrakumari Brijeshkumar Mishra
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. 105, 1 st Floor, B – Wing, Building No. 2, “Sai Balaram Complex”, Dombivli (West), Village Shivajinagar, Takula – Kalyan, District – Thane, PIN Code – 421 301, State – Maharashtra, Country – India. Contact Person: Mr. Brijeshkumar Ramchandra Mishra (Owner) Contact No. 9322275045
6	Location, street, ward no	Dombivli (West), Takula – Kalyan, District – Thane, PIN Code – 421 301
7	Survey/ Plot no. of land	Old Survey No. 342, New Survey No. 79/9 & 79/8 of Village Shivajinagar
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. = 544.00 Balcony Area in Sq. Ft. = 43.00 Total Carpet Area in Sq. Ft. = 587.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 581.00

		Saleable Area in Sq. Ft. = 784.00 Terrace Area in Sq. Ft. = 35.00 (Area as per Agreement for sale)
13	Roads, Streets or lanes on which the land is abutting	Dombivli (West), Takula – Kalyan, District – Thane, PIN Code – 421 301
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?	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 KDMC 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	₹ 12,500.00 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.
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 upon, the basis of arriving at the land rate	N. A.
	<i>COST OF CONSTRUCTION</i>	
41	Year of commencement of construction and year of completion	Year of Completion – 2013 (As per Construction Completion 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.
	<u>Remark:</u>	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Mulund (East) Branch to assess fair market value as on 29.04.2023 for Residential Flat No. 105, 1st Floor, B – Wing, Building No. 2, “**Sai Balaram Complex**”, Dombivli (West), Village Shivajinagar, Takula – Kalyan, District – Thane, PIN Code – 421 301, State – Maharashtra, Country – India belongs to **Mr. Brijeshkumar Ramchandra Mishra & Mrs. Shailendrakumari Brijeshkumar Mishra.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 06.12.2010 executed between the Developers – M/s. Kulswamini Developers (India) Pvt Ltd., and the Purchasers - Mr. Brijeshkumar Ramchandra Mishra & Mrs. Shailendrakumari Brijeshkumar Mishra.
2	Copy of Part Construction Completion Certificate V. P. No. KDMC / NRV / CC / DOM dated 16.04.2013 issued by Kalyan Dombivli Municipal Corporation.

LOCATION:

The said building is located at Old Survey No. 342, New Survey No. 79/9 & 79/8 of Village – Shivajinagar, Dombivli (West), Thane. The property falls in Residential Zone. It is at a travelling distance 1.8 Km. from Dombivli railway station.

BUILDING:

The building under reference is having Ground + 7 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. 1st Floor is having 6 Residential Flat. The building having 1 lift.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. It consists of 2 Bedrooms + Living Room + Kitchen + 2 Toilets + Passage + Balcony (**i.e., 2BHK with 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 etc.

Valuation as on 29th April 2023

The Saleable Area of the Residential Flat	:	784.00 Sq. Ft.
The Terrace Area of the Property	:	35.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	2013 (As per Part Construction Completion Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	10 Years
Cost of Construction	:	819.00 X 2,600.00 = ₹ 21,29,400.00
Depreciation $\{(100-10) \times 10 / 60\}$:	15.00%
Amount of depreciation	:	₹ 3,19,410.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 64,200.00 per Sq. M. i.e. ₹ 5,964.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 60,170.00 per Sq. M. i.e. ₹ 5,590.00 per Sq. Ft.
Prevailing market rate	:	₹ 8,000.00 per Sq. Ft.
Value of property as on 29.04.2023 (A)		784.00 Sq. Ft. X ₹ 8,000.00 = ₹ 62,72,000.00
Terrace Value of the property (40% of Flat Rate) (B)		35.00 Sq. Ft. X ₹ 3,200.00 = ₹ 1,12,000.00
Value of property as on 29.04.2023 (A+B)		₹ 63,84,000.00

(Area of property x market rate of developed land & Residential 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	:	₹ 63,84,000.00 - ₹ 3,19,410.00 = ₹ 60,64,590.00
Total Value of the property	:	₹ 60,64,590.00
The realizable value of the property	:	₹ 54,58,131.00
Distress value of the property	:	₹ 48,51,672.00
Insurable value of the property (819.00 X 2,600.00)	:	₹ 21,29,400.00
Guideline value of the property (819.00 X 5,590.00)	:	₹ 45,78,210.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 105, 1st Floor, B – Wing, Building No. 2, “Sai Balaram Complex”, Dombivli (West), Takula – Kalyan, District – Thane, PIN Code – 421 301, State – Maharashtra, Country – India for this particular purpose at **₹ 60,64,590.00 (Rupees Sixty Lakh Sixty Four Thousand Five Hundred Ninety Only)** as on **29th April 2023**.

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 ₹ 60,64,590.00 (Rupees Sixty Lakh Sixty Four Thousand Five Hundred Ninety 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

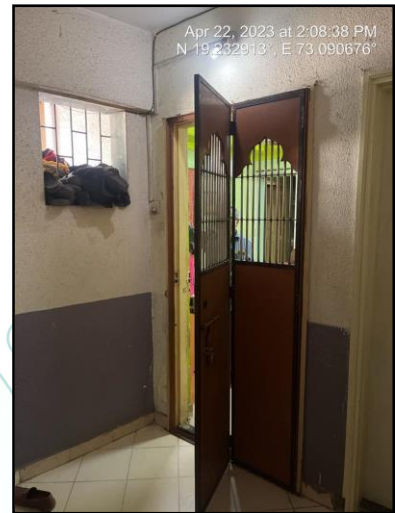
- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:

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ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 7 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 1 st Floor
3	Year of construction	2013 (As per Part Construction Completion 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, 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	
	(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 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



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 20232024	<i>Annual Statement of Rates</i>		Language English				
Selected District	ठाणे						
Select Taluka	कल्याण						
Select Village	गावाचे नाव : शिवाजीनगर						
Search By	<input checked="" type="radio"/> Survey No <input type="radio"/> Location						
Enter Survey No	79	<input type="button" value="Search"/>					
उपविभाग	खुली जमीन	निवासी सदनिका	ऑफीस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
6/26-वर्भाग 18अ: शिवाजीनगर - मध्य रेल्वेच्या पश्चिमेकडील सर्वे भाग	23900	64200	73500	85500	73500	चौ. मीटर	सर्व्हे नंबर

Stamp Duty Ready Reckoner Market Value Rate for Flat	64,200.00			
No increase for all floors from ground to 4 floors	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	64,200.00	Sq. Mtr.	5,964.00	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)	40,300.00			
Depreciation Percentage as per table (D) [100% - 10%] (Age of the Building – 10 Years)	90%			
Rate to be adopted after considering depreciation [B + (C x D)]	60,170.00	Sq. Mtr.	5,590.00	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

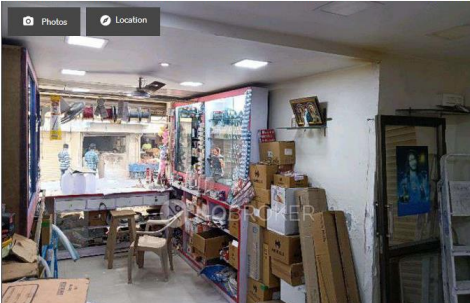
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation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

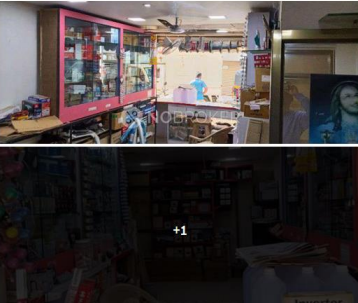
Price Indicators

NOBROKER
My Bookings | Pay Rent | [Post Your Property](#)

Shop In Dombivli West, Mumbai For Sale
om mahavir bldg, near Samrat chowk

Home / Commercial Properties for Sale in Mumbai / Commercial Properties for Sale in Dombivli west / Shops for Sale in Dombivli west / Property Details





Nearby: Titak Cinema | New Modern Cafe | Gopi Cine Mall | PP Chambers | Raj Vaibhav Complex

₹ 42 Lacs
15,849 / Sq.Ft

₹ 31,539/Month
Estimated EMi

265 Sq.Ft
Built Up Area

[Apply Loan](#)

Shop Property Type	None Parking
Freehold Ownership Type	Ground Floor Of Total 4 Floors
Fully Furnished Furnishing	More Than 10 Year Age of Property
Apr 15, 2023 Posted On	Immediately Available From

Get Owner Details

Report what was not correct in this property

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

NoBroker Services

Create Agreement

Check Loan Eligibility

Estimate Interiors Cost

Book Legal Services

Book Renovations

Activity On This Property

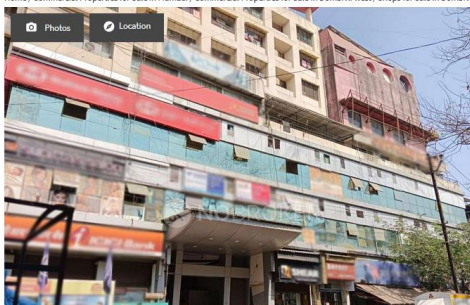
25 Unique Views | 1 Shortlists | 2

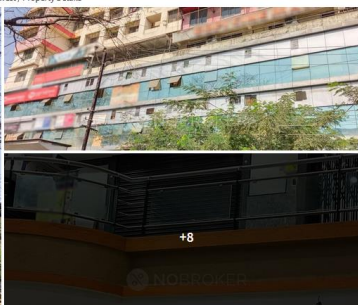
Similar Properties

NOBROKER
My Bookings | Pay Rent | [Post Your Property](#)

Shop In Westdombivli, Mumbai For Sale
rns road, near Gopi Mall

Home / Commercial Properties for Sale in Mumbai / Commercial Properties for Sale in Dombivli west / Shops for Sale in Dombivli west / Property Details





Nearby: Titak Cinema | New Modern Cafe | Gopi Cine Mall | PP Chambers | Raj Vaibhav Complex

₹ 35 Lacs
17,500 / Sq.Ft

₹ 26,282/Month
Estimated EMi

200 Sq.Ft
Built Up Area

[Apply Loan](#)

Shop Property Type	Reserved Parking (30 Slots)
Freehold Ownership Type	1 Of Total 3 Floors
Unfurnished Furnishing	More Than 10 Year Age of Property
Feb 6, 2023 Posted On	Immediately Available From

Get Owner Details

Report what was not correct in this property

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

NoBroker Services

Create Agreement

Check Loan Eligibility

Estimate Interiors Cost

Book Legal Services

Book Renovations

Activity On This Property

77 Unique Views | 3 Shortlists | 0

Similar Properties

Price Indicators

99acres
Commercial Buy ▾ Enter Locality / Project / Society / Landmark 🔍

Home > Commercial property for sale in Mumbai > Shop for sale in Mumbai > Shop for sale in Dombivli West Posted on Feb 06, 2023 | Ready to move


Market: High Street

₹ 35 Lac @ 17,587 per sq.ft. Commercial Shops for Sale
Estimated EMI ₹ 27,955 in Dombivli West, Mumbai Beyond Thane, Mumbai

REERA STATUS NOT AVAILABLE | Website: <https://maharerait.mahaonline.gov.in>

[Overview](#) [Owner Details](#) [Explore Locality](#) [Recommendations](#) [Articles](#)

Property (1)



Photos (1/1)

Sale Amount
₹ 35 Lac + Govt Charges & Tax @ 17,587 per sq.ft.

Built-up Area
199 sq.ft. (18.49 sq.m.)

Property Age
5 to 10 Year Old

Places nearby View All (49)

Dombivli West, Mumbai Beyond Thane, Mumbai

[Nathkrupa Nursing Home](#)
[Charming Smiles Dental Clinic](#)
[BARC CHSS Dispensary Dombivli Thakurwadi](#)
[Mahalaxmi H](#)

Ownership: Freehold | Lock-in period: No lock-in period | Property Code: **RS1061186**
www.99acres.com/RS1061186

NOBROKER
My Bookings
Pay Rent
Post Your Property

Shop in Dombivli West, Mumbai For Sale
Ghanashyam Gupke Cross Rd, New Royal Chemist

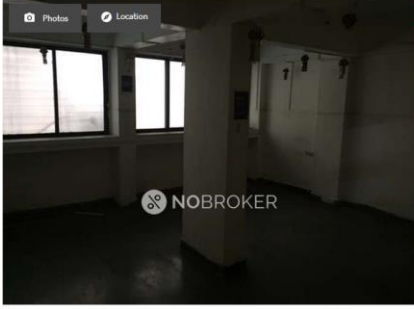

₹ 48 Lacs
36,000 / Sq.Ft

₹ 36,044/Month
Estimated EMI

300 Sq.Ft
Built Up Area

Apply Loan

Home / Commercial Properties for Sale in Mumbai / Commercial Properties for Sale in Dombivli west / Shops for Sale in Dombivli west / Property Details

Shop
Property Type

Freehold
Ownership Type

Unfurnished
Furnishing

Apr 17, 2023
Posted On

Public And Reserved
Parking (3 Slots)

Ground Floor
Of Total 4 Floors

5 To 10 Year
Age of Property

Immediately
Available From

Get Owner Details

Report what was not correct in this property

Listed by Broker
Sold Out
Wrong Info

Nearby: [Tilak Cinema](#) [New Modern Cafe](#) [Gopi Cine Mall](#) [PP Chambers](#) [Raj Vaibhav Complex](#)

NoBroker Services

Create Agreement

Check Loan Eligibility

Estimate Interiors Cost

Book Legal Services

Book Renovations

Activity On This Property

16 Unique Views
0 Shortlists
1

Similar Properties

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 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 **₹ 60,64,590.00 (Rupees Sixty Lakh Sixty Four Thousand Five Hundred Ninety 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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