

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mr. Aabasaheb Ramdas Kharade & Mrs. Shital Aabasaheb Kharade**

Residential Flat No. 405, 4<sup>th</sup> Floor, "Jyoti Kiran Co-Op. Hsg. Soc. Ltd.", Fatherwadi, Village – Gokhiware, Vasai (East), Taluka – Vasai, District – Palghar, PIN – 421 208, State – Maharashtra, Country – India.

Latitude Longitude - 19°24'23.1"N 72°50'41.0"E

### Valuation Prepared for:

**Cosmos Bank**

**Vasai (West) Branch**

Maurya Shopping Centre Co-op. Hsg. Soc. Ltd., Shop No. 16, Ground Floor, Ambadi Road, Navghar, Vasai (West) - 401202, State - Maharashtra, Country – India



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## VALUATION OPINION REPORT

The property bearing Residential Flat No. 405, 4<sup>th</sup> Floor, "Jyoti Kiran Co-Op. Hsg. Soc. Ltd.", Fatherwadi, Village – Gokhiware, Vasai (East), Taluka – Vasai, District – Palghar, PIN – 421 208, State – Maharashtra, Country – India belongs to **Mr. Aabasaheb Ramdas Kharade & Mrs. Shital Aabasaheb Kharade.**

### Boundaries of the property.

North	:	Other Residential Building
South	:	Chawl
East	:	Madhav Apartment & Ganesh Peth Lane
West	:	Sai Vishvaas CHSL & Ram Maruti Marg

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 **₹ 32,20,412.00 (Rupees Thirty Two Lakh Twenty Thousand Four Hundred Twelve Only).**

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

Hence certified

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

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Director

Auth. Sign.

**Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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



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- 📍 **Regd. Office** : B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), **Mumbai** - 400 072, (M.S.), INDIA
- ☎ **TeleFax** : +91 22 28371325/24
- ✉ **mumbai@vastukala.org**

Valuation Report of Residential Flat No. 405, 4<sup>th</sup> Floor, "Jyoti Kiran Co-Op. Hsg. Soc. Ltd.", Fatherwadi,  
Village – Gokhiware, Vasai (East), Taluka – Vasai, District – Palghar, PIN – 421 208,  
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 27.06.2023 for Bank Loan Purpose
2	Date of inspection	24.06.2023
3	Name of the owner/ owners	<b>Mr. Aabasaheb Ramdas Kharade &amp; Mrs. Shital Aabasaheb Kharade.</b>
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	<b>Address:</b> Residential Flat No. 405, 4 <sup>th</sup> Floor, "Jyoti Kiran Co-Op. Hsg. Soc. Ltd.", Fatherwadi, Village – Gokhiware, Vasai (East), Taluka – Vasai, District – Palghar, PIN – 421 208, State – Maharashtra, Country – India.  <b>Contact Person:</b> Ramesh Menon (Seller) Contact No. 9820079057
6	Location, street, ward no	Fatherwadi Franciscan Brother Road
7	Survey/ Plot no. of land	Survey No. 118, Hissa No. 1 of Village – Gokhiware
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
	<b>LAND</b>	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 405.00 (Area as per Actual Site Measurement)  <b>Carpet Area in Sq. Ft. = 403.00</b> <b>(Area as per Agreement for sale)</b>  Built Up Area in Sq. Ft. =484.00 (Area as per Agreement for sale)

13	Roads, Streets or lanes on which the land is abutting	Fatherwadi Franciscan Brother Road
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.
	<b>IMPROVEMENTS</b>	
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	Fully Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per VVMC norms Percentage actually utilized – Details not available
26	<b>RENTS</b>	
	(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	₹ 7,000.00 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?	N.A.
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. <sup>®</sup>
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.
		<b>SALES</b>	
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 up on, the basis of arriving at the land rate	N. A.
		<b>COST OF CONSTRUCTION</b>	
41		Year of commencement of construction and year of completion	2010 (Approx.)

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.
<b>Remark:</b>		

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Vasai (West) Branch to assess fair market value as on 27.06.2023 for Residential Flat No. 405, 4<sup>th</sup> Floor, “**Jyoti Kiran Co-Op. Hsg. Soc. Ltd.**”, Fatherwadi, Village – Gokhiware, Vasai (East), Taluka – Vasai, District – Palghar, PIN – 421 208, State – Maharashtra, Country – India belongs to **Mr. Aabasaheb Ramdas Kharade & Mrs. Shital Aabasaheb Kharade.**

### We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 15.06.2023
2	Copy of Commencement Certificate No. CIDCO / VVSR / CC / BP – 4494 / E / 4537 dated 24.07.2009 issued by Municipal Corporation of Greater Mumbai.

### LOCATION:

The said building is located at Survey No. 118, Hissa No. 1 of Village – Gokhiware. The property falls in Residential Zone. It is at a travelling distance 4.4 Km. from Vasai 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. 4<sup>th</sup> Floor is having 04 Residential Flat. The building is having 01 lift.

### Residential Flat:

The residential flat under reference is situated on the 4<sup>th</sup> Floor. It consists of 1 Bedroom + Living Room + Kitchen + W.C. + Bath. (i.e. **1 BHK**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush door, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing etc.

**Valuation as on 27<sup>th</sup> June 2023**

<b>The Carpet Area of the Residential Flat</b>	<b>:</b>	<b>403.00 Sq. Ft.</b>
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**Deduct Depreciation:**

Year of Construction of the building	:	2010 (Approx.)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	13 Years
Cost of Construction	:	484.00 Sq. Ft. X ₹ 2,600.00 = ₹ 12,58,400.00
Depreciation $\{(100-10) \times 13 / 60\}$	:	₹ 19.50%
Amount of depreciation	:	₹ 2,45,388.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 57,700.00 per Sq. M. i.e. ₹ 5,360.00 per Sq. Ft.
Guideline rate (After depreciation)	:	₹ 51,798.00 per Sq. M. i.e. ₹ 4,812.00 per Sq. Ft.
Prevailing market rate	:	₹ 8,600.00 per Sq. Ft.
<b>Value of property as on 27.06.2023</b>	<b>:</b>	<b>403.00 Sq. Ft. X ₹ 8,600.00 = ₹ 34,65,800.00</b>

(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)

<b>Depreciated fair value of the property as on 27.06.2023</b>	<b>:</b>	<b>₹ 34,65,800.00 - ₹ 2,45,388.00 = ₹ 32,20,412.00</b>
<b>Total Value of the property</b>	<b>:</b>	<b>₹ 32,20,412.00</b>
<b>The realizable value of the property</b>	<b>:</b>	<b>₹ 28,98,371.00</b>
<b>Distress value of the property</b>	<b>:</b>	<b>₹ 25,76,330.00</b>
<b>Insurable value of the property</b>	<b>:</b>	<b>₹ 12,58,400.00</b>
<b>Guideline value of the property</b>	<b>:</b>	<b>₹ 23,29,008.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 405, 4<sup>th</sup> Floor, "Jyoti Kiran Co-Op. Hsg. Soc. Ltd.", Fatherwadi, Village – Gokhiware, Vasai (East), Taluka – Vasai, District – Palghar, PIN – 421 208, State – Maharashtra, Country – India for this particular purpose at **₹ 32,20,412.00 (Rupees Thirty Two Lakh Twenty Thousand Four Hundred Twelve Only)** as on **27<sup>th</sup> June 2023**.

## **NOTES**

1. I, Manoj 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 **27<sup>th</sup> June 2023 is ₹ 32,20,412.00 (Rupees Thirty Two Lakh Twenty Thousand Four Hundred Twelve 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:

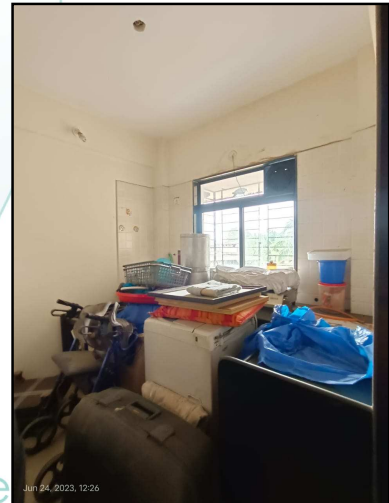
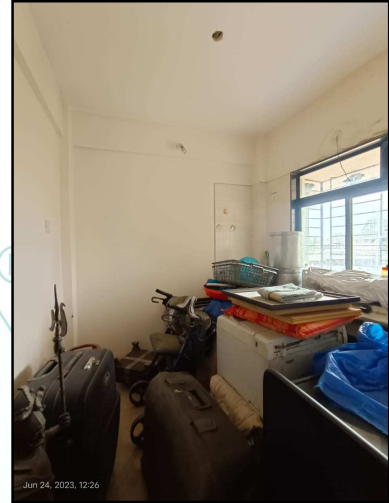
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**ANNEXURE TO FORM 0-1**

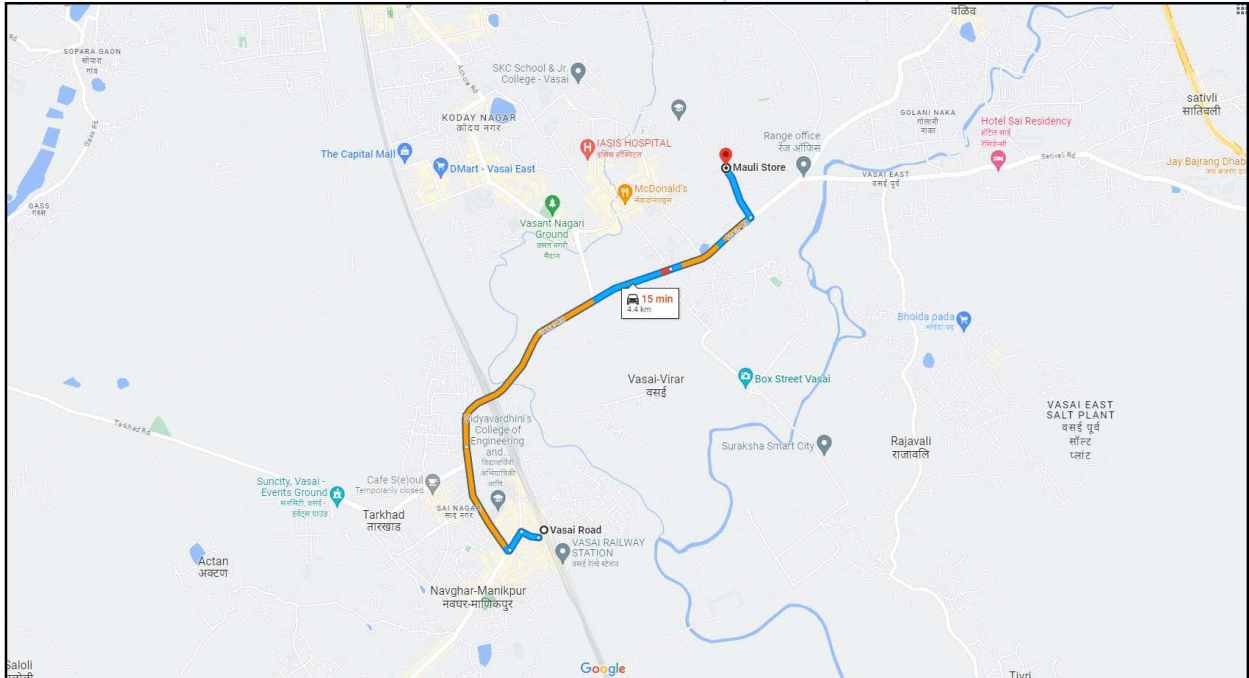
Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 4 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 4 <sup>th</sup> Floor
3.	Year of construction	2010 (Approx.)
4.	Estimated future life	47 Years Subject 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 door, 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	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 u/r



**Latitude Longitude - 19°24'23.1"N 72°50'41.0"E**

**Note: The Blue line shows the route to site from nearest railway station (Vasai – 4.4 Km.)**

## Ready Reckoner Rate

DIVISION / VILLAGE : GOKHIVARE Commence From 1st April 2023 To 31st March 2024						
Type of Area	Urban		Local Body Type	Corporation Class " C "		
Local Body Name	Vasai-Virar City Municipal Corporation					
Land Mark	Lands for residential and other similar permissible use.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
37	3	12300	57700	60100	73200	60100
Survey No. 7, 8, 9, 10, 11, 12, 15, 16, 17, 18, 19, 20, 21, 33, 34, 35, 36, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 56, 57, 67, 68, 69, 72, 74, 79, 85, 86, 87, 88, 89, 90, 109, 110, 111, 118, 119, 121, 219, 224, 229, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 248, 250, 264, 265, 266, 271, 272, 273, 274, 279						
<a href="#">⇌ Compare With Previous Year</a>						

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# Price Indicators

**NOBROKER** | My Bookings | Pay Rent | Post Your Property | Need Home Loan? Apply Loan

**1 BHK Flat In Dani Jewele Residency For Sale In Vasai East**  
 Dahan/ Naka near HP Petrol Pump  
 ₹ 38 Lacs Non-negotiable | ₹ 21,779/Month Estimated EMI | 696 Sq.Ft.

Home / Flats for Sale in Mumbai / Flats for Sale in Vasai east / 1BHK Flat for Sale in Vasai east / Property Details

Photos | Location

1 Bedroom (No. of Bedroom) | Mar 20, 2023 (Posted On)  
 2 Bathroom (No. of Bathroom) | Immediately (Possession)  
 NA (Bakery) | Dani Jewele Reside... (Apartment)

Get Owner Details

Price trends by NBEstimate | Check Now

Report what was not correct in this property  
 Listed by Broker | Sold Out | Wrong Info

Nearby: Carnival Cinemas | McDonald's | Anand Restaurant | Madhuban Township

**Overview**

Age of Building	Newly Constructed	Ownership Type	Self Owned
Maintenance Charges	₹2.9 Per Sq.Ft/M	Flooring	Vitrified Tiles
Buildup Area	696 Sq.Ft	Carpet Area	415 Sq.Ft
Furnishing Status	Unfurnished <a href="#">Furnish Now</a>	Facing	West
Floor	1/11	Parking	Bike And Car
Gated Security	Yes		

**Activity On This Property**

15 Unique Views | 0 Shortlist | 0 Contacted  
 Powered By: NBEstimate

**Similar Properties**

1 BHK Flat In Shakun Solitaire For Sale In Vasai East  
 Vasai East | ₹25.5 Lacs | 450 Sq.Ft | ₹58 Lacs | Builtup Area: 100sqft

1 BHK Flat In Vilee Paradise For Sale In Vasai East

**NOBROKER** | My Bookings | Pay Rent | Post Your Property | Need Home Loan? Apply Loan

**1 BHK Flat In Vishwanagari For Sale In Vasai East**  
 Sattivil Rd near range office  
 ₹ 30 Lacs Negotiable | ₹ 17,194/Month Estimated EMI | 450 Sq.Ft.

Home / Flats for Sale in Mumbai / Flats for Sale in Vasai east / 1BHK Flat for Sale in Vasai east / Property Details

Photos | Location

1 Bedroom (No. of Bedroom) | May 16, 2023 (Posted On)  
 1 Bathroom (No. of Bathroom) | Immediately (Possession)  
 2 (Bakery) | Vishwanagari (Apartment)  
 Bike and Car (Parking) | Partial (Power Backup)

Get Owner Details

Price trends by NBEstimate | Check Now

Report what was not correct in this property  
 Listed by Broker | Sold Out | Wrong Info

Nearby: Carnival Cinemas | McDonald's | Anand Restaurant | Madhuban Township

**Overview**

Age of Building	1-3 Years	Ownership Type	Self Owned
Maintenance Charges	₹4.1 Per Sq.Ft/M	Flooring	Cement
Buildup Area	450 Sq.Ft	Carpet Area	350 Sq.Ft
Furnishing Status	Semi <a href="#">Furnish Now</a>	Facing	East
Floor	2/4	Parking	Bike And Car
Gated Security	Yes		

**Activity On This Property**

43 Unique Views | 0 Shortlist | 0 Contacted  
 Powered By: NBEstimate

**Similar Properties**

There are no Similar Properties

# Price Indicators

**HOUSING.COM** Buy In Mumbai Vasai East Add Download App

**OVERVIEW** PROMOTIONS BUY-O-METER AMENITIES RATINGS AND REVIEWS PRICE TRENDS LOCALITY PROJECT Q&A DEVELOPER CALCULATOR

**Property Location**  
Galaxy Wonder Residency, Golani Naka, Vasai East, Mumbai

**Around This Property**

- Food and Drinks: Galaxy Family Restaurant ... 900m
- Shopping: Hill Villa, 200m
- Healthcare: Platinum Hos... →

[View more on Maps](#)

**Overview**

Project Name <b>Galaxy Wonder Residency</b>	Brokerage No Charge <a href="#">Access Zero Brokerage Properties &gt;</a>
Price ₹40.0 L	Carpet Area 425 sq.ft
Bedrooms 1	Bathrooms 2
Parking No Parking	Balcony 2
Added 4 days ago	

**About this property**

Looking for a good 1 BHK Apartment in Vasai East, Mumbai? This property is in one of Mumbai's most popular locations. The property is on floor 6. Total number of floors is 7. Maintenance charges of this property is Rs 3000. This Apartment is available. [Read More](#)

**Contact Seller**  
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Housing Prime Agent  
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Hi yashi!  
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Mail  
Twitter  
Share Report

**NOBROKER** My Bookings Pay Rent Post Your Property

**2 BHK Flat In Hebron Housing Society For Sale in Hebron Society, Vasai East, Near Ickl Bank**

₹ 55 Lacs Negotiable ₹ 31,522/Month Estimated EMI 650 Sq.Ft Need Home Loan? [Apply Loan](#)

Home / Flats for Sale in Mumbai / Flats for Sale in Vasai east / 2bhk Flat for Sale in Vasai east / Property Details

**2 Bedroom** (No. of Bedroom) Jun 26, 2023 (Posted On)

**2 Bathroom** (No. of Bathroom) Immediately (Possession)

**NA** (Balcony) Hebron Housing So... (Apartment)

**Bike** (Parking) Full (Floor Status)

[Get Owner Details](#)

**Price trends by NBEstimate** [Check Now](#)

**Report what was not correct in this property**

- Listed by Broker
- Sold Out
- Wrong Info

Nearby: DMart, Carnival Cinemas, Fanchashi Bar And Restaurant, Maratha Carbar, Lalazy Anchor Park

**Overview**

Age of Building >10 Years	Ownership Type Self Owned
Maintenance Charges NA	Flooring Vitrified Tiles
Builtup Area 650 Sq.Ft	Carpet Area 600 Sq.Ft
Furnishing Status Semi <a href="#">Furnish Now</a>	Facing North
Floor 0/3	Parking Bike
Gated Security Yes	

**Activity On This Property**

4 Unique Views 0 Shortlists 0 Contacted  
Powered By: NBEstimate

**Similar Properties**

2 BHK Flat In Hudson Chs, evershine Cityvasai-east,thane, Vasai Ea...  
₹ 55 Lacs  
₹ 31,522/Month  
650 Sq.Ft  
Need Home Loan? [Apply Loan](#)

### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess **Fair Market Value** of the property under reference as on **27<sup>th</sup> June 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 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 ₹ 32,20,412.00 (Rupees Thirty Two Lakh Twenty Thousand Four Hundred Twelve Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

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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