

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Neeta Digant Bhansali (nee Neeta Diwakar Datar)**

Residential Flat No. 502, 5th Floor, "State Bank of India Employees Devangini Co-op. Hsg. Soc. Ltd.", Shahaji Raje Marg, Vile Parle (East), Mumbai – 400 057, State – Maharashtra, Country – India.

Latitude Longitude - 19°06'34.3"N 72°51'01.3"E

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Valuation Done for:

Cosmos Bank

Vile Parle Branch

Pratik Avenue, Ground Floor, Opp. Shivsagar Hotel, Nehru Road, Vile Parle (East), Mumbai - 400 057,
State - Maharashtra, Country - India.



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Chandivali Farm Road, Andheri (East),
Mumbai - 400 072, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org

VALUATION OPINION REPORT

The property bearing Residential Flat No. 502, 5th Floor, "State Bank of India Employees Devangini Co-op. Hsg. Soc. Ltd.", Shahaji Raje Marg, Vile Parle (East), Mumbai – 400 057, State – Maharashtra, Country – India belongs to **Mrs. Neeta Digant Bhansali (nee Neeta Diwakar Datar)**.

Boundaries of the property.

North	:	Laxmi Palace 'B' Wing
South	:	Udayanjali Building
East	:	Slum Area
West	:	Deepanjali Apartment

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 **₹ 2,62,11,444.00 (Rupees Two Crore Sixty Two Lakh Eleven Thousand Four Hundred Forty Four 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

Sharadkumar B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Auth. Sign.



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- ☎ **TeleFax** : +91 22 28371325/24
- ✉ **mumbai@vastukala.org**

Valuation Report of Residential Flat No. 502, 5th Floor, "State Bank of India Employees Devangini Co-op. Hsg. Soc. Ltd.", Shahaji Raje Marg, Vile Parle (East), Mumbai – 400 057, 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	27.06.2023
3	Name of the owner/ owners	Mrs. Neeta Digant Bhansali (nee Neeta Diwakar Datar).
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	Address: Residential Flat No. 502, 5 th Floor, "State Bank of India Employees Devangini Co-op. Hsg. Soc. Ltd.", Shahaji Raje Marg, Vile Parle (East), Mumbai – 400 057, State – Maharashtra, Country – India. Contact Person: Mrs. Neeta Bhansali (Owner) Mobile No. 9820350107
6	Location, street, ward no	Shahaji Raje Marg
7	Survey/ Plot no. of land	C.T.S. No. 252/7 of Village - Vile Parle (East)
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. = 870.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 858.00 (Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 1022.00 (Area as per Release Deed)
13	Roads, Streets or lanes on which the land is abutting	Shahaji Raje Marg
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	Fully Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MCGM norms Percentage actually utilized – Details not available
26	RENTS	
	(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	₹ 55,000.00 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.
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 up on, the basis of arriving at the land rate	N. A.
		COST OF CONSTRUCTION	
41		Year of commencement of construction and year of completion	Year of Construction – 2004 (As per Documents)
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, Vile Parle Branch to assess fair market value as on 27.06.2023 for Residential Flat No. 502, 5th Floor, “**State Bank of India Employees Devangini Co-op. Hsg. Soc. Ltd.**”, Shahaji Rajje Marg, Vile Parle (East), Mumbai – 400 057, State – Maharashtra, Country – India belongs to **Mrs. Neeta Digant Bhansali (nee Neeta Diwakar Datar)**.

We are in receipt of the following documents:

1	Copy of Release Deed dated 22.01.2010 b/w Ms. Medha Diwakar Datar (Releasor) and Mrs. Neeta Digant Bhansali (nee Neeta Diwakar Datar) (The Releasee)
	Copy of Agreement for Sale dated 31.12.2009 b/w M/s. Unique Associates (Developer) and Mrs. Neeta Bhansali & Ms. Medha Datar (Member)
2	Copy of Society Maintenance Bill & Receipts No. 154 dated 22.01.2023
3	Copy of Share Certificate No. 31 dated 24.03.2012

LOCATION:

The said building is located at C.T.S. No. 252/7 of Village - Vile Parle (East). The property falls in Residential Zone. It is at a travelling distance 1.3 Km. from Gundavali Metro station.

BUILDING:

The building under reference is having Stilt + 10 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 staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is Good. The building is used for residential purpose. 5th Floor is having 3 Residential Flat. The building is having 2 Lifts.

Residential Flat:

The residential flat under reference is situated on the 5th Floor. The composition of flat is 3 Bedrooms + Living Room cum Dinning Area + Kitchen + 3 Toilets. **(i.e. 3 BHK + 3 Toilets)**. The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush doors, Powder Coated Aluminum sliding windows & concealed electrification & concealed plumbing, Cement plastering.

Valuation as on 27th June 2023

The Carpet Area of the Residential Flat	:	858.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2004 (As per Documents)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	19 years
Cost of Construction	:	1,022.00 Sq. Ft. X ₹ 2,800.00 = ₹ 28,61,600.00
Depreciation $\{(100-10) \times 19 / 60\}$:	28.50%
Amount of depreciation		₹ 8,15,556.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 2,26,643.00 per Sq. M. i.e. ₹ 21,056.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 2,03,068.00 per Sq. M. i.e. ₹ 18,865.00 per Sq. Ft.
Prevailing market rate	:	₹ 31,500.00 per Sq. Ft.
Value of property as on 27.06.2023	:	858.00 Sq. Ft. X ₹ 31,500.00 = ₹ 2,70,27,000.00

(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 27.06.2023	:	₹ 2,70,27,000.00 - ₹ 8,15,556.00 = ₹ 2,62,11,444.00
Total Value of the property	:	₹ 2,62,11,444.00
The Realizable value of the property	:	₹ 2,35,90,300.00
Distress value of the property	:	₹ 2,09,69,155.00
Insurable value of the property	:	₹ 28,61,600.00
Guideline value of the property	:	₹ 1,92,80,030.00

Taking into consideration above said facts, we can evaluate the value of Valuation Residential Flat No. 502, 5th Floor, "State Bank of India Employees Devangini Co-op. Hsg. Soc. Ltd.", Shahaji Raje Marg, Vile Parle (East), Mumbai – 400 057, State – Maharashtra, Country – India for this particular purpose at **₹ 2,62,11,444.00 (Rupees Two Crore Sixty Two Lakh Eleven Thousand Four Hundred Forty Four Only)** as on **27th June 2023**.

NOTES

- 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 **27th June 2023** is **₹ 2,62,11,444.00 (Rupees Two Crore**

Sixty Two Lakh Eleven Thousand Four Hundred Forty Four 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

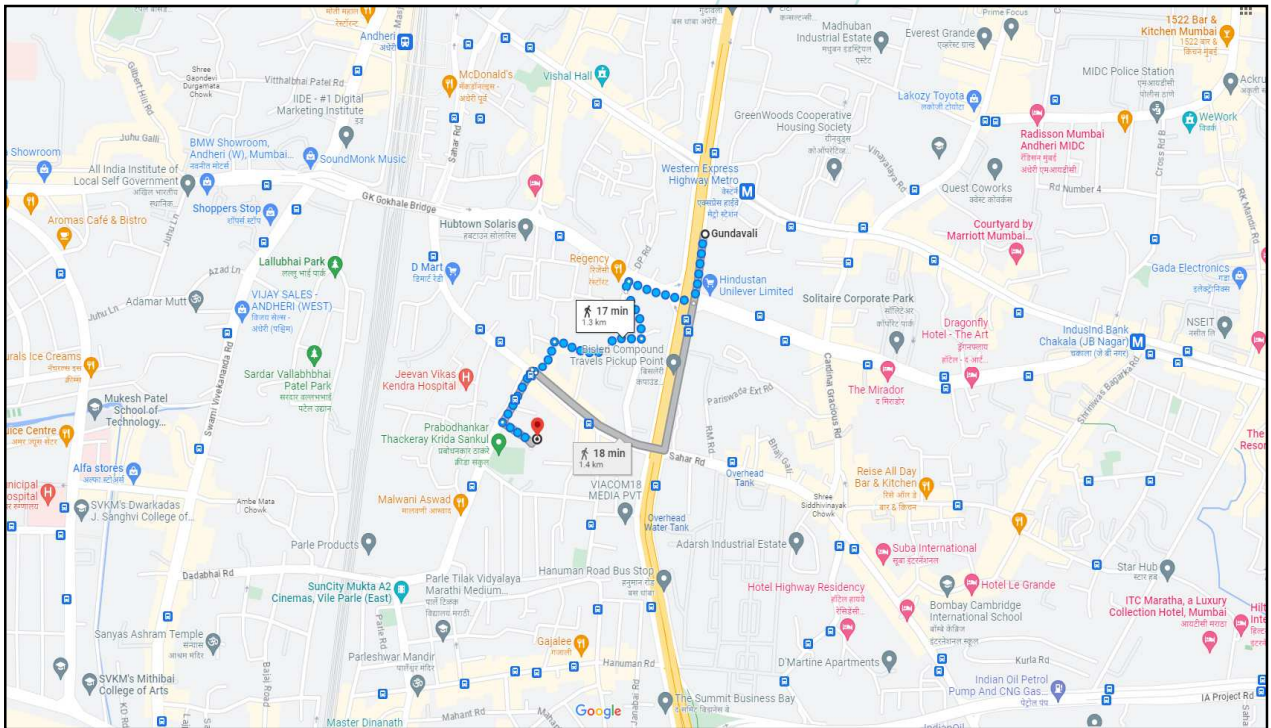
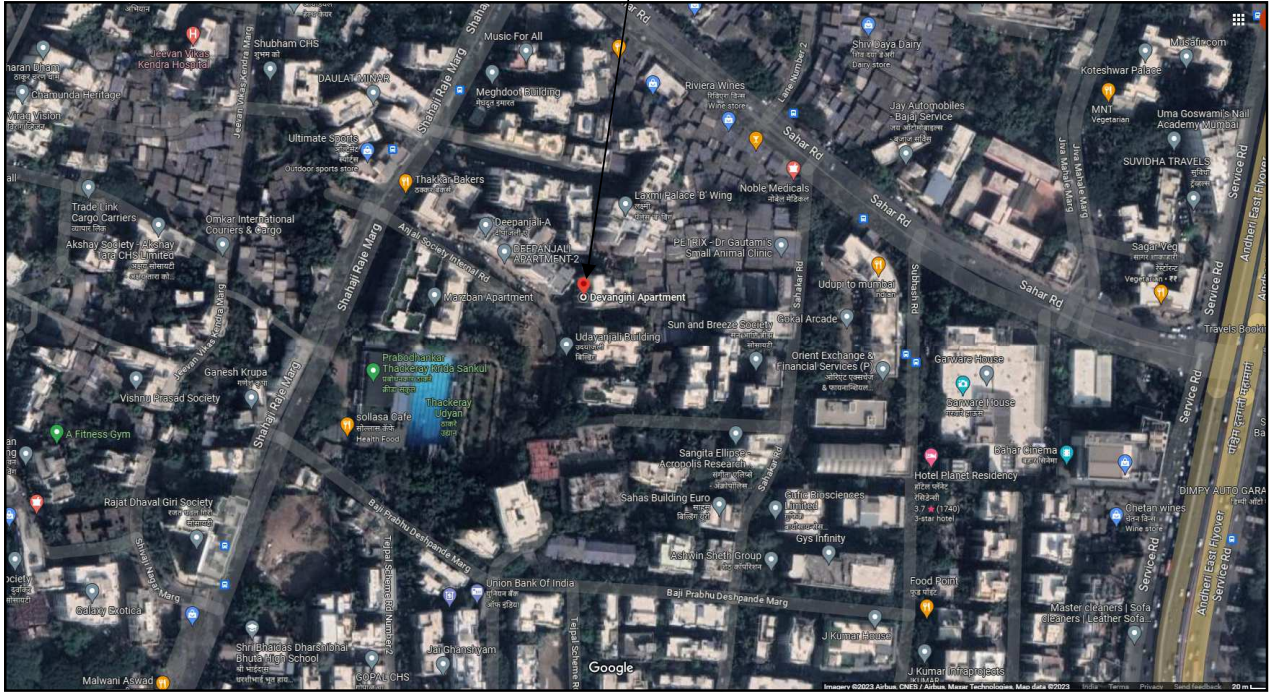
Technical details		Main Building
1.	No. of floors and height of each floor	Stilt + 10 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Fl situated on 5 th Floor
3.	Year of construction	2004 (As per Documents)
4.	Estimated future life	41 Years Subject 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 doors, 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	2 Lifts
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°06'34.3"N 72°51'01.3"E

Note: The Blue line shows the route to site from nearest metro station (Gundavali – 1.3 Km.)

Ready Reckoner Rate

DIVISION / VILLAGE : VILE PARLE EAST						
Commence From 1st April 2023 To 31st March 2024						
Type of Area	Urban		Local Body Type	Corporation "A" Class		
Local Body Name	Municipal Corporation of Greater Mumbai					
Land Mark	Terrain: Village Boundary to the North, Western Express Highway to the East, Ward Boundary to the South, and Railway Line to the West. T. P. S. Vile Parle No. I, II, IV and IV-A					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
36	36/183	108770	215850	248230	315900	215850
428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622,						
Compare With Previous Year						

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Price Indicators

1 BHK Flat In Amogh Adjure For Sale In Vile Parle

Sahakar Rd, Vishnu Prasad Society, Narpada, Vile Parle East, Vile Parle, Mumbai, Maharashtra 400057, India

₹ 1.7 Crores

Negotiable

₹ 97,434/Month

Estimated EMI

656

Sq.Ft

Need Home Loan?

[Apply Loan](#)

Nearby: Technopolis Knowledge Park | Sarder Patel Technology Business Incubator T2 | Carnival Cinemas | SunCity Multa A2 Cinemas Vile Parle | Chakala

1 Bedroom	Mar 20, 2023
1 Bathroom	Immediately
NA	Amogh Adjure

Get Owner Details

Price trends by NBEstimate [Check Now](#)

Report what was not correct in this property

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹4.6 Per Sq.Ft/M	Flooring	NA
Builtup Area	656 Sq.Ft	Carpet Area	525 Sq.Ft
Furnishing Status	Fully Furnished	Facing	West
Floor	2/7	Parking	Bike And Car
Gated Security	Yes		

Activity On This Property

2496 Unique Views | 0 Shortlists | 0 Contacted

Powered By: NBEstimate

Similar Properties

1 BHK Flat In Galaxy Exotica For Sale In Vile Parle East

Shahaji Raja Marg | 1000 x 600 | Price: ₹1.35 Crores | Builtup Area: 540 sqft

2 BHK Flat In Ishkrupa For Sale In Vile Parle East

Veer BajiraoBhu Deshpande Marg, Near Union Bank Of India

₹ 1.8 Crores

Negotiable

₹ 1.03 Lacs/Month

Estimated EMI

700

Sq.Ft

Need Home Loan?

[Apply Loan](#)

Nearby: Technopolis Knowledge Park | Sarder Patel Technology Business Incubator T2 | Carnival Cinemas | SunCity Multa A2 Cinemas Vile Parle | Chakala

2 Bedroom	May 2, 2023
2 Bathroom	Immediately
2	Ishkrupa

Get Owner Details

Price trends by NBEstimate [Check Now](#)

Report what was not correct in this property

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹2.3 Per Sq.Ft/M	Flooring	Vitrified Tiles
Builtup Area	700 Sq.Ft	Furnishing Status	Fully Furnished
Facing	North	Floor	4/4
Parking	Bike And Car	Gated Security	Yes

Activity On This Property

113 Unique Views | 0 Shortlists | 3 Contacted

Powered By: NBEstimate

Similar Properties

2 BHK Flat In Pratima Cooperative Housing Society For Sale In And...


Wadgaon, Andheri East, Mumbai, Maharashtra 400047 | 1000 x 600 | Price: ₹1.35 Crores | Builtup Area: 540 sqft

Price Indicators

NOBROKER
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1 BHK Flat In Nandan Van For Sale In Vile Parle East
Nandanvan 8 Chs,Opp Bhuta High School

Home / Flats for Sale in Mumbai / Flats for Sale in Vile Parle East / 1BHK Flat for Sale in Vile Parle East / Property Details



Nearby: Technopolis Knowledge Park | Sardar Patel Technology Business Incubator T2 | Carnival Cinemas | SunCity Mukta A2 Cinemas Vile Parle | Chakala

₹ 2 Crores
Negotiable

₹ 1.15 Lacs/Month
Estimated EMI

750
Sq.Ft.

Need Home Loan?
[Apply Loan](#)

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 6.7 Per Sq.Ft/M	Flooring	Mosaic
Builtup Area	750 Sq.Ft	Carpet Area	600 Sq.Ft
Furnishing Status	Semi Furnish Now	Facing	East
Floor	2/7	Parking	Bike And Car

Activity On This Property

70 Unique Views | 0 Shortlists | 0 Contacted

Powered By: NBEstimate

Similar Properties

1 BHK Flat In Parle Pearl Coop Housing Society For Sale In Vile Parle East
Nearpada Near SunCity Mukta A2 Cinemas
1.5 km away
Price: ₹ 1.15 Lacs
Builtup Area: 750 sqft


Report what was not correct in this property

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

NOBROKER
My Bookings | Pay Rent | Post Your Property | Profile | Menu

1 BHK Flat In Durwankur Sra Co Operative Society Vile Parle East For Sale In Durwankur Society
Durwankur Society,Shahajiraje Marg,Shivajinagar,Shahajirajemarg,Parle Colony,Vile Parle,Mumbai,Maharashtra-400057

Home / Flats for Sale in Mumbai / Flats for Sale in Vile Parle East / 1BHK Flat for Sale in Vile Parle East / Property Details



Nearby: Technopolis Knowledge Park | Sardar Patel Technology Business Incubator T2 | SunCity Mukta A2 Cinemas Vile Parle | All's Stores | Chakala

₹ 78 Lacs
Negotiable

₹ 44,705/Month
Estimated EMI

380
Sq.Ft.

Need Home Loan?
[Apply Loan](#)

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Flooring	Vitrified Tiles	Builtup Area	380 Sq.Ft
Carpet Area	269 Sq.Ft	Furnishing Status	Semi Furnish Now
Facing	East	Floor	6/7
Parking	Bike And Car	Gated Security	Yes

Activity On This Property

540 Unique Views | 0 Shortlists | 6 Contacted

Powered By: NBEstimate

Similar Properties

1 BHK Flat For Sale In Bamanaguri
Standalone Building, Gomes Villa
1.5 km away
Price: ₹ 78 Lacs
Builtup Area: 380 sqft

1 BHK Flat For Sale In Jogeshwari East

Report what was not correct in this property

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

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **27th 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 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 **₹ 2,62,11,444.00 (Rupees Two Crore Sixty Two Lakh Eleven Thousand Four Hundred Forty Four Only).**

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Sharadkumar 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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