

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Tanuja Sambhaji Happan**

Residential Flat No. 203, 1st Floor, "**Sanket Apartment Co-op. Hsg. Soc. Ltd.**", B. P. Road, Charai,
Thane (West) – 400 601, State – Maharashtra, Country – India.

Latitude Longitude - 19°11'48.7"N 72°58'26.7"E

Valuation Prepared for:

Cosmos Bank




Naupada Thane Branch

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



Our Pan India Presence at :

 Mumbai	 Aurangabad	 Pune	 Rajkot
 Thane	 Nanded	 Indore	 Raipur
 Delhi NCR	 Nashik	 Ahmedabad	 Jaipur

 **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 Prepared For: Cosmos Bank / Naupada Thane Branch / Mrs. Tanuja Sambhaji Happan (002229/2301379) Page 2 of 16

Vastu/Mumbai/06/2023/002229/2301379
01/04-04-SBSK
Date: 01.07.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 203, 1st Floor, "**Sanket Apartment Co-op. Hsg. Soc. Ltd.**", B. P. Road, Charai, Thane (West) – 400 601, State – Maharashtra, Country – India belongs to **Mrs. Tanuja Sambhaji Happan.**

Boundaries of the property.

North : B. P. Road
South : New Swati Society
East : Kalyani CHSL
West : Bungalow No. 318

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 **₹ 34,95,850.00 (Rupees Thirty Four Lakh Ninety Five Thousand Eight Hundred Fifty 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

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

Auth. Sign.



www.vastukala.org

Our Pan India Presence at :

Mumbai Aurangabad Pune Rajkot
Thane Nanded Indore Raipur
Delhi NCR Nashik Ahmedabad Jaipur

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. 203, 1st Floor, "Sanket Apartment Co-op. Hsg. Soc. Ltd."

B. P. Road, Charai, Thane (West) – 400 601, 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 01.07.2023 for Bank Loan Purpose
2	Date of inspection	29.06.2023
3	Name of the owner/ owners	Mrs. Tanuja Sambhaji Happan
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. 203, 1 st Floor, "Sanket Apartment Co-op. Hsg. Soc. Ltd.", B. P. Road, Charai, Thane (West) – 400 601, State – Maharashtra, Country – India. Contact Person: Mrs. Tanuja Happan (Owner) Contact No. 9967522247
6	Location, street, ward no	B. P. Road, Charai, Thane (West)
	Survey/ Plot no. of land	Tikka No. 13, City Survey No. 355 of Village – Thane
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. = 283.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 232.00 (Area as per agreement for sale) Built Up Area in Sq. Ft. = 278.00 (Capet Area + 20%)
13	Roads, Streets or lanes on which the land is	B. P. Road, Charai, Thane (West) – 400 601.

	abutting	
14	If freehold or leasehold land	Free Hold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Vacant
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per TMC 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	₹ 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?	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 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 – 1985 (Approx.)

	year of completion	
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.
	<p>Remark:</p> <p>1. As per Site Inspection, Actual Carpet area 283.00 Sq. Ft. is more than Carpet area 232.00 Sq. Ft. mentioned in the documents provided to us. We have considered area mentioned in the documents.</p> <p>2. At the time of visit, the external building renovation work is in progress.</p>	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Naupada Thane Branch to assess fair market value as on 01.07.2023 for Residential Flat No. 203, 1st Floor, "**Sanket Apartment Co-op. Hsg. Soc. Ltd.**", B. P. Road, Charai, Thane (West) – 400 601, State – Maharashtra, Country – India belongs to **Mrs. Tanuja Sambhaji Happan**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 06.06.2023 Between Mrs. Vidya Vasant Datar, Mr. Vasant Laxman Datar & Mr. Vinay Vasant Datar (the Transferor) and Mrs. Tanuja Sambhaji Happan (the Transferee).
2	Copy of Commencement Certificate Permit No. V.P. 83 dated 13.03.1985 issued by Thane Municipal Corporation.

LOCATION:

The said building is located at Tikka No. 13, City Survey No. 355 of Village – Thane. The property falls in Residential Zone. It is at a travelling distance 2.2 Km. from Thane railway station.

BUILDING:

The building under reference is having Basement + 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. 1st Floor is having 5 Residential Flat. The building is having No Lift.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. It consists of Living Room + Kitchen + Toilet (**i.e., 1RK with Toilet**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Aluminum sliding windows, Concealed electrification & Concealed plumbing etc.

Valuation as on 01st July 2023

The Built Up Area of the Residential Flat	:	278.00 Sq. Ft.
--	----------	-----------------------

Deduct Depreciation:

Year of Construction of the building	:	1985 (Approx)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	38 Years
Cost of Construction	:	278.00 X 2,500.00 = ₹ 6,95,000.00
Depreciation $\{(100-10) \times 38 / 60\}$:	57.00%
Amount of depreciation	:	₹ 3,96,150.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 79,420.00 per Sq. M. i.e., ₹ 7,378.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 64,478.00 per Sq. M. i.e., ₹ 5,990.00 per Sq. Ft.
Prevailing market rate	:	₹ 14,000.00 per Sq. Ft.
Value of property as on 01.07.2023	:	278.00 Sq. Ft. X ₹ 14,000.00 = ₹ 38,92,000.00

(Area of property x market rate of developed land & Residential premises as on 2022 - 23 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 01.07.2023	:	₹ 38,92,000.00 - ₹ 3,96,150.00 = ₹ 34,95,850.00
Total Value of the property	:	₹ 34,95,850.00
The realizable value of the property	:	₹ 31,46,265.00
Distress value of the property	:	₹ 27,96,680.00
Insurable value of the property (278 X 2,500.00)	:	₹ 6,95,000.00
Guideline value of the property (As per Index II)	:	₹ 21,62,732.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 203, 1st Floor, "Sanket Apartment Co-op. Hsg. Soc. Ltd.", B. P. Road, Charai, Thane (West) – 400 601, State – Maharashtra, Country – India for this particular purpose at **₹ 34,95,850.00 (Rupees Thirty Four Lakh Ninety Five Thousand Eight Hundred Fifty Only)** as on 30th June 2023.

NOTES

1. I, Sharad Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **30th June 2023 is ₹ 34,95,850.00 (Rupees Thirty Four Lakh Ninety Five Thousand Eight Hundred Fifty 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

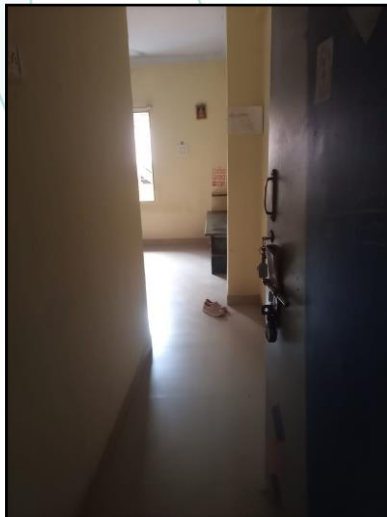
- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:

Think.Innovate.Create

ANNEXURE TO FORM 0-1

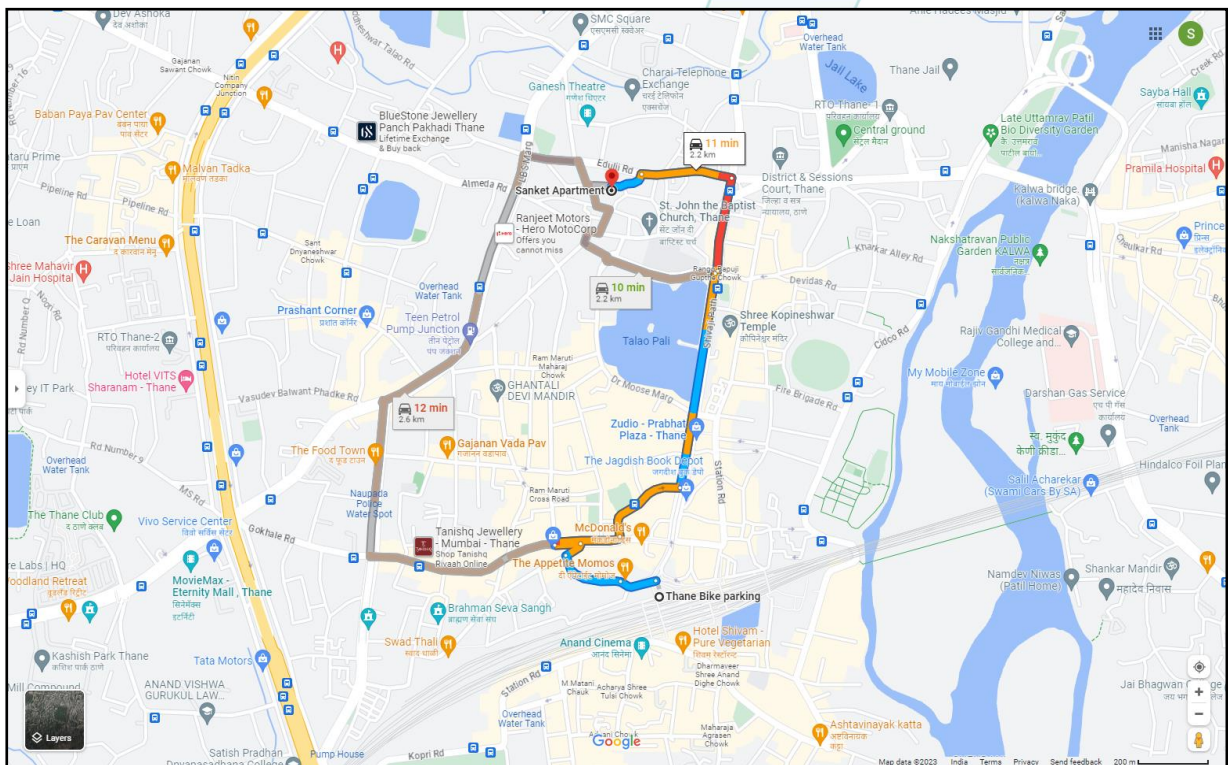
Technical details		Main Building
1.	No. of floors and height of each floor	Basement + Ground + 4 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 5 th Floor
3	Year of construction	1985 (Approx)
4	Estimated future life	22 Years Subject 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, 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	No Lift
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Cement concrete in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

Actual site photographs



Route Map of the property


Site/ur



Latitude Longitude - 19°11'48.7"N 72°58'26.7"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 2.2 Km.)

Ready Reckoner Rate


Department of Registration & Stamps
 Government of Maharashtra

नोंदणी व मुद्रांक विभाग
 महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
 बाजारमूल्य दर पत्रक

Home
Valuation Rules
User Manual
Close
Feedback

Year: 20232024
Language: English

Selected District: ठाणे
 Select Taluka: ठाणे
 Select Village: गावाने नाव : ठाणे
 Search By: Survey No Location

Select	उपविभाग	बुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs./)
SurveyNo	2/6/1-9अ) मासुंदा तलावाच्या दक्षिण पुर्वे टोकापासून जांभळी नाक्या पर्यंत शिवाजी रस्त्याच्या पश्चिमेकडील ठाणे गावचा सर्व भाग टिका नंबर 11	40900	96700	113300	185800	113300	चौ. मीटर
SurveyNo	2/6/2-9अ) मासुंदा तलावाच्या दक्षिण पुर्वे टोकापासून जांभळी नाक्या पर्यंत शिवाजी रस्त्याच्या पश्चिमेकडील ठाणे गावचा सर्व भाग टिका नंबर 13	40100	83600	106500	174500	106500	चौ. मीटर
SurveyNo	2/6/3 - 9अ) ठाणे गावातील इतर मिळकती, टिका नं. 8/2	32200	81000	108900	156000	108900	चौ. मीटर
SurveyNo	2/6/4 - 9अ) ठाणे गावातील इतर मिळकती, टिका नं. 10/2	40300	91800	117100	168000	117100	चौ. मीटर
SurveyNo	2/6/A-9अ) मासुंदा तलावाच्या दक्षिण पुर्वे टोकापासून जांभळी नाक्या पर्यंत शिवाजी रस्त्याच्या पश्चिमेकडील ठाणे गावचा सर्व भाग टिका नंबर 13 :	39600	97000	134600	181500	134600	चौ. मीटर

Stamp Duty Ready Reckoner Market Value Rate for Flat	83,600.00			
Reduced by 5% on Flat Located on 1 st Floor	4,180.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	79,420.00	Sq. Mtr.	7,378.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	40,100.00			
The difference between land rate and building rate (A – B = C)	39,320.00			
Depreciation Percentage as per table (D) [100% - 38%] (Age of the Building – 38 Years)		62%		
Rate to be adopted after considering depreciation [B + (C x D)]	64,478.00	Sq. Mtr.	5,990.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

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 | New | Shyam Ka

1 RK Flat In Srushti Satishdham, Thane For Sale In Charai
St. John Baptist High School

₹ 72 Lacs
Negotiable

₹ 41,266/Month
Estimated EMI

456
Sq.Ft

Need Home Loan ?
Apply Loan

Home / Flats for Sale in Mumbai / Flats for Sale in Thane west / 1rk Flat for Sale in Thane west / Property Details

Photos
Location

1 Bedroom
No. of Bedroom

Jun 28, 2023
Posted On

1 Bathroom
No. of Bathroom

Immediately
Possession

1
Balcony

Srushti Satishdha...
Apartment

Bike
Parking

Partial
Power Backup

Get Owner Details

Price trends by NBEstimate

Report what was not correct in this property

Listed by Broker
Sold Out
Wrong Info

Nearby: Dev Corpora | Tata Consultancy Services | Viviana Mall | Korum Mall | Shirin Apartments

Overview

Age of Building	Newly Constructed	Ownership Type	Self Owned
Maintenance Charges	₹4.8 Per Sq.Ft/M	Flooring	Vitrified Tiles
Builtup Area	456 Sq.Ft	Carpet Area	380 Sq.Ft

Activity On This Property

68
Unique Views

1
Shortlists

0

Similar Properties

NOBROKER
My Bookings | Pay Rent | Post Your Property | New | Shyam Ka

1 RK Flat For Sale In Farro Abode
Standalone Building, Near Dagi shala

₹ 52 Lacs
Negotiable

₹ 29,803/Month
Estimated EMI

391
Sq.Ft

Need Home Loan ?
Apply Loan

Home / Flats for Sale in Mumbai / Flats for Sale in Thane west / 1rk Flat for Sale in Thane west / Property Details

Photos
Location

1 Bedroom
No. of Bedroom

May 25, 2023
Posted On

1 Bathroom
No. of Bathroom

Immediately
Possession

NA
Balcony

Standalone Building
Standalone Building

Bike
Parking

None
Power Backup

Get Owner Details

Report what was not correct in this property

Listed by Broker
Sold Out
Wrong Info

Nearby: Dev Corpora | Tata Consultancy Services | Viviana Mall | Korum Mall | Shirin Apartments

Overview

Age of Building	5-10 Years	Ownership Type	Self Owned
Flooring	Vitrified Tiles	Builtup Area	391 Sq.Ft
Carpet Area	292 Sq.Ft	Furnishing Status	Unfurnished Furnish Now
Facing	North	Floor	5/7

Activity On This Property

113
Unique Views

3
Shortlists

8

Similar Properties

1 RK Flat For Sale In Thane West

Price Indicators

Studio 320 Sq.Ft. Apartment in Charai Thane
Listing ID #5002332

₹ 40 L

Studio
Unfurnished
1 Bathroom
320 Sq.Ft. (Built-up Area)

1 Buyer Interested in this Property

Key Highlights

- Near City Center
- Breakthrough Price
- Safe & Secure Locality
- Peaceful Vicinity
- Schools in vicinity

A Unfurnished and well equipped studio apartment is available for sale at a competitive price of Rs in the heart of thane.

- The property is Unfurnished and is available at a central location in thane.
- It is adjacent to a 5 storied building and is adjacent to a primary school.
- The property has a sprawling area of 320 square feet and comes with a price tag of Rs.
- The building has 5 floors and is divided into 5 separate units.
- The age of the building is around 10 years.

Contact our Real Estate Experts

Rajesh Gadgil 3.5 ★
+91982XXXXXXX

Hi Shyam Kajlikar, Would you like to connect with Rajesh Gadgil for Studio 320 Sq.Ft. Apartment in Sanket Apartment, Charai

Contact Now

1 RK Apartment

Dhairya society , Charai, Thane West, Thane

₹50.0 L EMI starts at ₹26.48 K
₹10.00 K/sq.ft

500 sq.ft Build Up Area
₹10.00 K/sq.ft Avg. Price
19 Year Old Age of property
Ready to move Possession status
Lower of 6 floors
East facing Facing
Semi Furnished Furnishing

Special Highlights

- 24x7 Security
- Power Backup

Great choice! Better priced property in this area

Contact Seller

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **30th 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 **₹ 34,95,850.00 (Rupees Thirty Four Lakh Ninety Five Thousand Eight Hundred Fifty Only).**

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

Auth. Sign.

Think.Innovate.Create