

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Pradeep Joma Patil

Residential Flat No. 203, 2nd Floor, **"Shree Krupa Residency"**, Plot No. 49, Sector – 2, Taloja Pachnand, Taluka – Panvel, District – Raigad, PIN – 410 208, State – Maharashtra, Country – India.

Latitude Longitude - 19°04'53.0"N 73°05'28.3"E

Thir<u>Valuation Prepared for:</u> reate Cosmos Bank

Naupada Thane Branch

Kusumanjali Building, Opp. Deodhar Hospital, Gokhale Road, Naupada, Thane (West) – 400 602 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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TeleFax: +91 22 28371325/24mumbai@vastukala.org





Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Pradeep Joma Patil (2625/2301704) Page 2 of 17

Vastu/Mumbai/07/2023/2625/2301704 20/12-329-SBSH Date: 20.07.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 203, 2nd Floor, **"Shree Krupa Residency"**, Plot No. 49, Sector – 2, Taloja Pachnand, Taluka – Panvel, District – Raigad, PIN – 410 208, State – Maharashtra, Country – India belongs to **Mr. Pradeep Joma Patil.**

Boundaries of the property.

North South East West Chhadva Platinum Internal Road Taloja Phase 1 Road Maitri Planet

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 ₹ 30,49,375.00 (Rupees Thirty Lakh Forty Nine Thousand Three Hundred Seventy Five Only).

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

Think.Innovate.

Auth. Sign.

Hence certified

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 Encl. Valuation Report



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Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Pradeep Joma Patil (2625/2301704) Page 3 of 17

Valuation Report of Residential Flat No. 203, 2nd Floor, "Shree Krupa Residency", Plot No. 49, Sector – 2,

Taloja Pachnand, Taluka – Panvel, District – Raigad, PIN – 410 208, 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 20.07.2023 for Bank Loan Purpose
2	Date of inspection	18.07.2023
3	Name of the owner/ owners	Mr. Pradeep Joma Patil
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	<u>Address:</u> Residential Flat No. 203, 2 nd Floor, "Shree Krupa Residency", Plot No. 49, Sector – 2, Taloja Pachnand, Taluka – Panvel, District – Raigad, PIN – 410 208, State – Maharashtra, Country – India. <u>Contact Person:</u> Mr. Ramesh Prajapati (Tenant) Contact No. 8853101090
6	Location, street, ward no	Taloja Pachnand, Taluka – Panvel, District – Raigad
	Survey/ Plot no. of land	Plot No. 49, Sector – 2 of Village – Taloja Pachnand
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area
9	Classification of locality-high class/ middle Class/poor 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. = 315.00 (Area as per actual site measurement)
		Built Up Area in Sq. Ft. = 595.00 (Area as per agreement for sale)
13	Roads, Streets or lanes on which the land is abutting	Plot No. 49, Sector – 2, Taloja Pachnand, Taluka – Panvel, District – Raigad, PIN – 410





		208
14	If freehold or leasehold land	Lease Hold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.	
	(i) Initial Premium	N. A.
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	
	Lessor in the event of sale or transfer	
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	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?	Tenant 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 CIDCO norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Mr. Ramesh Prajapati – Tenant
	(ii) Portions in their occupation	Fully Occupied

Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Pradeep Joma Patil (2625/2301704) Page 4 of 17





			T C C C O O C C C C C C C C C C
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 6,500.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		ny of the occupants related to, or close to ess associates of the owner?	Information not available
28	of fix cookii	barate amount being recovered for the use atures, like fans, geysers, refrigerators, ng ranges, built-in wardrobes, etc. or for es charges? If so, give details	N. A.
29		details of the water and electricity charges, , to be borne by the owner	N. A.
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.
31		ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
32		ump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
33	for lig	has to bear the cost of electricity charges ghting of common space like entrance hall, s, passage, compound, etc. owner or nt?	N. A.
34		t is the amount of property tax? Who is to it? Give details with documentary proof	Information not available
35	no.,	e building insured? If so, give the policy amount for which it is insured and the al premium	Information not available
36		ny dispute between landlord and tenant ding rent pending in a court of rent?	N. A.
37		any standard rent been fixed for the ises under any law relating to the control	N.A. ate.Create
	SALI	ES	
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the and address of the property, registration 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		e instances are not available or not relied , the basis of arriving at the land rate	N. A.
	COST	T OF CONSTRUCTION	
41	Year	of commencement of construction and	Year of Completion – 2013 (As per occupancy

Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Pradeep Joma Patil (2625/2301704) Page 5 of 17





Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Pradeep Joma Patil (2625/2301704) Page 6 of 17

	year of 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.
	Remark:	

PART II- VALUATION

<u>GENERAL</u>:

Under the instruction of Cosmos Bank, Naupada Thane Branch to assess fair market value as on 20.07.2023 for Residential Flat No. 203, 2nd Floor, **"Shree Krupa Residency"**, Plot No. 49, Sector – 2, Taloja Pachnand, Taluka – Panvel, District – Raigad, PIN – 410 208, State – Maharashtra, Country – India belongs to **Mr. Pradeep Joma Patil.**

We are in receipt of the following documents:

1	Copy of Sale Deed dated 25.05.2011 Between M/s. Shree Krupa Builders & Developers (the Promoters)
	and Mr. Pradeep Joma Patil (the Purchaser).
2	Copy of Occupancy Certificate No. CIDCO / BP-8738 / ATPO (NM & Khopta) / 2013 / 1551 dated
	09.10.2013 issued by CIDCO.

LOCATION:

The said building is located at Plot No. 49, Sector – 2 of Village – Taloja Pachnand. The property falls in Residential Zone. It is at a travelling distance 700 Mt. from Taloja Pachnand 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. 2nd Floor is having 5 Residential Flat. The building is having 1 Lift.

Residential Flat:

The residential flat under reference is situated on the 2nd Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC & Bath (i.e., 1BHK with WC & Bath). 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 Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Pradeep Joma Patil (2625/2301704) Page 7 of 17

Valuation as on 20th July 2023

The Built Up Area of the Residential Flat	:	595.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	2013 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	10 Years
Cost of Construction	:	595.00 X 2,500.00 = ₹ 14,87,500.00
Depreciation {(100-10) X 10 / 60}	:	15.00%
Amount of depreciation	:)	₹ 2,23,125.00
Guideline rate obtained from the Stamp Duty Ready	:/	₹ 62,000.00 per Sq. M.
Reckoner for new property		i.e., ₹ 5,760.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 57,700.00 per Sq. M.
		i.e., ₹ 5,360.00 per Sq. Ft.
Prevailing market rate	:	₹ 5,500.00 per Sq. Ft.
Value of property as on 20.07.2023	:	595.00 Sq. Ft. X ₹ 5,500.00 = ₹ 32,72,500.00

(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	:	₹ 32,72,500.00 - ₹ 2,23,125.00 =
20.07.2023		₹ 30,49,375.00
Total Value of the property	:	₹ 30,49,375.00
The realizable value of the property	:	₹ 27,44,438.00
Distress value of the property	:	₹ 24,39,500.00
Insurable value of the property (595 X 2,500.00)).	₹ 14,87,500.00
Guideline value of the property (595 X 5,360.00)) V C	₹ 21,62,732.00 () † ⊖

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 203, 2nd Floor, **"Shree Krupa Residency"**, Plot No. 49, Sector – 2, Taloja Pachnand, Taluka – Panvel, District – Raigad, PIN – 410 208, State – Maharashtra, Country – India for this particular purpose at ₹ 30,49,375.00 (Rupees Thirty Lakh Forty Nine Thousand Three Hundred Seventy Five Only) as on 20th July 2023.





Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Pradeep Joma Patil (2625/2301704) Page 8 of 17

<u>NOTES</u>

- 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 20th July 2023 is ₹ 30,49,375.00 (Rupees Thirty Lakh Forty Nine Thousand Three Hundred Seventy Five Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- DECLARATION

I hereby declare that

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





Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Pradeep Joma Patil (2625/2301704) Page 9 of 17

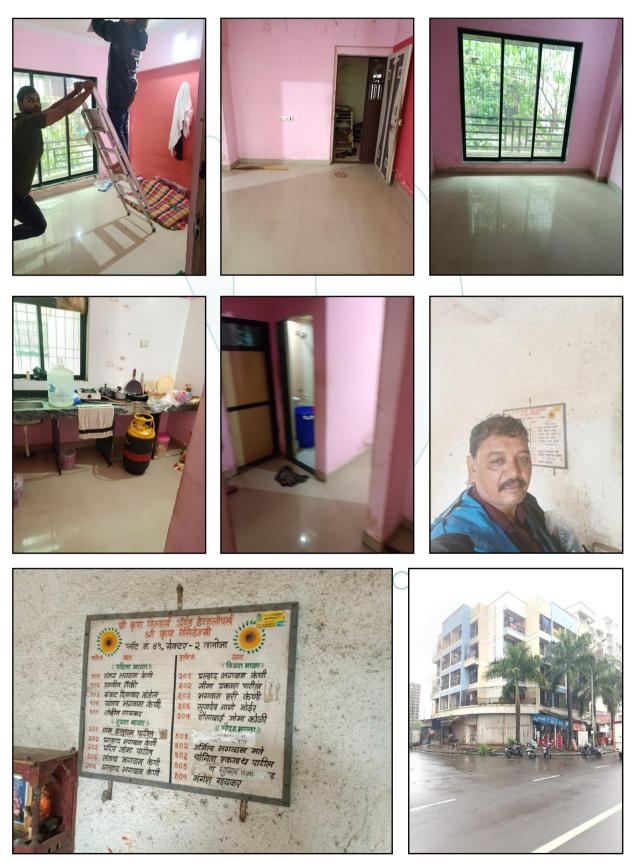
	Technical details	Main Building		
1.	No. of floors and height of each floor	Ground + 4 Upper Floors		
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat		
		situated on 2 nd Floor		
3	Year of construction	2013 (As per occupancy certificate)		
4	Estimated future 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,		
		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	Concealed electrification		
	conduit			
	(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	Ordinary		
10	white/ordinary. Think Inno	vate Create		
17	Compound wall	Not Provided		
	Height and length			
40	Type of construction	41:0		
18	No. of lifts and capacity	1 Lift		
19	Underground sump – capacity and type of construction	R.C.C tank		
20	Over-head tank	R.C.C tank on terrace		
20	Location, capacity			
	Type of construction			
21	Pumps- no. and their horse power	May be provided as per requirement		
22	Roads and paving within the compound	Cement concrete in open spaces, etc.		
	approximate area and type of paving			
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System		

ANNEXURE TO FORM 0-1





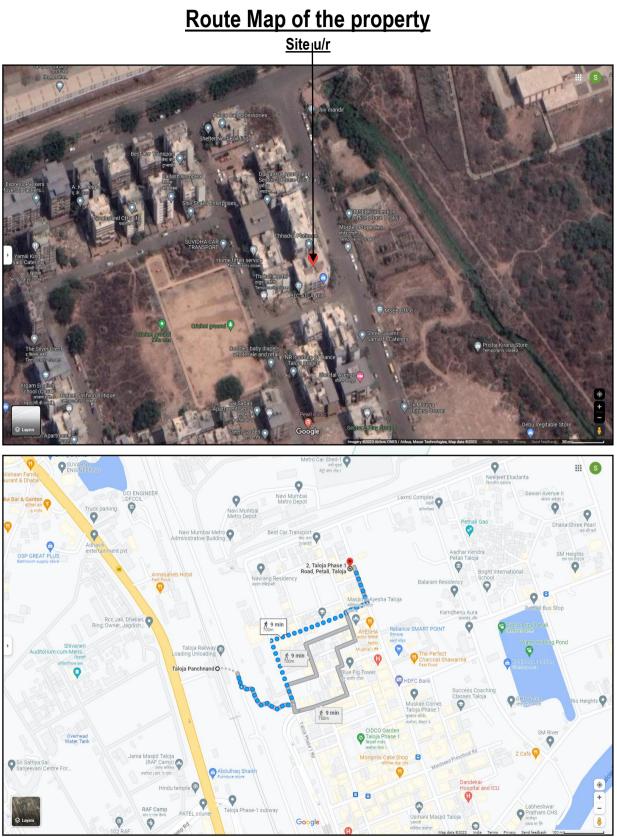
Actual site photographs







Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Pradeep Joma Patil (2625/2301704) Page 11 of 17



Latitude Longitude - 19°04'53.0"N 73°05'28.3"E Note: The Blue line shows the route to site from nearest railway station (Taloja Panchnand – 700 Mt.)





Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Pradeep Joma Patil (2625/2301704) Page 12 of 17

Ready Reckoner Rate

	H	Department of Regis Government of M		stamps	नोंदणी व महारा	मुद्रांक ष्ट्र शासन		Refer and	
		नों	दणी व मुद्रांक	विभाग, मह	ाराष्ट्र शासन				
			बाजा	रमूल्य दर पत्रक	,				
	<u>Home</u>	Valuation Rules	<u>User Manual</u>				<u>Close</u>		
Year			Annual St	atement of	^F Rates				Language
20232024 🗸									English 🗸
	Selected Dist	trict रायगड	~						
	Select Taluka	a पनवेल	~						
	Select Village	e मौजे: तळोजा पाचनंद (पनवे	मौजे: तळोजा पाचनंद (पनवेल महानगरपालिका) 🔹						
	Search By	O Survey No 🔍 Loca	tion						
	Select	उपविभाग	खुली जमीन	निवासी सदनिका	ऑफ़ीस	दुकाने	औद्योगिक	एकक (Rs./)	
	<u>SurveyNo</u>	3.29-सिडको सेक्टर क्र.29	18100	51400	63500	75800	63500	चौ. मीटर	
	<u>SurveyNo</u>	3.2-सिडको सेक्टर क्र.2	19000	62000	71200	77600	71200	चौ. मीटर	
	<u>SurveyNo</u>	3.3-सिडको सेक्टर क्र.3	19000	51900	64100	76500	64100	चौ. मीटर	
	<u>SurveyNo</u>	3.4-सिडको सेक्टर क्र.4	15100	66500	76200	83300	76200	चौ. मीटर	
	<u>SurveyNo</u>	3.5-सिडको सेक्टर क्र.5	14700	66000	75500	82400	75500	चौ. मीटर	
				<u>123456</u>					

U

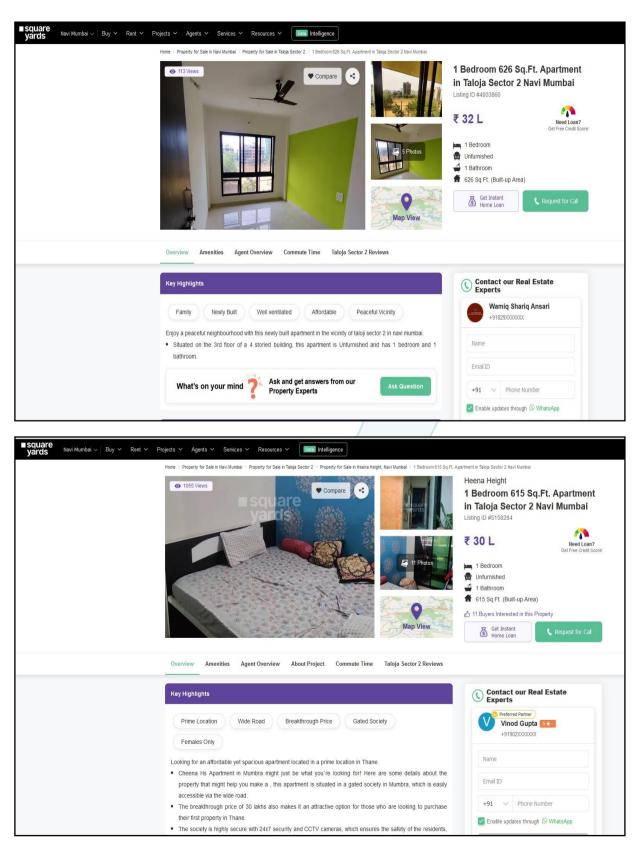






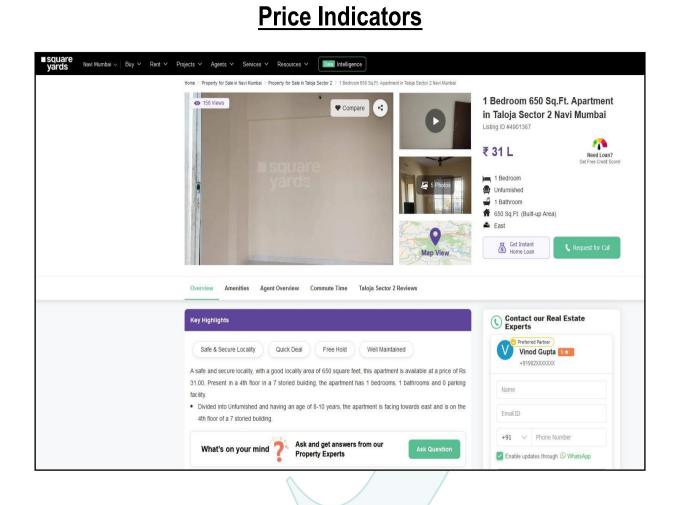
Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Pradeep Joma Patil (2625/2301704) Page 13 of 17

Price Indicators





Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Pradeep Joma Patil (2625/2301704) Page 14 of 17







Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Pradeep Joma Patil (2625/2301704) Page 15 of 17

Sales Instance

551286	सूची क्र.2	दुय्यम निबंधक : दु.नि. पनवेल 1
20-07-2023		दस्त क्रमांक : 5512/2023
Note:-Generated Through eSearch Module,For original report please		नोदंणी :
contact concern SRO office.		Regn:63m
	गावाचे नाव : तळोजा पाचनंद	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	4450000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4299204	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	क्र. 102,पहिला मजला,द सिल्वर क्रेस्ट,प पाचनंद,ता.पनवेल,जि.रायगड,चटई क्षेत्र	42.645 चौ.मी.,एन्क्लोज बाल्कनी क्षेत्र नी.,फ्लॉवर बेड क्षेत्र 3.713 चौ.मी. व टेरेस
(5) क्षेत्रफळ	42.645 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणाया/लिहून ठेवणाया पक्षकाराचे नाव किवा दिवाणी न्यायालयाचा हुकुमनामा किवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-मे. हायटेक अल्ट्रा होम्स प्रायव्हेट लिमि तर्फे अखत्यारी सिध्दांत अनिलकुमार पाटील - वय -, ब्लॉक नं: PAN NO.AABCH9559B, रोड नं: नं. 7, प्लॉट नं. 26ए, खारघर, नवी मुंबई,ता.पनवेल कोड:-410210 पॅन नं:-	1:-29 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: ऑफीस नं.1102, द लॅन्डमार्क प्रिमायसेस, सेक्टर
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	नेरुळ, नवी मुंबई , महाराष्ट्र, ठाणे. पिन कोड:-40 2): नाव:-दिपमाला अश्वनी जैसवार - वय:-30: प	।आयजी-1बी-12/7, शनि मंदिर जवळ, सेक्टर - 10, 20706 पॅन नं:- ात्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, आयजी-1बी-12/7, शनि मंदिर जवळ, सेक्टर - 10,
(9) दस्तऐवज करुन दिल्याचा दिनांक	07/07/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	07/07/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	5512/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	311500	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		





Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Pradeep Joma Patil (2625/2301704) Page 16 of 17

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 20th July 2023.

The term Value is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

- 1. Buyer and seller are motivated by self-interest.
- 2. Buyer and seller are well informed and are acting prudently.
- 3. The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

- 1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- 2. The property is valued as though under responsible ownership.
- 3. It is assumed that the property is free of liens and encumbrances.
- 4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
- 5. There is no direct/ indirect interest in the property valued. e.create
- 6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Pradeep Joma Patil (2625/2301704) Page 17 of 17

DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of 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 ₹ 30,49,375.00 (Rupees Thirty Lakh Forty Nine Thousand Three Hundred Seventy Five Only).

Auth. Sign.

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



