

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mrs. Reshma Hemant Kulkarni,**  
**Mr. Hemant Sudhakar Kulkarni &**  
**Mr. Sudhakar Ramchandra Kulkarni**

Residential Flat No. 703, 7<sup>th</sup> Floor, Wing - A, "Regency Avenue Co-Op. Hsg. Soc. Ltd.",  
Syndicate Murbad Road, Village – Chikanghar, Kalyan (West), Taluka - Kalyan, District – Thane,  
PIN Code - 421 301, State – Maharashtra, Country – India.

Latitude Longitude - 19°14'28.9"N 73°08'42.4"E

### Valuation Prepared for:

**Cosmos Bank**

**Kalyan Branch**




Ground Floor, Shiv Villa Apartment Opp. Gagangiri Society Sai Chowk, Khadakpada,  
Kalyan (West) - 421 301. 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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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. 703, 7th Floor, Wing - A, "Regency Avenue Co-Op. Hsg. Soc. Ltd.", Syndicate Murbad Road, Village – Chikanghar, Kalyan (West), Taluka - Kalyan, District – Thane, PIN Code - 421 301, State – Maharashtra, Country – India belongs to **Mrs. Reshma Hemant Kulkarni, Mr. Hemant Sudhakar Kulkarni & Mr. Sudhakar Ramchandra Kulkarni.**

### Boundaries of the property.

North : Row Houses  
South : Kalyan Murbad Road  
East : Regency Ave Road  
West : Internal Road & Masjid

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 **₹ 93,27,175.00 (Rupees Ninety Three Lakh Twenty Seven Thousand One 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.

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 in Form – 01

Auth. Sign.

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**Valuation Report of Residential Flat No. 703, 7<sup>th</sup> Floor, Wing - A, "Regency Avenue Co-Op. Hsg. Soc. Ltd.",  
Syndicate Murbad Road, Village – Chikanghar, Kalyan (West), Taluka - Kalyan, District – Thane,  
PIN Code - 421 301, State – Maharashtra, Country – India.**

Form 0-1

(See Rule 8 D)

**REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS,  
FORESTS, MINES AND QUARRIES)**

**GENERAL:**

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 25.08.2023 for Banking Purpose
2	Date of inspection	23.08.2023
3	Name of the owner/ owners	<b>Mrs. Reshma Hemant Kulkarni, Mr. Hemant Sudhakar Kulkarni &amp; Mr. Sudhakar Ramchandra Kulkarni</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. 703, 7 <sup>th</sup> Floor, Wing - A, "Regency Avenue Co-Op. Hsg. Soc. Ltd.", Syndicate Murbad Road, Village – Chikanghar, Kalyan (West), Taluka - Kalyan, District – Thane, PIN Code - 421 301, State – Maharashtra, Country – India. <b>Contact Person:</b> Mr. Hemant S. Kulkarni (Owner) Contact No. 9833162337
6	Location, street, ward no	Syndicate Murbad Road, Village – Chikanghar, Kalyan (West), Taluka - Kalyan, District – Thane
	Survey/ Plot no. of land	C.T.S. No. 3106 to 3109 of Village - Chikanghar
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. = 723.00 Open Terrace in Sq. Ft. = 152.00 Total Carpet Area in Sq. Ft. = 875.00 (Area as per actual site measurement)

		<b>Carpet Area in Sq. Ft. = 715.00 (Area as per Agreement for Sale)</b>  Built Area in Sq. Ft. = 858.00 (Carpet Area as per Agreement + 20%)
13	Roads, Streets or lanes on which the land is abutting	Syndicate Murbad Road, Village – Chikanghar, Kalyan (West), Taluka - Kalyan, District – Thane.
14	If freehold or leasehold land	Freehold
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. <sup>®</sup>
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	Yes
	<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?	Owner Occupied.
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per KDMC norms percentage actually utilized – Details not available

26	<b>RENTS</b>		
	(i)	Names of tenants/ lessees/ licensees, etc	NA
	(ii)	Portions in their occupation	NA
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 23,500.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	Details not provided
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.
	<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	Year of Completion – 2004 (As per Part Occupancy 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.
45	<p><b>Remark:</b> Open terrace area at site is not mentioned in the agreement, same is not considered for valuation. However to give proper weightage to the value of the property, higher rate i.e. ₹ 13,900/- per Sq. Ft. considered.</p>	

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Kalyan Branch to assess fair market value as on 25.08.2023 for Residential Flat No. 703, 7<sup>th</sup> Floor, Wing - A, "**Regency Avenue Co-Op. Hsg. Soc. Ltd.**", Syndicate Murbad Road, Village – Chikanghar, Kalyan (West), Taluka - Kalyan, District – Thane, PIN Code - 421 301, State – Maharashtra, Country – India belongs to **Mrs. Reshma Hemant Kulkarni, Mr. Hemant Sudhakar Kulkarni & Mr. Sudhakar Ramchandra Kulkarni.**

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 15.05.2013 between Mr. Raju Baburao Kuhikar (The Transferor / Vendor) and Mrs. Reshma Hemant Kulkarni, Mr. Hemant Sudhakar Kulkarni & Mr. Sudhakar Ramchandra Kulkarni dated (The Purchasers / Transferees).
2	Copy of Amended Commencement Certificate KDMC / NRV / BP / KV / 142-60 dated 10.06.2002 issued by Kalyan Dombivli Municipal Corporation.
3	Copy of Part Occupancy Certificate KDMC / NRV / CC / KV / 71 dated 13.05.2004 issued by Kalyan Dombivli Municipal Corporation.

### LOCATION:

The said building is located at C.T.S. No. 3106 to 3109 of Village - Chikanghar, Kalyan (West), Taluka - Kalyan, District – Thane. The property falls in Residential Zone. It is at travelling distance of 2.7 KM. from Kalyan railway station.

**BUILDING:**

The building under reference is having (Part) Ground + (Part) Stilt + 7 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building is used for residential purpose. 7<sup>th</sup> Floor is having 6 Residential Flats. 1 Lift provided in the building. The building external condition is good.

**Residential Flat:**

The residential flat under reference is situated on the 7<sup>th</sup> Floor. The composition of residential flat consists of 2 Bedrooms + Living Room + Kitchen + 2 Toilets + Passage + Cupboard Area + Open Terrace. (i.e. **2BHK with 2 Toilets + Open Terrace**). The residential flat is finished with Italian Marble flooring, Teak Wood door framed with flush shutter with safety door, Powder Coated Aluminum sliding windows & Concealed plumbing & electrification.

**Valuation as on 25<sup>th</sup> August 2023**

<b>The Carpet Area of the Residential Flat</b>	<b>:</b>	<b>715.00 Sq. Ft.</b>
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**Deduct Depreciation:**

Year of Construction of the building	:	2004 (As per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	19 Years
Cost of Construction	:	858.00 X 2,500.00 = ₹ 21,45,000.00
Depreciation $\{(100-10) \times 19 / 60\}$	:	28.50%
Amount of depreciation	:	₹ 6,11,325.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 60,270.00 per Sq. M. i.e. ₹ 5,599.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 52,600.00 per Sq. M. i.e. ₹ 4,887.00 per Sq. Ft.
Prevailing market rate	:	₹ 13,900.00 per Sq. Ft.
<b>Value of property as on 25.08.2023</b>	<b>:</b>	<b>715.00 Sq. Ft. X ₹ 13,900.00 = ₹ 99,38,500.00</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 25.08.2023</b>	<b>:</b>	<b>₹ 99,38,500.00 - ₹ 6,11,325.00 = ₹ 93,27,175.00</b>
<b>Total Value of the property</b>	<b>:</b>	<b>₹ 93,27,175.00</b>
<b>The realizable value of the property</b>	<b>:</b>	<b>₹ 83,94,458.00</b>
<b>Distress value of the property</b>	<b>:</b>	<b>₹ 74,61,740.00</b>
<b>Insurable value of the property (858.00 Sq. Ft. X 2,500.00)</b>	<b>:</b>	<b>₹ 21,45,000.00</b>
<b>Guideline value of the property (858.00 Sq. Ft. X 4,887.00)</b>	<b>:</b>	<b>₹ 41,93,046.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Residential Flat No. 703, 7<sup>th</sup> Floor, Wing - A, "**Regency Avenue Co-Op. Hsg. Soc. Ltd.**", Syndicate Murbad Road, Village – Chikanghar, Kalyan (West), Taluka - Kalyan, District – Thane, PIN Code - 421 301, State – Maharashtra, Country – India **for this particular purpose at ₹ 93,27,175.00 (Rupees Ninety Three Lakh Twenty Seven Thousand One Hundred Seventy Five Only) as on 25<sup>th</sup> August 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 **25<sup>th</sup> August 2023 is ₹ 93,27,175.00 (Rupees Ninety Three Lakh Twenty Seven Thousand One 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:



**ANNEXURE TO FORM 0-1**

Technical details		Main Building
1.	No. of floors and height of each floor	(Part) Ground + (Part) Stilt + 7 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 7 <sup>th</sup> Floor
3	Year of construction	2004 (As per Part Occupancy Certificate)
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 framed with flush shutter with safety door, Powder Coated Aluminium sliding windows
10	Flooring	Italian Marble flooring
11	Finishing	Cement plastering with POP false ceiling
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 Concealed plumbing
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	
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	6'.0" High, R.C.C. column with B. B. masonry wall
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

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## Actual site photographs

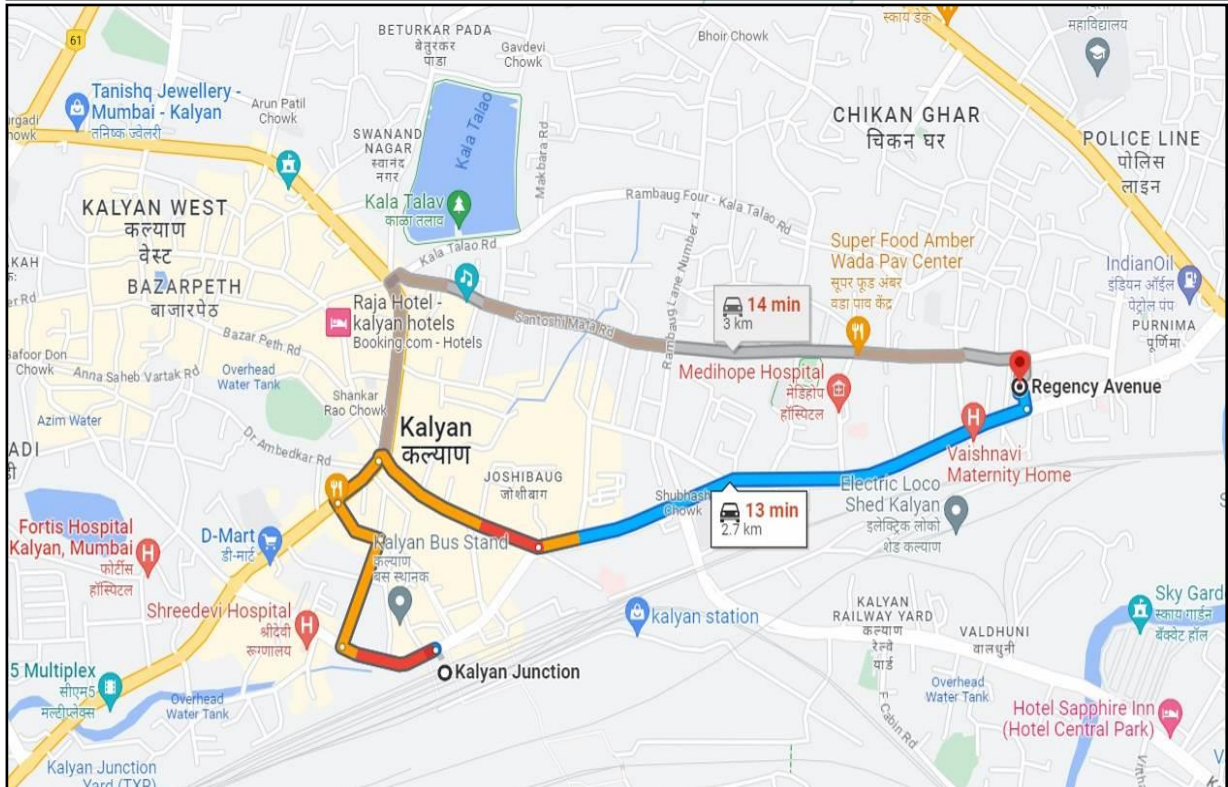
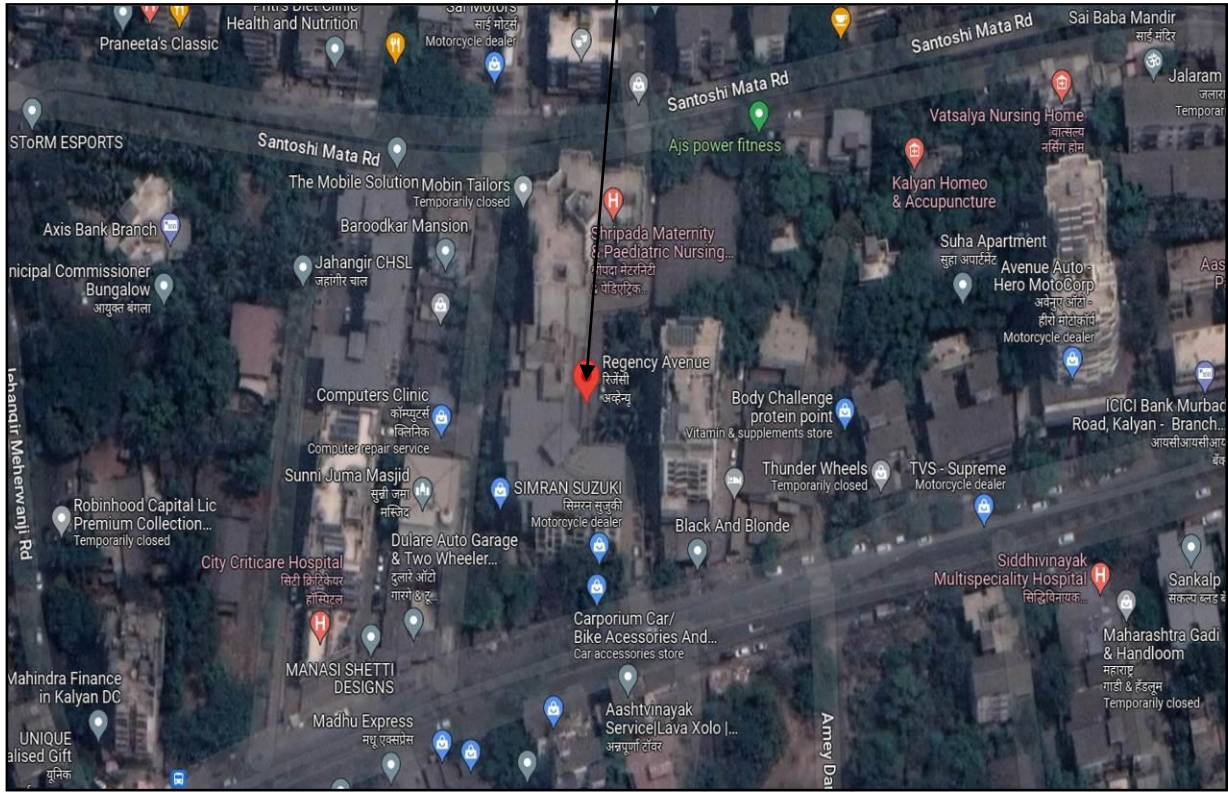


### Actual site photographs



## Route Map of the property


Site u/r



**Latitude Longitude - 19°14'28.9"N 73°08'42.4"E**

**Note: The Blue line shows the route to site from nearest railway station (Kalyan – 2.7 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**

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Year	Annual Statement of Rates						Language
20232024							English
<b>Selected District</b>	ठाणे						
<b>Select Taluka</b>	कल्याण						
<b>Select Village</b>	गावाचे नाव : चिकण घर						
<b>Search By</b>	<input checked="" type="radio"/> Survey No <input type="radio"/> Location						
<b>Enter Survey No</b>	3106						<input type="button" value="Search"/>
उपविभाग	खुती जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
2/13-विभाग, 9 चिकणघर (ब) जुना मुरबाड रोड डाक बंगल्यापासून पूर्वेकडे बालधुनी नदी पर्यंतचा पश्चिम भाग	19900	57400	65700	71800	65700	चौ. मीटर	सि.टी.एस. नंबर

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# Price Indicators

**99acres** Buy | Enter Locality / Project / Society / Landmark | Post property FREE

Home > Property in Mumbai > Flats in Mumbai > Flats in Chikan Ghar > 2 BHK Flats in Chikan Ghar

**₹1.05 Cr** @ 12,500 per sq.ft. **2BHK 2Baths**  
 Estimated EMI: ₹83,864  
 Flat/Apartment for Sale  
 In On Reg. CHS, Chikan Ghar, Mumbai Beyond Thane, Mumbai

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

Overview | Dealer Details | Price Trends | Recommendations | Articles

**Property (6)**

- Area:** Carpet area: 840 sq.ft. (78.04 sq.m.)
- Configuration:** 2 Bedrooms, 2 Bathrooms, 3 Balconies
- Price:** ₹1.05 Cr+ Govt Charges & Tax @ 12,500 per sq.ft. (Negotiable) View Price Details
- Address:** On Reg. CHS, Chikan Ghar, Mumbai Beyond Thane
- Floor Number:** 8<sup>th</sup> of 12 Floors
- Facing:** East
- Overlooking:** Club, Main Road, Park/Garden
- Property Age:** 1 to 5 Year Old

**Places nearby** (View All (50))

- Shree Ram Mandir
- Kali Masjid
- Sai Sanjivani Criticare Hospital
- Sampada Hospital
- Gurukripa Criticare Hospital K...

**99acres** Buy | Enter Locality / Project / Society / Landmark | Post property FREE

Home > Property in Mumbai > Flats in Mumbai > Flats in Chikan Ghar > 2 BHK Flats in Chikan Ghar

**₹83 Lac** @ 11,857 per sq.ft. **2BHK 2Baths**  
 Estimated EMI: ₹66,292  
 Flat/Apartment for Sale  
 In Jigar Venus Residency, Chikan Ghar, Mumbai Beyond Thane, Mumbai

REBA STATUS: **REGISTERED** | Registration No: FS1700003962 | Website: <https://maharerait.mahaonline.gov.in/>

Overview | Society | Owner Details | Price Trends | Society Reviews | Recommendation

**Property (5)**

- Area:** Carpet area: 700 sq.ft. (65.03 sq.m.)
- Configuration:** 2 Bedrooms, 2 Bathrooms, 3 Balconies
- Price:** ₹83 Lac+ Govt Charges & Tax @ 11,857 per sq.ft. (Negotiable)
- Address:** Jigar Venus Residency, Chikan Ghar, Mumbai Beyond Thane
- Floor Number:** 11<sup>th</sup> of 11 Floors
- Facing:** North
- Overlooking:** Park/Garden, Main Road
- Property Age:** 1 to 5 Year Old

**Why should you consider this property?**

- North Facing
- Top Floor
- Full Power Backup
- 24\*7 Water
- Visitor Parking Available
- Close to School
- On-Call Maintenance Staff
- Close to Hospital
- Close to Market
- Gated Society

Transaction Type: Resale | Property Ownership: Co-operative S... | Flooring: Marble | Furnishing: Unfurnished  
 Gated Community: Yes | Parking: 0 Covered, 1 Open | Water Source: Municipal corporati... | Power Backup: Full

Property Code: V70147754  
[www.99acres.com/V70147754](http://www.99acres.com/V70147754)

## Price Indicators

**magicbricks** Buy Rent Sell Home Loans

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Posted on: Apr 14, 23 Property ID: 6657763

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585 Sq-ft 2 BHK Flat For Sale in [Kalyan Murbad Road, Kalyan](#)

2 Beds 2 Baths 1 Balcony 1 Covered Parking

Carpet Area <b>585 sqft</b> ₹14,077/sqft	Floor <b>2 (Out of 7 Floors)</b>	Transaction Type <b>Resale</b>
Status <b>Ready to Move</b>	Lift <b>1</b>	Furnished Status <b>Semi-Furnished</b>
Car Parking <b>1 Covered</b>	Type Of Ownership <b>Co-operative Society</b>	Age Of Construction <b>10 to 15 years</b>

**Contact Owner**  
John -91-9810000000

**Ask Society Name**

**Contact Owner** **Ask Society Name** Last contact made 132 days ago

**More Details**

Price Breakup **₹82 Lac | ₹1,700** Monthly

Booking Amount **₹100000** **Secure Now**

Address **Kalyan Murbad Road, Kalyan, Maharashtra**

Furnishing **Semi-Furnished**

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

This exercise is to assess **Fair Market Value** of the property under reference as on **25<sup>th</sup> August 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.
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 **₹ 93,27,175.00 (Rupees Ninety Three Lakh Twenty Seven Thousand One Hundred Seventy Five 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

Auth. Sign.

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