CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





## Valuation Report of the Immovable Property



## Details of the property under consideration:

Name of Owner: Mr. Kailash Hirachand Dagha

Commercial Unit No. 221, Ground Floor, "Raghuleela Arcade, Vishwaroop I.T. Park", Plot No. 34, 35 & 38, Sector – 30A, Pranavanandji Marg, Vashi, Navi Mumbai, Taluka & District – Thane - 400 703, State - Maharashtra, Country - India.

Latitude Longitude - 19°03'52.2"N 72°59'48.3"E

Valuation Done for:

#### Cosmos Bank

#### Naupada Thane Branch

Kusumanjali, Opposite Deodhar Hospital, Naupada, Thane (West), 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

Our Pan India Presence at :

Mumbai Aurangabad Pune Nanded P Delhi NCR P Nashik

Indore

Rajkot Raipur Ahmedabad 🕈 Jaipur

Regd. Office: B1-601, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

😭 TeleFax : +91 22 28371325/24 mumbai@vastukala.org

C[N: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617

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Valuation Report Prepared For: Cosmos Bank- Naupada Thane Branch/ Mr. Kailash Hirachand Dagha (5216/2303843) Page 2 of 17

Vastu/Thane/12/2023/5216/2303843 06/18-72-PSVSU Date: 06.12.2023

## **VALUATION OPINION REPORT**

The property bearing Commercial Unit No. 221, Ground Floor, "Raghuleela Arcade, Vishwaroop I.T. Park", Plot No. 34, 35 & 38, Sector – 30A, Pranavanandji Marg, Vashi, Navi Mumbai, Taluka & District – Thane - 400 703, State – Maharashtra, Country – India belongs to Mr. Kailash Hirachand Dagha.

## Boundaries of the property.

North : Internal Road

South : Raghuleela Mall Vashi
East : Pranavanandji Marg

West : Pranavanandji Marg

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for ₹ 52,53,750.00 (Rupees Fifty Two Lakh Fifty Three Thousand Seven 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.

Manoj Chalikwar Digitally signed by Manoj Challkwar DN: cn=Manoj Challkwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Murnbal, email=manoj@vastukala.org, c=IN Date: 2023.12.06 17:38:49 +05'30'

Auth. Sign



Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

P Delhi NCR

Encl: Valuation report in Form - 01

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

Ahmedabad 9 Jaipur

Nashik

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



<u>Valuation Report of Commercial Unit No. 221, Ground Floor, "Raghuleela Arcade, Vishwaroop I.T. Park", Plot No. 34, 35 & 38, Sector – 30A, Pranavanandji Marq, Vashi, Navi Mumbai, Taluka & District - Thane - 400 703, State – Maharashtra, Country – India.</u>

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 06.12.2023 for Banking Purpose			
2	Date of inspection	05.12.2023			
3	Name of the owner/ owners	Mr. Kailash Hirachand Dagha			
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: Commercial Unit No. 221, Ground Floor, "Raghuleela Arcade, Vishwaroop I.T. Park", Plot No. 34, 35 & 38, Sector – 30A, Pranavanandji Marg, Vashi, Navi Mumbai, Taluka & District – Thane - 400 703, State – Maharashtra, Country – India.  Contact Person: Mr. Vinesh (Staff) Contact No. 9867897130			
6	Location, street, ward no	Plot No. 34, 35 & 38, Sector – 30A, Pranavanandji Marg, Vashi, Navi Mumbai, Taluka & District – Thane.			
7	Survey/ Plot no. of land	Plot No. 34, 35 & 38, Sector - 30A of Village - Vashi			
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential cum commercial 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. = 289.00  (Area as per actual site measurement of Amalgamated Commercial Unit No. 220 & 221)			



		Carpet Area in Sq. Ft. = 150.00 (Area as per Sale Deed of Commercial Unit No.
		221)
		Built up Area in Sq. Ft. = 180.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Plot No. 34, 35 & 38, Sector – 30A, Pranavanandji Marg, Vashi, Navi Mumbai, Taluka & District – Thane.
14	If freehold or leasehold land	Leasehold of CIDCO
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	Yes
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	N.A.
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 NMMC 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	₹ 17,500.00 Expected rental income per month		
	(iv)	Gross amount received for the whole property	N.A.		
27	1	any of the occupants related to, or close to less associates of the owner?	N.A.		
28	of fix	parate amount being recovered for the use xtures, like fans, geysers, refrigerators, ing ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N. A.		
29	1	details of the water and electricity charges, , to be borne by the owner	N. A.		
30	1	the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.		
31	1	ft is installed, who is to bear the cost of itenance and operation- owner or tenant?	N. A.		
32			N. A.		
33			N. A.		
34	Wha	t is the amount of property tax? Who is to it? Give details with documentary proof	Information not available		
35	Is the	e building insured? If so, give the policy amount for which it is insured and the lal premium	Information not available		
36		ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.		
37	Has	any standard rent been fixed for the nises under any law relating to the control nt?	N. A.		
38	Give in the Name	instances of sales of immovable property clocality on a separate sheet, indicating the e and address of the property, registration sale price and area of land sold.	As per sub registrar of assurance records		
39		rate adopted in this valuation	N. A. as the property under consideration is a Commercial Unit in a building. The rate is considered as composite rate.		
40	1	e instances are not available or not relied n, the basis of arriving at the land rate	N. A.		



	COST OF CONSTRUCTION	
41	Year of commencement of construction and	Year of Completion - 2008 (As per Occupancy
	year of completion	Certificate)
42	What was the method of construction, by	N. A.
	contract/By employing Labour directly/ both?	
43	For items of work done on contract, produce	N. A.
	copies of agreements	
44	For items of work done by engaging Labour	N. A.
	directly, give basic rates of materials and	
	Labour supported by documentary proof.	
45	Remarks: As per site inspection, Unit No. 220 & 221 are internally amalgamated with separate entrance door. The said valuation is only for Unit No. 221. For the purpose of valuation, we have considered Area of Unit No. 221 as per Sale Deed.	

#### **PART II- VALUATION**

#### **GENERAL:**

Under the instruction of Cosmos Bank, Naupada Thane Branch to assess fair market value as on 06.12.2023 for Commercial Unit No. 221, Ground Floor, "Raghuleela Arcade, Vishwaroop I.T. Park", Plot No. 34, 35 & 38, Sector — 30A, Pranavanandji Marg, Vashi, Navi Mumbai, Taluka & District — Thane - 400 703, State — Maharashtra, Country — India belongs to Mr. Kailash Hirachand Dagha.

We are in receipt of the following documents:

1	Copy of Sale Deed dated 05.05.2015 between Mr. Arvind Jain (The Transferor) and Mr. Kailash	
	Hirachand Dagha (The Transferee).	
2	Copy of Occupancy Certificate Jav. No. NRV / BP / P.K.B. / 4809 / 9326 / 2008 dated 25.04.2008 issued	
	by Navi Mumbai Municipal Corporation.	
3	Copy of Possession Letter dated 01.08.2012 issued by Vishwaroop Infotech Pvt. Ltd.	
4	Copy of No Objection Letter dated 15.01.2020 issued by Wadhwa Group Holding Pvt Ltd.	

#### LOCATION:

The said building is located at Plot No. 34, 35 & 38, Sector – 30A of Village – Vashi, Navi Mumbai, Taluka & District - Thane. The property falls in Residential cum commercial Zone. It is at walkable distance of 400 M from Vashi railway station.

## **BUILDING:**

The building under reference is having Basement + Ground + 9 Upper Floor. 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 commercial purpose. 1 Lift provided in the building. The building's external condition is good.

#### Commercial Unit:

The Unit under reference is situated on the Ground Floor. *As per site inspection*, Unit No. 220 & Unit No. 221 are internally amalgamated with separate entrance door but one entrance was closed. The said valuation is of Unit No. 221. It consist of single unit with toilet. The Unit is finished with Vitrified tiles flooring, M.S. Rolling Shutter & Glass door, Concealed electrification & plumbing.





#### Valuation as on 06th December 2023

The Carpet Area of the Commercial Unit	:	150.00 Sq. Ft.
--	---	----------------

## **Deduct Depreciation:**

Year of Construction of the building	:	2008 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	15 Years
Cost of Construction	:	180.00 Sq. Ft. X ₹ 2,500.00 = ₹ 4,50,000.00
Depreciation {(100-10) x 15} / 60	:	22.50%
Amount of depreciation	7	₹ 1,01,250.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 2,53,600.00 per Sq. M. i.e. ₹ 23,560.00 per Sq. Ft.
Guideline rate (after Deprecation)	\	₹ 2,25,430.00 per Sq. M. i.e. ₹ 20,943.00 per Sq. Ft.
Prevailing market rate	:	₹ 35,700.00 per Sq. Ft.
Value of property as on 06.12.2023	:	₹ 150.00 Sq. Ft. X ₹ 35,700.00 = ₹ 53,55,000.00

(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)

Total Value of the property	1:	₹ 53,55,000.00 - ₹ 1,01,250.00 = ₹ 52,53,750.00
The Fair Market value of the property	9	₹ 52,53,750.00
The Realizable value of the property	X	₹ 47,28,375.00
Distress value of the property		₹ 42,03,000.00
Insurable value of the property (180.00 X 2,500.00)	ate	₹ 4,50,000.00
Guideline value of the property (180.00 X 20,943.00)	:	₹ 37,69,740.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Commercial Unit No. 221, Ground Floor, "Raghuleela Arcade, Vishwaroop I.T. Park", Plot No. 34, 35 & 38, Sector – 30A, Pranavanandji Marg, Vashi, Navi Mumbai, Taluka & District - Thane, PIN Code - 400 703, State – Maharashtra, Country – India for this particular purpose at ₹ 52,53,750.00 (Rupees Fifty Two Lakh Fifty Three Thousand Seven Hundred Fifty Only). as on 06th December 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 06<sup>th</sup> December 2023 is ₹ 52,53,750.00 (Rupees Fifty Two Lakh Fifty Three Thousand Seven 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.
- 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	Basement + Ground + 9 Upper Floor
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Commercial Unit situated on Ground Floor
3	Year of construction	2008 (As per Occupancy Certificate)
4	Estimated future life	45 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	M.S. Rolling Shutter & Glass door
10	Flooring	Vitrified tiles flooring



## Valuation Report Prepared For: Cosmos Bank- Naupada Thane Branch/ Mr. Kailash Hirachand Dagha (5216/2303843) Page 9 of 17

11	Finishing	Cement plastering 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 plumbing
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed electrification
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	6'.0" High, R.C.C. column with B. B. masonry wall
	Type of construction	
18	No. of lifts and capacity	No provided
19	Underground sump – capacity and type construction	of R.C.C tank
20	Over-head tank	R.C.C tank on terrace
	Location, capacity	
	Type of construction	
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compount approximate area and type of paving	nd Cement concrete in open spaces, etc.
23	Sewage disposal – whereas connected public sewers, if septic tanks provided, no. and capacity	to Connected to Municipal Sewerage System



# Actual site photographs











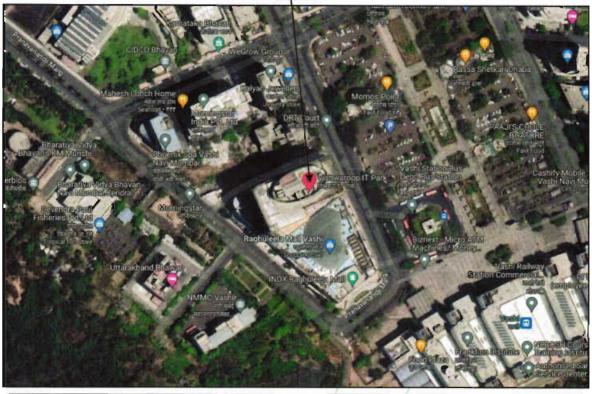






# Route Map of the property

Site u/r





Latitude Longitude - 19°03'52.2"N 72°59'48.3"E

Note: The Blue line shows the route to site from nearest railway station (Vashi – 400M)





## Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Unit	2,53,600.00			
No Increase, Unit Located on Ground Floor	- 1			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	2,53,600.00	Sq. Mtr.	23,560.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	65,800.00			
The difference between land rate and building rate (A – B = C)	187,800.00			
Depreciation Percentage as per table (D) [100% - 15%]	85%			
(Age of the Building – 15 Years)	1			
Rate to be adopted after considering depreciation [B + (C x D)]	2,25,430.00	Sq. Mtr.	20,943.00	Sq. Ft.

## Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

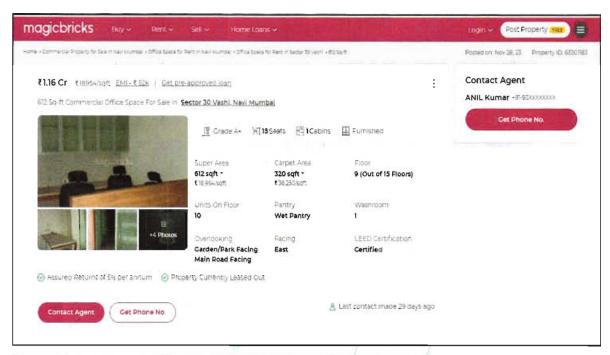
## Table - D: Depreciation Percentage Table

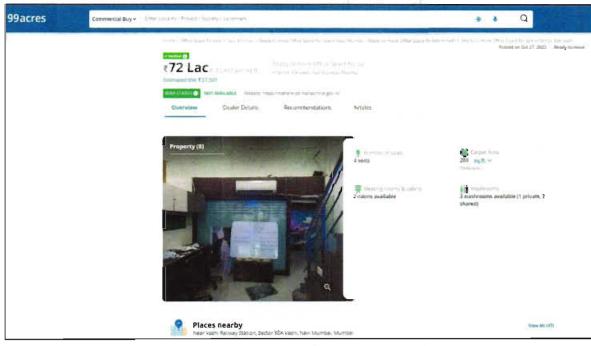
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation 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





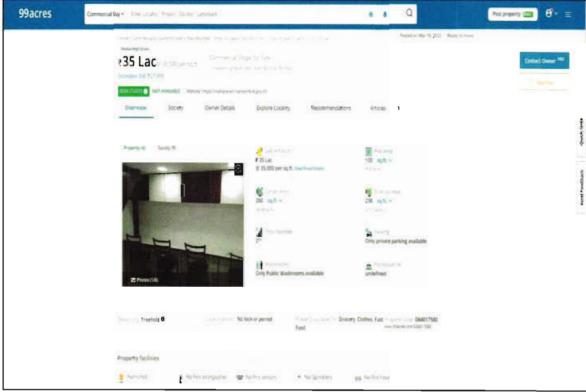
## **Price Indicators**







## **Price Indicators**





Think.Innovate.Create

# Sales Instance

2807336	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.ठाणे 6
13-07-2023		दस्त क्रमांक : 2807/2023
Note:-Generated Through eSearch  Module,For original report please		नोदंणी :
contact concern SRO office.		Regn:63m
	गावाचे नाव: वाशी	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2000000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	1455468.42	
(4) भू.मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:नवी मुंबई मनपाइतर वर्णन :, इतर माहिती: विभाग क्र.5/179कंमर्सियल युनिट नं-222,पहिला मजला,बिल्डिंग नाव-विश्वरूप आई.टी. पार्क(रघुलीला आर्केड),प्लॉट नं-34,35 & 38,सेक्टर-30 ए,वाशी इंटरनॅशनल इन्फो- टेक पार्क,वाशी रेल्वे स्टेशन समोर,वाशी,नवी मुंबई. एरिया-95 चौ. फूट कार्पेट(( Plot Number: 34, 35 & 38; SECTOR NUMBER: 30A;))	
(5) क्षेत्रफळ 95 चौ.फूट		A
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	r Ley	
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-नेहलुद्दीन मो. फारुकी खान वय:-61 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: नेहरू नगर, बिल्डिंग नं-98, रूम नं-3439, कुर्ला ईस्ट, मुंबई, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, मुम्बई. पिन कोड:-400024 पॅन नं:-AACPK8176D	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-प्रदीप पोपट जाधव वय:-38; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: बी/13, कस्तुरी को-ऑप. हाऊसिंग सोसायटी लि., सेक्टर-4, सानपाडा, नवी मुंबई, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-400705 पॅन नं:-AGRPJ4102H	
(9) दस्तऐवज करुन दिल्याचा दिनांक	24/02/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	24/02/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	2807/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	120000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	20000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रोक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Munici annexed to it.	ipal Corporation or any Cantonment area



## DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 06th December 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:

- Buyer and seller are motivated by self-interest.
- 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.
- 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.
- The rates for valuation of the property are in accordance with the Govt, approved rates and prevailing market rates.

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#### 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 ₹ 52,53,750.00 (Rupees Fifty Two Lakh Fifty Three Thousand Seven Hundred Fifty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Digitally signed by Manoj Chalikwar Manoj Chalikwar Consultants (I) Pvt. Ltd., ou=Mumbal, email=manoj@vastukala.org, c=lN Date: 2023.12.06 17:39:05 +05'30'

Director

Auth. Sign.

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

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