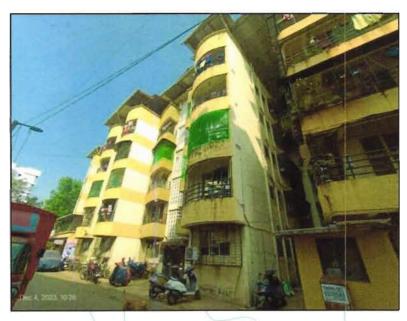
CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





### Valuation Report of the Immovable Property



#### Details of the property under consideration:

Name of Owner: Mr. Vijay Kaluram Kadam & Mrs. Madhavi Vijay Kadam

Residential Flat No. 105, 1st Floor, Wing - B, "Jesal Home 1 Co-op. Hsg. Soc. Ltd.", Near Chawrewadi, Village Bolini, Virar (West), Palghar - 401 303, State - Maharashtra, Country - India.

Latitude Longitude - 19°26'56.2"N 72°47'37.0"E

### Valuation Done for:

Cosmos Bank

Bandra (West) Branch

16, Lubina Turner Road, Opp. Tava Restaurant, Bandra (West), Mumbai – 400 050, State - Maharashtra, Country - India.



Our Pan India Presence at: Mumbai 💡 Aurangabad Pune Rajkat Raipur Thane Nanded Indore P Delhi NCR P Nashik Ahmedabad 9 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

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617

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Valuation Report Prepared For: Cosmos Bank / Bandra (West) Branch / Mr. Vijay Kaluram Kadam (5388/2303809) Page 2 of 17

Vastu/Mumbai/12/2023/5388/2303809 04/14-38-SBSH

Date: 04.12.2023

#### **VALUATION OPINION REPORT**

The property bearing Residential Flat No. 105, 1<sup>st</sup> Floor, Wing – B, "Jesal Home 1 Co-op. Hsg. Soc. Ltd.", Near Chawrewadi, Village Bolinj, Virar (West), Palghar – 401 303, State – Maharashtra, Country – India belongs to Mr. Vijay Kaluram Kadam & Mrs. Madhavi Vijay Kadam.

Boundaries of the property.

North : Bungalow

South : Internal Road & Sai Mudra Apartment

East : Om Sai Vihar Building

West : Bholeshwari Mandir Road

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 ₹ 29,46,125.00 (Rupees Twenty Nine Lakh Forty Six Thousand One Hundred Twenty 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

Manoj Chalikwar Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou = Mumbai, email=manoj@vastukala.org, c=IN Date: 2023.12.05 10:31:03 +05'30' Sulfactory Summer & Appropriate 1972

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

Encl: Valuation report





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 Residential Flat No. 105, 1st Floor, Wing – B, "Jesal Home 1 Co-op. Hsg. Soc. Ltd.", Near Chawrewadi, Village Bolini, Virar (West), Palghar – 401 303, 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 04.12.2023 for Bank Loan Purpose		
2	Date of inspection	04.12.2023		
3	Name of the owner/ owners	Mr. Vijay Kaluram Kadam & Mrs. Madhavi Vijay Kadam		
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		
Brief description of the property  Address: Residential Flat No. 105, 1st  - B, "Jesal Home 1 Co-op. Hsg. Soc. Chawrewadi, Village Bolinj, Virar (West) 401 303, State - Maharashtra, Country  Contact Person: Balkrishna Jadhav (Tenant)				
6	Location, street, ward no	Near Chawrewadi, Village Bolinj, Virar (West), Palghar		
	Survey/ Plot no. of land	Survey No. 178, Hissa No. 4, 10 at Village – Bolinj		
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. = 351.00 Flowerbed Area in Sq. Ft. = 41.00 Total Carpet Area in Sq. Ft. = 392.00 (Area as per Actual Site Measurement)  Super Built Up Area in Sq. Ft. = 490.00		
		(Area as per Agreement)		
13	Roads, Streets or lanes on which the land is abutting	Near Chawrewadi, Village Bolinj, Virar (West), Palghar – 401 303		
14	If freehold or leasehold land	Free hold		



Valuation Report Prepared For: Cosmos Bank / Bandra (West) Branch / Mr. Vijay Kaluram Kadam (5388/2303809) Page 4 of 17

100000

15	lease lease (i	sehold, the name of Lessor/lessee, nature of date of commencement and termination of 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		nere any agreements of easements? If so, n a copy of the covenant	Information not available
18	Town Plan	the land fall in an area included in any Planning Scheme or any Development of Government or any statutory body? If ve Particulars.	Information not available
19	devel	any contribution been made towards opment or is any demand for such bution 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 – Balkrishna Jadhav
		property owner occupied, specify portion extent of area under owner-occupation	Ne.Create
25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible – As per VVCMC norms  Percentage actually utilized – Details not available
26	REN	TS	
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied – Balkrishna Jadhav
	(ii)	Portions in their occupation	N.A.
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 6,000.00 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. (3)
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation-owner or tenant?	N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
	SALES	
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2010 (As per Occupancy Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.





Valuation Report Prepared For: Cosmos Bank / Bandra (West) Branch / Mr. Vijay Kaluram Kadam (5388/2303809) Page 6 of 17

43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

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

#### **GENERAL:**

Under the instruction of Cosmos Bank, Bandra (West) Branch to assess fair market value as on 04.12.2023 for Residential Flat No. 105, 1st Floor, Wing – B, "Jesal Home 1 Co-op. Hsg. Soc. Ltd.", Near Chawrewadi, Village Bolinj, Virar (West), Palghar – 401 303, State – Maharashtra, Country – India belongs to Mr. Vijay Kaluram Kadam & Mrs. Madhavi Vijay Kadam.

#### We are in receipt of the following documents:

1	Copy of Agreement dated 01.06.2009 Between M/s. Future Developers (the Builder) and Mr. Vijay
	Kaluram Kadam & Mrs. Madhavi Vijay Kadam (the Purchaser)
2	Copy of Commencement Certificate No. CIDCO / VVSR / CC / BP-3584 / W / 4135 dated 04.06.2008
	issued by CIDCO.
3	Copy of Occupancy Certificate No. CIDCO / VVSR / CC / BP-3584 / W / 4985 dated 08.06.2010 issued
	by CIDCO.
4	Copy of Possession Letter dated 02.01.2010 issued by Future Developers.

#### LOCATION:

The said building is located at Survey No. 178, Hissa No. 4, 10 at Village – Bolinj, Virar (West), Palghar. The property falls in Residential Zone. It is at a travelling distance 2.8 Km. from Virar 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 staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is normal. 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 1 Bedroom + Living Room + Kitchen + WC & Bath + Passage (i.e., 1BHK with WC & Bath). The residential flat is finished with Vitrified flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows & Concealed electrification & Concealed plumbing.





#### Valuation as on 04th December 2023

The Super Built Up Area of the Residential Flat	:	490.00 Sq. Ft.

#### **Deduct Depreciation:**

Year of Construction of the building	:	2010 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	13 Years
Cost of Construction	;	490.00 X 2,500.00 = ₹ 12,25,000.00
Depreciation {(100-10) X 13 / 60}	;	19.50%
Amount of depreciation	. 1	₹ 2,38,875.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 46,835.00 per Sq. M. i.e., ₹ 4,351.00 per Sq. Ft.
Guideline rate (after depreciate)	/	₹ 41,970.00 per Sq. M. i.e., ₹ 3,899.00 per Sq. Ft.
Prevailing market rate	:	₹ 6,500.00 per Sq. Ft.
Value of property as on 04.12.2023	:	490.00 Sq. Ft. X ₹ 6,500.00 = ₹ 31,85,000.00

(Area of property x market rate of developed land & Residential premises as on 2023 – 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 04.12.2023	1	₹ 31,85,000.00 - ₹ 2,38,875.00 = ₹ 29,46,125.00
Total Value of the property	:	₹ 29,46,125.00
The realizable value of the property	:	₹ 26,51,513.00
Distress value of the property	1	₹ 23,56,900.00
Insurable value of the property (490.00 X 2,500.00)		₹ 12,25,000.00
Guideline value of the property (490.00 X 3,899.00)	1	₹ 19,10,510.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 105, 1st Floor, Wing – B, "Jesal Home 1 Co-op. Hsg. Soc. Ltd.", Near Chawrewadi, Village Bolinj, Virar (West), Palghar – 401 303, State – Maharashtra, Country – India for this particular purpose at ₹ 29,46,125.00 (Rupees Twenty Nine Lakh Forty Six Thousand One Hundred Twenty Five Only) as on 04th 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 04<sup>th</sup> December 2023 is ₹ 29,46,125.00 (Rupees Twenty Nine Lakh Forty Six Thousand One Hundred Twenty 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:

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#### ANNEXURE TO FORM 0-1

#### Technical details

### Main Building

	Toommour dotailo	man banding
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 1st Floor
3	Year of construction	2010 (As per Occupancy Certificate)
4	Estimated future life	47 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, Powder Coated Aluminum sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering with POP finished
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	Yes
14	(i) Internal wiring – surface or conduit	Concealed electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15	Sanitary installations	1 3 4 4 .
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	- X-13
	(iii) No. of urinals	/
	(iv) No. of sink	and the second second
16	Class of fittings: Superior colored / superior	Ordinary
	white/ordinary.	vate Create
17	Compound wall	6'.0" High, R.C.C. column with B. B. masonry
	Height and length Type of construction	wall
18	No. of lifts and capacity	No Lift
19	Underground sump – capacity and type of	R.C.C tank
10	construction	T. O. O. IGHN
20	Over-head tank	R.C.C tank on terrace
	Location, capacity	
	Type of construction	1
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Cement concrete in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System





### **Actual site photographs**



























# Route Map of the property Site u/r





Latitude Longitude - 19°26'56.2"N 72°47'37.0"E

Note: The Blue line shows the route to site from nearest railway station (Virar – 2.8 Km.)





### Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	49,300.00			
Reduced by 5% on Flat Located on 1st Floor	2,465.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	46,835.00	Sq. Mtr.	4,351.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	9,410.00			
The difference between land rate and building rate (A – B = C)	37,425.00			
Depreciation Percentage-as per table (D) [100% - 13%]	87%			
(Age of the Building – 13 Years)	/			
Rate to be adopted after considering depreciation [B + (C x D)]	41,970.00	Sq. Mtr.	3,899.00	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	.innovate.Crewte
d)	Third Floor	85%
e)	Fourth Floor and above	80%

#### <u>Table - D: Depreciation Percentage Table</u>

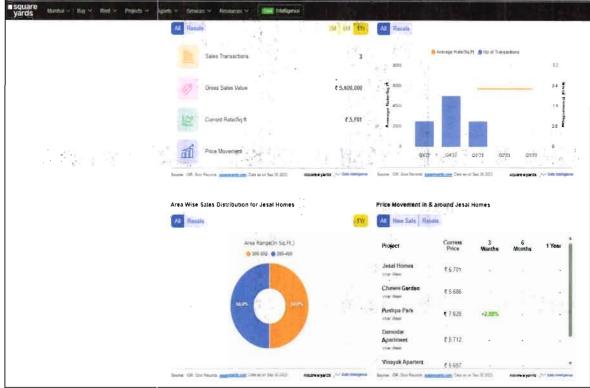
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation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





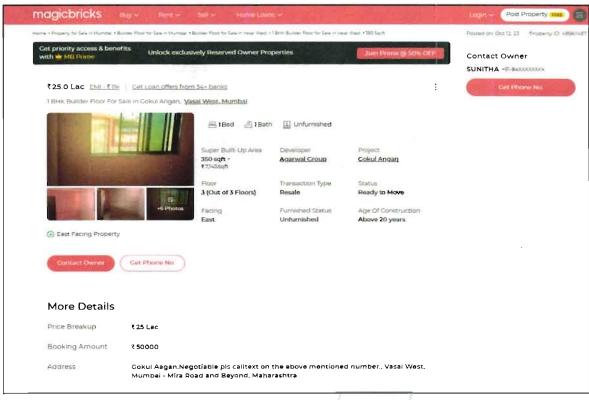
### **Price Indicators**

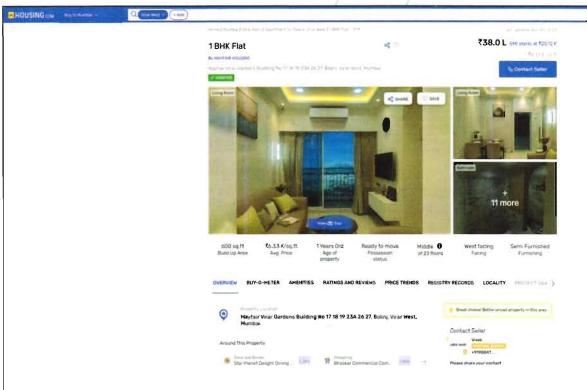






### **Price Indicators**











### **Price Indicators**



## Sales Instance

39480	सूची क्र.2	दुष्पम निषेपक साह द नि. रेसई 2
4-12-2023		दस्त क्रमांक - 4704/2023
lote:-Generated Through eSearch fodule.For original report please	- 300	नंदर्भी
ontact concern SRO office.	0.5	Regit:63m
	गाठाचे नावः बोळींज	N. C.
(1)वितेसाचा प्रकार	<b>क</b> रास्नामा	
(2:मोबदल	1600000	
(३) बाजप्रभावः भाडेपटटयाच्याः बाबवितपटटाकारः आकारणी देतो की पटटेशारः ते नमुद्र करावे।	1420333	THE TOTAL STREET
(4) भू-मापन् पोटिहिस्सा व परक्रमांक(असल्पास)	ा प्रातिकेने नहरूवसई विरास महानगरपाविकाइतर कर्णनः, इतस माहितीः विभाग १: मीजे बोळीत सर्वे क्रमीक १७४६ हिसा अभ्योक ४,१० विभाग १.सार्वनिका क्रमीक अक्ष विग बी.चीप मजता, जेसल क्षेप्स १: उनेसल होम्स १ को औं हो सो वि.संस् २४.४१ ची मी सुपर्यविद्ध अपविस्तर पश्चिम, पालपर ४०१३०३(। Sassey Number: ४७६; HSSSA NUMBLER: ४,१०;))	
(5) 拉尔华班	28.81 चौ.मीटर	
(6) अकारणी किंवा जुडी देण्यात असेत टेका.	Kala	
(७) दस्तदेवल करून देखः मास्तिहन ठेवण-मा पद्मकाराचे नाव किया दिवाणी नवामात्रपास हुकुमनमा किया आदेश असान्यास प्रतिवादिये नाव व पता	1) नांव -दिएक जलगीडा पाटील वय-37 प्रता- प्लॉट नं. 2%०३, माळा नं. कालिना पोलीस कॉलोनी, इन्यरतीचे नांव- फोरिनिक लेह जवळ, ब्लॉक नं कदमवाडी, तोंड नं. सांताकृष्ठ पूर्व प्रवास, पुनबई, चिन कॉड. 400055 पैन नं. A/SSPY \$6110. प्रतान पुनबई, चिन कॉड. 400055 पैन नं. A/SSPY \$6110. प्रतान नं कालिन पोलीस कॉलोनी, पुनस्तीने नांव- फोरिनिक लेब जवळ क्लॉक नं कदमवाडी, तोंड नं सांताकृष्ठ पूर्व महाराष्ट्र, पुनबई, चिन कॉड. 400055 पैन नं. 82/8/P17125	
(8)दक्षांच्यन करून ग्रेणाः या पक्षकाराचे व किथा दिवाणी न्यायालयाचा हुकुमनाम्य किथा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	10 नाव -वैतिस दत्ताराम ब्रतेकर वष-31, पत्ता-प्वॉट नं १३७, माळा नं सरवर्त, दमास्तीचे नाइ कोतवड, व्यक्ति नं कोतवडल, रोड नं राजिपीय महाराष्ट्र, महाराष्ट्र, राजिपीत, पिन कोड-११:७०/१ वर्ष नं अवकालकाल। यो नं अवकालकाल। 21: नाव-स्मृत वैतिया ब्रतेकर वप-31, पत्ता-प्वॉट नं १३७, माळा नं सरवते, इमारतीचे नाव- कोतवड, ब्यक्ति नं कोतवाडा, रोड नं राजिपीय महाराष्ट्र, महाराष्ट्र राजिपीत, वित्र कोड-४१:७१७ यो नं सामान्यकालया	
(४) दस्तऐक्ज करन दित्याचा दिनांक	28/03/2923	
(10)दस्त नॉदणी केल्पाचा दिशांक	28/63/2921	
११ १) अनुक्रमोक संद व पृष्ट	4204/2023	
(१२)बाजारभावाप्रमाणे मुद्रोक मुल्क	112000	
(13)बाजारभावाप्रमाणे नोंदणी गुल्क	16000	





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

This exercise is to assess Fair Market Value of the property under reference as on 04th 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:

- 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**

- We assume no responsibility for matters of legal nature affecting the property appraised or the title 1. 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.
- It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would 4. render it more or less valuable. No responsibility is assumed for such conditions or for engineering that rnight be required to discover such factors.
- There is no direct/ indirect interest in the property valued. 5.
- 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 ₹ 29,46,125.00 (Rupees Twenty Nine Lakh Forty Six Thousand One Hundred Twenty Five Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt, Ltd., ou=Mumbai, email=manojevastukala.org, c=IN Date: 2023.12.05 10:31:14 +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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