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: Mrs. Neeta Laxman Dubariya & Mrs. Bhavna Dhanji Dubariya

Commercial Shop No. 05, Ground Floor, "Trishul Symphony", Plot No. 214 - 217, Sector - 19, Kharghar, Navi Mumbai – 410 210, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India.

Latitude Longitude - 19°03'07.1"N 73°04'52.1"E

Think Innovate Create Valuation Prepared for: Cosmos Bank

Fort Branch

229/231, Perin Nariman Street, Bazar Gate, Fort, Mumbai – 400 001, State - Maharashtra, Country - India.



🧧 mumbai@vastukala.org

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





Valuation Report Prepared For: Cosmos Bank / Fort Branch / Mrs. Neeta Laxman Dubariya (5518/2303905) Page 2 of 16

Vastu/Mumbai/12/2023/5518/2303905

11/09-134-SBSKU Date: 11.12.2023

VALUATION OPINION REPORT

The property bearing Commercial Shop No. 05, Ground Floor, "Trishul Symphony", Plot No. 214 - 217, Sector – 19, Kharghar, Navi Mumbai – 410 210, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India belongs to Mrs. Neeta Laxman Dubariya & Mrs. Bhavna Dhanji Dubariya.

Boundaries of the property.

North : Central Park Road South : Avneesh CHSL East : Open Plot

West : Internal Road & Nakoda Bheruji Mandir

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 ₹ 2,09,56,000.00 (Rupees Two Crore Nine Lakh Fifty Six Thousand 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 BABURAO CHALIKWAR Cognally signed by MANO IS ARBITAD CHALENVAR DNC - cells, cwx502MAN COSSEL ATASTS II PRIVATE LIMITED, consistency 23 4 Jan - WEZ 27506 AM EL SECTION CONTROL AND SECTION SECTION SECTION SECTION SECTION SECTION SECTION SEC



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

Valuation Report of Commercial Shop No. 05, Ground Floor, "Trishul Symphony", Plot No. 214 - 217,

Sector – 19, Kharghar, Navi Mumbai – 410 210, Taluka – Panvel, District – Raigad,

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 11.12.2023 for Bank Loan Purpose		
2	Date of inspection	09.12.2023		
3	Name of the owner/ owners	Mrs. Neeta Laxman Dubariya & Mrs. Bhavna Dhanji Dubariya		
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	Address: Commercial Shop No. 05, Ground Floor, "Trishul Symphony", Plot No. 214 - 217, Sector – 19, Kharghar, Navi Mumbai – 410 210, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India.		
		Contact Person: Mr. Vishal (Owner's representative)		
6	Location, street, ward no	Kharghar, Navi Mumbai		
7	Survey/ Plot no. of land	Plot No. 214 - 217, Sector - 19 of Village - Kharghar		
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	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.	Carpet Area in Sq. Ft. = 1,434.00		
	Shape, dimension and physical features	(Area as per actual site measurement)		
		Carpet Area in Sq. Ft. = 1,127.00		
		(Area as per Agreement for Sale)		
		Built Up Area in Sq. Ft. = 1,352.00 (Carpet Area + 20%)		

13	Roads, Streets or lanes on which the land is	Plot No. 214 - 217, Sector – 19, Kharghar, Navi	
	abutting	Mumbai – 410 210.	
14	If freehold or leasehold land	Free Hold	
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.	
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents	
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available	
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available	
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available	
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No	
21	Attach a dimensioned site plan IMPROVEMENTS	N.A.	
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 Ite.Create	
24	Is the building owner occupied/ tenanted/ both? If the property owner occupied, specify portion and extent of area under owner-occupation	Tenant Occupied - Scootsy Logistics Pvt. Ltd. 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	Tenant Occupied – Scootsy Logistics Pvt. Ltd.	
	(ii) Portions in their occupation	Fully Tenant Occupied	





	(iii) Monthly or annual rent	₹ 2,32,500.00 Present rental income per month
	/compensation/license fee, etc. paid by	(Commencing from 01.01.2023 to 31.12.2023 -
	each	Unregistered Leave & License Agreement)
	(iv) Gross amount received for the whole property	N.A.
27	Are any of the occupants related to, or close to	Information not available
	business associates of the owner?	
28	Is separate amount being recovered for the use	N. A.
	of fixtures, like fans, geysers, refrigerators,	
	cooking ranges, built-in wardrobes, etc. or for	
	services charges? If so, give details	R
29	Give details of the water and electricity charges,	N. A.
20	If any, to be borne by the owner	14.74
30	Has the tenant to bear the whole or part of the	N. A.
	cost repairs and maintenance? Give particulars	
31	If a lift is installed, who is to bear the cost of	N. A.
	maintenance and operation- owner or tenant?	
32	If a pump is installed, who is to bear the cost of	N. A.
0.5	maintenance and operation- owner or tenant?	
33	Who has to bear the cost of electricity charges	N. A.
	for lighting of common space like entrance hall,	
	stairs, passage, compound, etc. owner or	
34	tenant? What is the amount of property tax? Who is to	Information not available
34	bear it? Give details with documentary proof	information not available
35	is the building insured? If so, give the policy	Information not available
	no., amount for which it is insured and the	mormation not available
	annual premium	
36	Is any dispute between landlord and tenant	N. A.
	regarding rent pending in a court of rent?	7
37	Has any standard rent been fixed for the	N.A.
	premises under any law relating to the control	
	of rent?	
	SALES Think.Innove	ite.Create
38	Give instances of sales of immovable property	As per sub registrar of assurance records
	in the locality on a separate sheet, indicating the	
	Name and address of the property, registration	
	No., sale price and area of land sold.	
39	Land rate adopted in this valuation	N. A. as the property under consideration is a
	23.13 rate deepted in the relation	Commercial Shop in a building. The rate is
		considered as composite rate.
40	If sale instances are not available or not relied	N. A.
40	up on, the basis of arriving at the land rate	 14: 75:
4.4	COST OF CONSTRUCTION	Very of Completion 2045 /As are services
41	Year of commencement of construction and	Year of Completion – 2015 (As per occupancy
4.6	year of completion	certificate)
42	What was the method of construction, by	N. A.





Valuation Report Prepared For: Cosmos Bank / Fort Branch / Mrs. Neeta Laxman Dubanya (5518/2303905) Page 6 of 16

	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.	
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Fort Branch to assess fair market value as on 11.12.2023 for Commercial Shop No. 05, Ground Floor, "Trishul Symphony", Plot No. 214 - 217, Sector – 19, Kharghar, Navi Mumbai – 410 210, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India belongs to Mrs. Neeta Laxman Dubariya & Mrs. Bhavna Dhanji Dubariya.

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 16.12.2021 Between M/s. Trishul Developers (the Builder) and Mrs.
	Neeta Laxman Dubariya & Mrs. Bhavna Dhanji Dubariya (the Purchasers).
2	Copy of Occupancy Certificate No. CIDCO / BP-6823 / TPO (NM & K) / 2015 / 1317 dated 09.11.2015
	issued by City and Industrial Development of Maharashtra Limited.
3	Copy of Unregistered Leave & License Agreement dated 24.01.2021 (Commencing from 01.01.2023 to
	31.12.2023) Between Mrs. Neeta Laxman Dubariya, Mrs. Premila Kishor Dubariya & Mrs. Bhavna Dhanji
	Dubariya (the Licensors) and Scootsy Logistics Pvt. Ltd. (the Licensee).

LOCATION:

The said building is located at Plot No. 214 - 217, Sector – 19 of Village – Kharghar, Navi Mumbai. The property falls in Commercial Zone. It is at a walkable distance 4.3 Km. from Kharghar railway station.

BUILDING:

The building under reference is having Ground + 20 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 commercial shop. Ground Floor is having 6 Commercial Shop. The building having 2 Lifts. The building external condition is normal.

Commercial Shop:

The residential flat under reference is situated on the Ground Floor. It consists of Single Shop. The commercial shop is finished with Vitrified tiles flooring, MS rolling shutter, Concealed electrification.





Valuation as on 11th November 2023

The Built Up Area of the Commercial Shop	:	1,352.00 Sq. Ft.

Deduct Depreciation:

Value of property as on 11.12.2023		1,352.00 Sq. Ft. X ₹ 15,800.00 = ₹ 2,13,61,600.00
Prevailing market rate	:	₹ 15,800.00 per Sq. Ft.
		i.e., ₹ 12,317.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,32,576.00 per Sq. M.
Reckoner for new property		i.e., ₹ 13,025.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready	:/	₹ 1,40,200.00 per Sq. M.
Amount of depreciation	:	₹ 4,05,600.00
Depreciation {(100-10) X 8 / 60}	:	12.00%
Cost of Construction	:	1,352.00 X 2,500.00 = ₹ 33,80,000.00
Age of the building as on 2023	:	8 Years
Expected total life of building	:	60 Years
Year of Construction of the building	;	2015 (As per occupancy certificate)

(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	1	₹ 2,13,61,600.00 - ₹ 4,05,600.00 =
11.12.2023		₹ 2,09,56,000.00
Total Value of the property	:	₹ 2,09,56,000.00
The Realizable value of the property	. :	₹ 1,88,60,400.00
Distress value of the property	1	₹ 1,67,64,800.00
Insurable value of the property (1,352.00 X 2,500.00)	:	₹ 33,80,000.00
Guideline value of the property (1,352.00 X 12,317.00)	Q	₹ 1,66,52,584.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Shop No. 05, Ground Floor, "Trishul Symphony", Plot No. 214 - 217, Sector – 19, Kharghar, Navi Mumbai – 410 210, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India for this particular purpose at ₹ 2,09,56,000.00 (Rupees Two Crore Nine Lakh Fifty Six Thousand Only) as on 11th December 2023.



Valuation Report Prepared For: Cosmos Bank / Fort Branch / Mrs. Neeta Laxman Dubariya (5518/2303905) Page 8 of 16

NOTES

- 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 11th December 2023 is ₹ 2,09,56,000.00 (Rupees Two Crore Nine
 Lakh Fifty Six Thousand 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

	reciffical details	main building	
1.	No. of floors and height of each floor	Ground + 20 Upper Floors (As per Agreement)	
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Commercial Shop	
		situated on Ground Floor	
3	Year of construction	2015 (As per occupancy certificate)	
4	Estimated future life	52 Years Subject to proper, preventive periodic	
		maintenance & structural repairs	
5	Type of construction- load bearing	R.C.C. Framed Structure	
	walls/RCC frame/ steel frame		
6	Type of foundations	R.C.C. Foundation	
7	Walls	All external walls are 9" thick and partition walls	
	1	are 6" thick.	
8	Partitions	6" thick brick wall	
9	Doors and Windows	M. S. Rolling Shutter	
10	Flooring	Vitrified tiles flooring	
11	Finishing	Cement plastering	
12	Roofing and terracing	R.C.C. Slab	
13	Special architectural or decorative features,	No	
	if any		
14	(i) Internal wiring – surface or	Concelaed electrification	
	conduit		
	(ii) Class of fittings: Superior/	/ /	
45	Ordinary/ Poor.	Jan Jan	
15	Sanitary installations	As nor Paguiroment	
	(i) No. of water closets (ii) No. of lavatory basins	As per Requirement	
	(iii) No. of urinals	<i>f</i>	
	(iv) No. of sink	7	
16	Class of fittings: Superior colored / superior	Ordinary	
	white/ordinary.		
17	Compound wall	Not Provided	
	Height and length	410.010410	
40	Type of construction	0.1%	
18	No. of lifts and capacity	2 Lifts	
19	Underground sump – capacity and type of	R.C.C tank	
20	construction Over-head tank	R.C.C tank on terrace	
20	Over-nead tank Location, capacity	N.O.O Idlik Uli leliace	
	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	Service of the servic	
23	Sewage disposal – whereas connected to	Connected to Municipal Sewerage System	
	public sewers, if septic tanks provided, no.		
	and capacity		



Actual site photographs







Route Map of the property Site|u/r





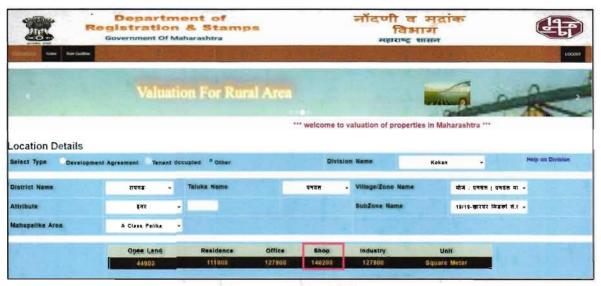
Latitude Longitude - 19°03'07.1"N 73°04'52.1"E

Note: The Blue line shows the route to site from nearest railway station (Kharghar – 4.3 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Shop	1,40,200.00			
No Increase at shop Located on Ground Floor	00.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,40,200.00	Sq. Mt.	13,025.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	44,900.00			
The difference between land rate and building rate (A – B = C)	95,300.00			
Depreciation Percentage as per table (D) [100% - 8%]	92%		_	
(Age of the Building – 8 Years)	1			
Rate to be adopted after considering depreciation [B + (C x D)]	1,32,576.00	Sq. Mt.	12,317.00	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

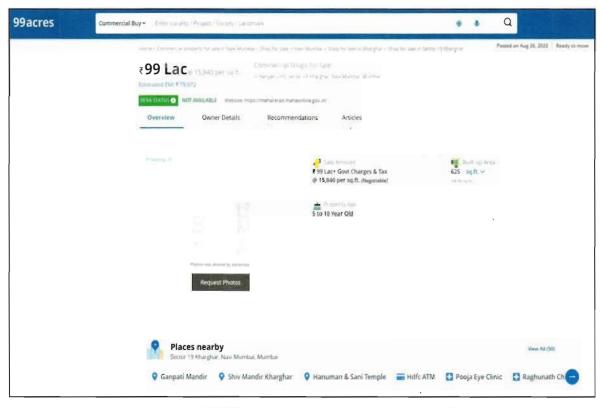
Table - D: Depreciation Percentage Table

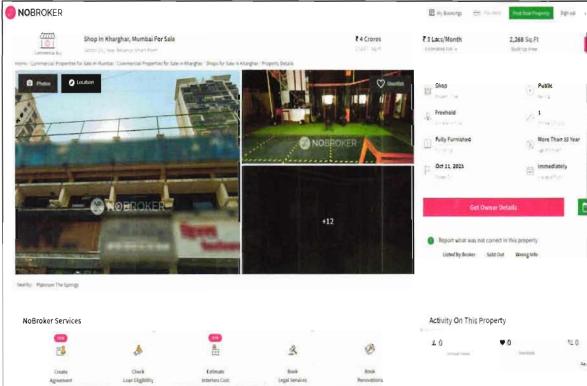
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation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





Sales instance

741398	सूची क्र.2	दुय्यम निबंधक सह दु.नि.पनवेल ३
1-12-2023		दस्त क्रमांक 2741/2023
lote -Generated Through eSearch fodule For original report please contact	•	नोदणी
oncern SRO office		Regn.63m
	गावाचे नाव: खारघर	
ा विलेखाचा प्रकार	करारनामा	
(2)मोबदला	4800000	
(3) बाजारभावः भाडेपटटयाच्याबाबतितपटटाकार आकारणी देतो कीपटटेदार ते नमुद करावे।	4483596	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:रायगडइतर वर्णन :, इतर माहिती: विभाग क्रमांक 19.19.दर रू. 1,40,200 - प्रती चौ.मीशॉप नंबर 16ए, तळ मजला, ए विंग, मैत्री आयकॉन को.ऑपरेटिव्ह हौंसिंग सोसायटी लिमिटेड.प्लॉट नंर 35 व 36, सेक्टर नंबर 19,खारघर, तालुका पनवेल.जिल्हा रायगड,क्षेत्र 31.98 चौ.मी. बिल्टअप.((Plot Number : 35 व 36 :))	
. इ. . क्षेत्रफ ळ	31.98 चौ.मीटर	
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
 (२) दस्तऐवज करुन देणा-या-लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता 	 नाव -महाबीर किशनलाल जैन वय - 50 पता -प्लॉट नं -, माळा नं -, इमारतीचे नाव -, ब्लॉक नं -, रोड नं राहणार फ्लॅट नंबर 202. शेकेश्वर अपार्टमेन्ट, प्लॉट नंबर 524/527, सेक्टर नंबर 22, तुर्भे, नवी मुंबई , महाराष्ट्र, ठाणे पित्र कोड -400705 पैंन नं -AAHP)???5N 	
18)दस्तऐवज करून घेणा-या पक्षकाराचे व किवा दिवाणी न्यायालयाचा हुकुमनामा किवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	 ताव -नैनाराम हिम्मताराम पटेल वय -38, पता -प्लॉट नं -, माळा नं -, इमारतीचे नाव -, ब्लॉक नं -, रोड नं राहणार फ्लॅट नंबर 503, निवाण लक्ष्मी, प्लॉट नंबर 169, सेक्टर नंबर 19, खारघर, तालुका पनवेल, जिल्हा रायगढ , महाराष्ट्र, ग्राईग्राइ(६) पिन कोड10210 पॅन नं -AMCPP9526E 	
(९) दस्तऐवज करुन दिल्याचा दिनांक	16/02/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	16 02 2023	
(11)अनुक्रमोक,खंड व पृष्ठ	2741 2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	336000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शोरा		
मुल्पोकनासाठी विचारात घेवलेला तपापीला -		
मुद्रोक शुक्क आकारताना निवडलेला अनुन्छेद -	(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Munibai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per the Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.	



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 11th 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.
- 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 ₹ 2,09,56,000.00 (Rupees Two Crore Nine Lakh Fifty Six Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO

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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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