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. Manoj Shankarlal Purohit & Mrs. Priyanka Manoj Purohit

Residential Flat No. 702, 7th Floor, "Nakshatra Ashvini", Sanmitra Co-op. Hsg. Soc. Ltd., Lodha Heaven, Shastri Nagar, Village – Navi Dombivali, Dombivali (West), Taluka – Kalyan, District – Thane, PIN – 421202, State – Maharashtra, Country – India.

Latitude Longitude - 19°13'07.2"N 73°05'04.3"E

Valuation Prepared for: Cosmos Bank

Fort Branch

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





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 An ISO 9001:2015 Certified Company





Valuation Report Prepared For: Cosmos Bank / Fort Branch / Mr. Manoj Shankarlal Purohit (5519/2303928) Page 2 of 17

Vastu/Mumbai/12/2023/5519/2303928 12/21-157-SKVSU

Date: 12.12.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 702, 7th Floor, "Nakshatra Ashvini", Sanmitra Co-op. Hsq. Soc. Ltd., Lodha Heaven, Shastri Nagar, Village – Navi Dombivali, Dombivali (West), Taluka – Kalyan, District – Thane, PIN - 421202, State - Maharashtra, Country - India belongs to Mr. Manoj Shankarlal Purohit & Mrs. Priyanka Manoj Purohit.

Boundaries of the property.

North Under Construction Building South Under Construction Building

East Residential Building

West Internal 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 ₹ 84,62,500.00 (Rupees Eighty Four Lakh Sixty Two Thousand Five Hundred 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**



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





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 Residential Flat No. 702, 7th Floor, "Nakshatra Ashvini", Sanmitra Co-op. Hsg. Soc. Ltd., Lodha Heaven, Shastri Nagar, Village – Navi Dombivali, Dombivali (West), Taluka – Kalyan, District – Thane,

PIN – 421202, 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 12.12.2023 for Bank Loan Purpose
2	Date of inspection	12.12.2023
3	Name of the owner/ owners	Mr. Manoj Shankarlal Purohit & Mrs. Priyanka Manoj Purohit
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: Residential Flat No. 702, 7th Floor, "Nakshatra Ashvini", Sarımitra Co-op. Hsg. Soc. Ltd., Lodha Heaven, Shastri Nagar, Village – Navi Dombivali, Dombivali (West), Taluka – Kalyan, District – Thane, PIN – 421202, State – Maharashtra, Country – India. Contact Person: Mr. Manoj Shankarlal Purohit (Owner)
		Contact No. 9022678152
6	Location, street, ward no	Lodha Heaven, Shastri Nagar, Village – Navi Dombivali, Dombivali (West), Taluka – Kalyan, District – Thane, PIN – 421202
7	Survey/ Plot no. of land	Tika No. 26, C.T.S. No. 3651 to 3655 of Village – Navi Dombivali
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. = 530.00 Flowerbed Area in Sq. Ft. = 87.00 Total Carpet Area in Sq. Ft. = 617.00 (Area as per actual site measurement)



		Area as per Agreement	for Sale are as under:
		Particulars	Carpet Area in Sq. Ft.
		RERA Carpet Area	440.00
		Balcony Area	140.00
		Passage	10.00
		Open Balcony Area	87.00
		Total Carpet Area	677.00
		Total Garpet Area	077.00
		Built Up Area in Sq. Ft. =	745.00
	1	(Total Carpet Area + 10%	
13	Roads, Streets or lanes on which the land is	Lodha Heaven, Shastri	<u> </u>
	abutting	Dombivali, Dombivali (W	-
		District - Thane, PIN - 42	•
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	N. A.	
	(ii) Ground Rent payable per annum		
	(iii) Unearned increased payable to the	/	
	Lessor in the event of sale or transfer		
16	Is there any restriction covenant in regard to	As per documents	
	use of land? If so, attach a copy of the	/ /	
	covenant.	//	
17	Are there any agreements of easements? If so,	Information not available	
	attach a copy of the covenant	1	
18	Does the land fall in an area included in any	Information not available	
	Town Planning Scheme or any Development	1	
	Plan of Government or any statutory body? If	1	
	so, give Particulars.		
19	Has any contribution been made towards	Information not available	
	development of is any demand for such		
	contribution still outstanding?		
20	Has the whole or part of the land been notified	No	
	for acquisition by government or any statutory		
	body? Give date of the notification.		
21	Attach a dimensioned site plan	N.A.	
	IMPROVEMENTS		
22	Attach plans and elevations of all structures	Information not available	
	standing on the land and a lay-out plan.		
23	Furnish technical details of the building on a	Attached	
	separate sheet (The Annexure to this form may		
<u></u>	be used)		
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 KDMC 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	₹ 21,000.00 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.
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. vate.Create
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.
2.5	SALES	
38	Give instances of sales of immovable property	As per sub registrar of assurance records



Valuation Report Prepared For: Cosmos Bank / Fort Branch / Mr. Manoj Shankarlal Purohit (5519/2303928) Page 6 of 17

	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
		Residential Flat in a building. The rate is
		considered as composite rate.
40	If sale instances are not available or not relied	N. A.
	up on, the basis of arriving at the land rate	
	COST OF CONSTRUCTION	
41	Year of commencement of construction and	Year of Completion - 2023 (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.	
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Fort Branch to assess fair market value as on 12.12.2023 for Residential Flat No. 702, 7th Floor, "Nakshatra Ashvini", Sanmitra Co-op. Hsg. Soc. Ltd., Lodha Heaven, Shastri Nagar, Village – Navi Dombivali, Dombivali (West), Taluka – Kalyan, District – Thane, PIN – 421202, State – Maharashtra, Country – India belongs to Mr. Manoj Shankarlal Purohit & Mrs. Priyanka Manoj Purohit.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 30.11.2023 (8 Pages from Agreement)
2	Copy of Occupancy Certificate No. KDMC / TPD / CC / DOM / 126 dated 20.06.2023 issued by Kalyan
	Dombivali Municipal Corporation.
3	Copy of Commencement Certificate No. KDMC / TPD / BP / DOM / 2021-22 / 02 dated 08.04.2021 issued
	by Kalyan Dombivali Municipal Corporation (As downloaded from RERA).
4	Copy of Approved Plan No. KDMC / TPD / BP / DOM / 2021-22 / 02 dated 08.04.2021 issued by Kalyan
	Dombivali Municipal Corporation (As downloaded from RERA).
5	Copy of RERA Registration Certificate No. P51700029349 dated 18.05.2021 issued by Maharashtra Real
	Estate Regulatory Authority.

LOCATION:

The said building is located at Tika No. 26, C.T.S. No. 3651 to 3655 of Village – Navi Dombivali, Taluka – Kalyan, District – Thane. The property falls in Residential Zone. It is at a walkable distance 240 Mt. from Dombivali railway station.





BUILDING:

The building under reference is having Ground (Part) + Stilt (Part) for Commercial Shop & Office + 1st to 2nd Floor Commercial Office + 3rd to 7th Residential Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The building is used for residential purpose. 7th Floor is having 3 Residential Flat. The building having 1 Lift.

Residential Flat:

The residential flat under reference is situated on the 7th Floor. It consists of 2 Bedrooms + Living Room + Kitchen + WC & Bath + Enclosed Balcony + Open Balcony + Passage (i.e., 2BHK with WC & Bath). The residential flat is finished with Italian marble flooring, Teak wood door frame with flush doors, Powder coated aluminum sliding windows, Concealed electrification & Concealed plumbing, Cement plastering with POP false ceiling etc.

Valuation as on 12th December 2023

The Total Carpet Area of the Residential Flat	•	677.00 Sq. Ft.
Deduct Depreciation:	1	
Year of Construction of the building	:	2023 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	New Construction
Cost of Construction	:	745.00 X 2,500.00 = ₹ 18,62,500.00
Depreciation {(100-10) X 0 / 60}	;	N.A. as newly constructed
Amount of depreciation		N.A. as newly constructed
Guideline rate obtained from the Stamp Duty Ready	3	₹ 57,960.00 per Sq. M.
Reckoner for new property		i.e., ₹ 5,385.00 per Sq. Ft.
Guideline rate (after depreciate)	1	N.A. as newly constructed
Prevailing market rate	V 8.	₹ 22,000.00 to ₹ 23,000.00 per Sq. Ft. on RERA
	-	Carpet Area
Think Inc		₹ 12,000.00 to ₹ 14,000.00 per Sq. Ft. on Total
Think.In:	10	Carpet Area
Rate adopted for valuation	:	₹ 12,500.00 per Sq. Ft. on Total Carpet Area
Value of property as on 12.12.2023	:	677.00 Sq. Ft. X ₹ 12,500.00 = ₹ 84,62,500.00

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

Depreciated fair value of the property as on 12.12.2023	:	₹ 84,62,500.00
Total Value of the property	:	₹ 84,62,500.00
The realizable value of the property	:	₹ 76,16,250.00
Distress value of the property	:	₹ 67,70,000.00
Insurable value of the property	:	₹ 18,62,500.00
Guideline value of the property (As per Index II)	:	₹ 41,28,000.00







Valuation Report Prepared For: Cosmos Bank / Fort Branch / Mr. Manoj Shankarlal Purohit (5519/2303928) Page 8 of 17

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 702, 7th Floor, "Nakshatra Ashvini", Sanmitra Co-op. Hsg. Soc. Ltd., Lodha Heaven, Shastri Nagar, Village – Navi Dombivali, Dombivali (West), Taluka – Kalyan, District – Thane, PIN – 421202, State – Maharashtra, Country – India for this particular purpose at ₹ 84,62,500.00 (Rupees Eighty Four Lakh Sixty Two Thousand Five Hundred Only) as on 12th December 2023.

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 12th December 2023 is ₹ 84,62,500.00 (Rupees Eighty Four Lakh
 Sixty Two Thousand Five Hundred 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 flo	oors and height of each floor	Ground (Part) + Stilt (Part) for Commercial Shop & Office + 1st to 2nd Floor Commercial Office + 3rd to 7th Residential Upper Floors (As per Occupancy Certificate)
2.	Plinth are	ea floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 7th Floor
3	Year of c	construction	2023 (As per Occupancy Certificate)
4	Estimate	d future life	60 Years Subject to proper, preventive periodic maintenance & structural repairs
5		construction- load bearing C frame/ steel frame	R.C.C. Framed Structure
6		oundations	R.C.C. Foundation
7	Walls		All external walls are 9" thick and partition walls are 6" thick.
8	Partitions	S	6" thick brick wall
9	Doors ar	nd Windows	Teak wood door frame with flush doors, Powder
			Coated aluminum 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 a	architectural or decorative features,	No
14	(i)	Internal wiring – surface or conduit	Concealed electrification
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15	Sanitary	installations	
	(i)	No. of water closets	As per Requirement
	(ii)	No. of lavatory basins	January .
	(iii)	No. of urinals	/
	(iv)	No. of sink	
16		fittings: Superior colored / superior	Ordinary
	white/ord		vate Create
17	Compou		Provided
	Height a	nd length	
	_	construction	
18		ts and capacity	1 Lift
19		ound sump – capacity and type of	R.C.C tank
20	Over-hea		R.C.C tank on terrace
		, capacity	
		construction	
21		no. and their horse power	May be provided as per requirement
22	approxin	nd paving within the compound nate area and type of paving	Cement concrete in open spaces, etc.
23		disposal – whereas connected to ewers, if septic tanks provided, no. acity	Connected to Municipal Sewerage System

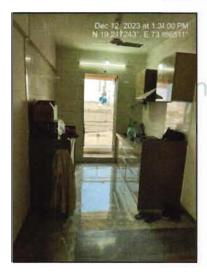


Actual site photographs







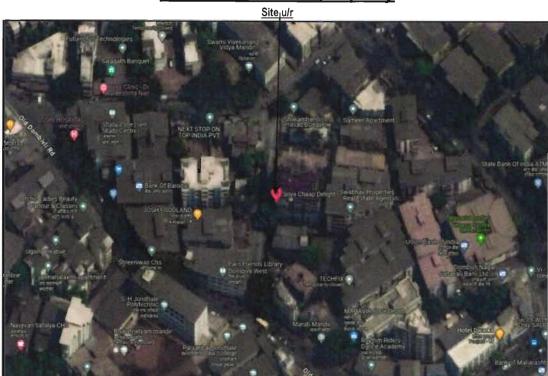








Route Map of the property



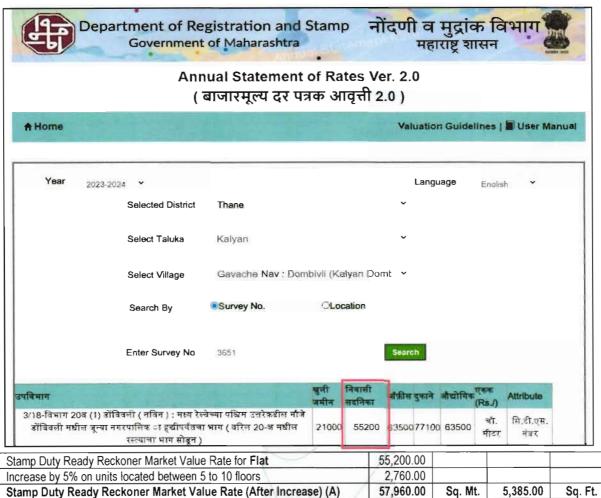


Note: The Blue line shows the route to site from nearest railway station (Dombivali – 240 Mtr.)





Ready Reckoner Rate



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	Innovate.CreRatete
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	





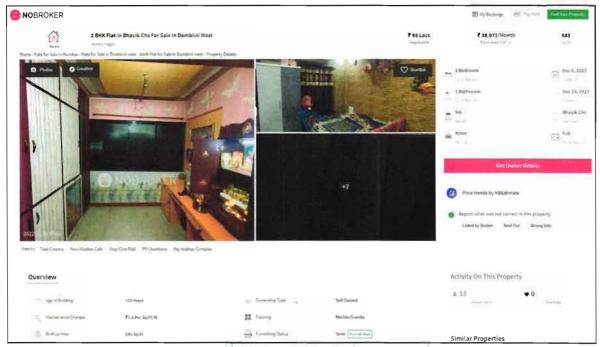
Sale Instance

2-12-2023	सूची क्र.2	दुय्यम निबंधक) सह दु. नि.कल्याण ४
- t - O t - 1 Th h - O h		दस्त क्रमांक 3099/2022
oteGenerated Through eSearch odule For original report please contact		नोदंणी.
oncern SRO office		Regn:63m
	गावाचे नाव : डोंबिवली (न	वी)
(1)विलेखाचा प्रकार	करारनामा	
(2)मो बद ला	7500000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे।	4693903.83	
(4) भू.मापन.पोटहिस्सा व घरक्रमांक(असल्यास)	मौजे नवी डोंबिवली सी. टी. एस नंबर : मधील मिळकतीवरील नक्षत्र अश्विनी य नंबर 502.पाचवा मजला क्षेत्रफळ 40. कार्पेट अधिक पॅसेज एरिया 0. 92 चौ.	तर वर्णन इतर माहिती: दर 64600 विभाग 3.19 3651 ते 3655 टिक्का नंबर 26 सन्मित्र को हो सो ली 11 इमारतीमधील डी 01 स्टॅक पार्किंगसह सदनिका 92 चौ. मी कार्पेट अधिक बाल्कनी 12. 99 चौ. मी मी कार्पेट अधिक ओपन बाल्कनी 08. 08 चौ. मी मी कार्पेट (C.T.S. Number : 3651 to 3655,))
(5) क्षेत्रफ ळ	62.91 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा		
ं दस्तऐवज करून देणाऱ्या लिहून ठेवणाऱ्या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पता	1) नाव -मेसर्स नक्षत्र डेव्हलपर्स तर्फे भागीदार जीत शिरीष शेठीया - वय29 पत्ता,-प्लॉट नं - माळा नं - इमारतीचे नाव - ब्लॉक नं -, रोड नं दुकान नं ११ पहिला मजला, बाळकृष्ण अपार्टमेन्टस, घनश्याम गुप्ते रोड, विष्णूनगर, डॉबिवली पश्चिम, तालुका कल्याण, जिल्हा ठाणे महाराष्ट्र, ठाणे पिन कोड -121202 पैन न - BZKPS6476C	
(४)दस्तऐवज करून घेणाऱ्या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	ाः नाव-मुकेश चंद्रकांत शिर्के - वय:-46, पत्ता-प्लॉट नं: - माळा नं: -, इमारतीचे नाव -, ब्लॉक नं: -, रोड नं रूम नं बी २१. १ता मजला दूरसंचार को ऑप हो सो ती, कोपर रोड , कीड लेंख हायस्कूल जवळ. डॉबिवली पश्चिम जिल्हा ठाणे, महाराष्ट्र. ठाणे पिन कोड:-421202 पैन नं-AALPS7467G २) नाव: कविता मुकेश थिकें - वय:-42: पत्ता-प्लॉट नं -, माळा नं -, इमारतीचे नाव -, ब्लॉक नं -, रोड नं रूम नं बी २१. १ता मजला: दूरसंचार को ऑप. हो सो ली, कोपर रोड, कीड लॅंड हायस्कूल जवळ. डॉबिवली पश्चिम जिल्हा ठाणे, महाराष्ट्र. ठाणे पिन कोड:-421202 पैन नं-131419512081	
(9) दस्तऐवज करुन दिल्याचा दिनांक	10/03/2022	
(10)दस्त नोंदणी केल्याचा दिनोंक	10/03/2022	
(11)अनुक्रमांक,खंड व पृष्ठ	3099/2022	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	450000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील -		
मुद्रांक शुल्क आकारताना निवडलेला	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

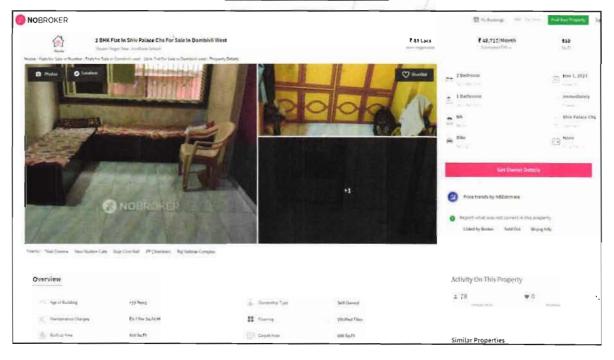


Price Indicators

₹ 9,927.00 per Sq. Ft. on Built Up Area i.e., ₹ 11,912.00 per Sq. Ft. on Carpet Area



₹ 14,167.00 per Sq. Ft. on Carpet Area

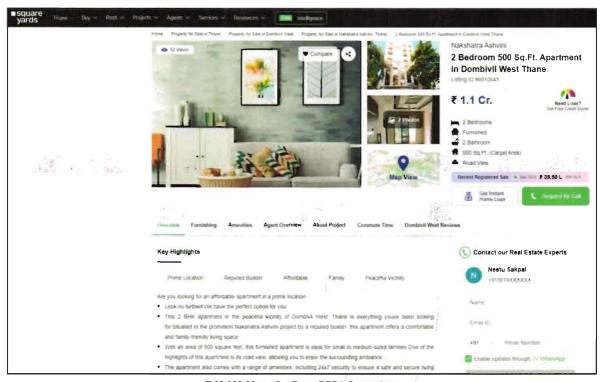


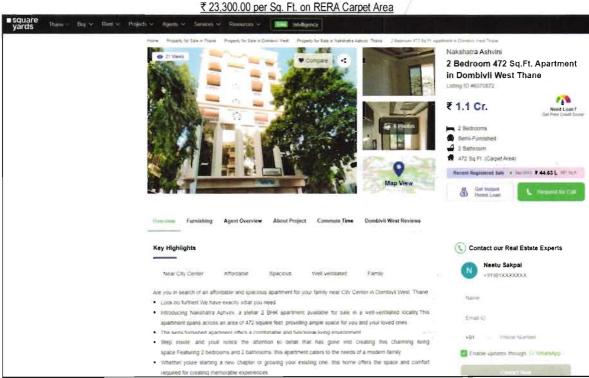




Price Indicators

₹ 22,000.00 per Sq. Ft. on RERA Carpet Area









<u>DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE</u>

This exercise is to assess Fair Market Value of the property under reference as on 12th 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.
- 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.
- 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 ₹ 84,62,500.00 (Rupees Eighty Four Lakh Sixty Two Thousand Five Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

DN cm. cavAsTurALA CONSULTANTS () PRIVATE LINUTED, cui adzimi, 1.5.420-8922bbc/ffad35dc03e0cf19e7ub66918496cf3d33d4332. TSZ79017a18bc062, postalCude=100099, scinfishresibria, scinfishresiber 13-55856bbbc (9005b1555bbc6cdcb51f101bd2e 94c827293a27b625bc, cm. MANOU BABURAO CHALIKWAR Date 2073.13-12747-44-6-07.

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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