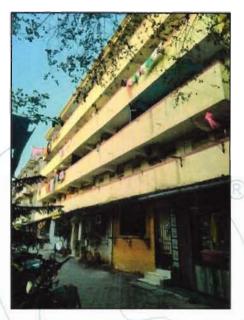
CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





## Valuation Report of the Immovable Property



#### Details of the property under consideration:

Name of Proposed Purchaser: Jayashree Pundalik Gole & Omkar Pundalik Gole

Name of Owner: Mr. Mahesh Ashok Jadhav

Residential Flat No. 121, Ground Floor, Wing – B, Building No. 2, "Santacruz Anand Vihar Co-op. Hsg. Soc. Ltd.", Near Vakola Police Station, Anand Nagar, Santacruz (East), Mumbai – 400 055, State – Maharashtra, Country – India.

Latitude Longitude - 19°04'52.8"N 72°50'51.5"E

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## Valuation Prepared for:

**Cosmos Bank** 

Santacruz (East) Branch

Ground Floor, Uday Darshan Building, Jawaharlal Nehru Road, Golibar, Santacruz (East), Mumbai – 400 055, State – Maharashtra, Country – India.



Our Pan	India Prese	ence at :	//8	
Mumbai Thane Delhi NCR	Aurangabad Nanded Nashik	Pune Indore Ahmedabad	Rajkot Raipur Jaipur	

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 / Santacruz (East) Branch / Jayashree Pundalik Gole (5561/2304018)

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Vastu/Mumbai/12/2023/5561/2304018 18/01-247-SBSH Date: 18.12.2023

#### VALUATION OPINION REPORT

The property bearing Residential Flat No. 121, Ground Floor, Wing - B, Building No. 2, "Santacruz Anand Vihar Co-op. Hsg. Soc. Ltd.", Near Vakola Police Station, Anand Nagar, Santacruz (East), Mumbai – 400 055, State – Maharashtra, Country - India belongs to Mr. Mahesh Ashok Jadhav. Name of Proposed Purchaser is Jayashree Pundalik Gole & Omkar Pundalik Gole.

Boundaries of the property.

North Building No. 3 South Building No. 1

Anand Nagar MHADA Colony East

MHADA Colony West

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 ₹ 51,37,020.00 (Rupees Fifty One Lakh Thirty Seven Thousand Twenty 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

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For VASTUKALA CONSULTANTS (I) PVT. LTD.

Digitally signed by Manoj Chalikwai Manoj Chalikwar Consultants (I) Pvr. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2023.12.18 11:57:20 +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

Encl. Valuation Report



Our Pan	India Prese	ence at :		
Mumbai Thane Delhi NCR	Aurangabad Nanded	Pune Indore	Rajkot Raipur	

Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA TeleFax: +91 22 28371325/24

阿 mumbai@vastukala.org

# Valuation Report of Residential Flat No. 121, Ground Floor, Wing – B, Building No. 2, "Santacruz Anand Vihar Co-op. Hsg. Soc. Ltd.", Near Vakola Police Station, Anand Nagar, Santacruz (East), Mumbaj – 400 055, 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 18.12,2023 for Bank Loan Purpose
2	Date of inspection	12.12.2023
3	Name of the owner/ owners	Name of Proposed Purchaser: Jayashree Pundalik Gole & Omkar Pundalik Gole  Name of Owner: Mr. Mahesh Ashok Jadhav
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Proposed Purchaser – Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 121, Ground Floor, Wing – B, Building No. 2, "Santacruz Anand Vihar Co-op. Hsg. Soc. Ltd.", Near Vakola Police Station, Anand Nagar, Santacruz (East), Mumbai – 400 055, State – Maharashtra, Country – India.  Contact Person: Mrs. Surekha Mahesh Jadhav (Owner's wife)
6	Location, street, ward no	Near Vakola Police Station, Anand Nagar, Santacruz (East), Mumbai
	Survey/ Plot no. of land	CTS No. 35-A, City Survey No. 35-A of Village – Bandra I
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. = 213.00 Open Varanda Area in Sq. Ft. = 102.00 (Area as per Actual Site Measurement)
		Built Up Area in Sq. Ft. = 270.00



44599

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		(Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Near Vakola Police Station, Anand Nagar, Santacruz (East), Mumbai – 400 055.
14	If freehold or leasehold land	Lease 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	
	1	N. A.
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	R
	Lessor in the event of sale or transfer	1
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	N.A.
	IMPROVEMENTS	1
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 Te a Te
24	Is the building owner occupied/ tenanted/ both?	Occupied by Owner
	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 MHADA 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	₹ 13,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		ny of the occupants related to, or close to ess associates of the owner?	Information not available
28	of fix	parate amount being recovered for the use stures, like fans, geysers, refrigerators, ing ranges, built-in wardrobes, etc. or for ees 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		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.
31		ft is installed, who is to bear the cost of tenance and operation-owner or tenant?	Ņ. A.
32		ump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
33	for lig	has to bear the cost of electricity charges phting of common space like entrance hall, passage, compound, etc. owner or ot?	N. A.
34		is the amount of property tax? Who is to it? Give details with documentary proof	Information not available
35	no.,	e building insured? If so, give the policy amount for which it is insured and the all premium	Information not available
36		y dispute between landlord and tenant ding rent pending in a court of rent?	N. A.
37			N.A. ite.Create
	SALE	ES .	
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the and address of the property, registration ale 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	1	e instances are not available or not relied , the basis of arriving at the land rate	N. A
	COST	OF CONSTRUCTION	
41	Year	of commencement of construction and	Year of Completion – 1976 (As per document)





	year of completion	
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark: As per site inspection, 1 RK Flat converted into 1 BH with AC Sheet roofing.	HK. Front side area is enclosed & used as living room

## PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Santacruz (East) Branch to assess fair market value as on 18.12.2023 for Residential Flat No. 121, Ground Floor, Wing – B, Building No. 2, "Santacruz Anand Vihar Co-op. Hsg. Soc. Ltd.", Near Vakola Police Station, Anand Nagar, Santacruz (East), Mumbai – 400 055, State – Maharashtra, Country – India belongs to Mr. Mahesh Ashok Jadhav. Name of Proposed Purchaser is Jayashree Pundalik Gole & Omkar Pundalik Gole.

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

1	Copy of Pan Card & Aadhar Card Jayashree Pundalik Gole & Omkar Pundalik Gole (the Proposed
	Buyer).
2	Copy of Agreement for Sale dated 18.08.2008 Between Mrs. Deepa Dinesh Kerkar & Mr. Dinesh Eknath
	Kerkar (the Vendor) and Mr. Mahesh Ashok Jadhav (the Purchaser).
3	Copy of Society Share Certificate No. D16/52 dated 10.11.2010 in the name of Mr. Mahesh Ashok Jadhav
	issued by Santacruz Anand Vihar Co-op. Hsg. Soc. Ltd.
4	Copy of Electricity Bill CA No. 151660707 dated 22.07.2023 in the name of Mahesh Ashok Jadhav
	issued by Adani Electricity.

#### LOCATION:

The said building is located at CTS No. 35-A, City Survey No. 35-A of Village – Bandra I, Santacruz (East), Mumbai. The property falls in Residential Zone. It is at a walkable distance 950 Mt. from Santacruz railway station.

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#### **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 building external condition is normal. The building is used for residential purpose. Ground Floor is having 12 residential flats. The building is having no Lifts.

#### Residential Flat:

The residential flat under reference is situated on the Ground Floor. As per site inspection, 1 RK Flat converted into 1 BHK. It consists of 1 Bedroom + Living Room + Kitchen + Bathroom + Toilet. The residential flat is finished with





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ceramic flooring, Teak wood door frame with flush shutters, Aluminum sliding windows & casing capping electrification & open plumbing etc.

#### Valuation as on 18th December 2023

The Built Up Area of the Residential Flat	:	270.00 Sq. Ft.
		,

#### **Deduct Depreciation:**

Year of Construction of the building	:	1976 (As per document)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	47 Years
Cost of Construction		270.00 X 2,800.00 = ₹ 7,56,000.00
Depreciation {(100-10) X 47 / 60}	1	70.50%
Amount of depreciation	1	₹ 5,32,980.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	1	₹ 2,03,670.00 per Sq. M. i.e. ₹ 18,921.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,59,561.00 per Sq. M. i.e. ₹ 14,824.00 per Sq. Ft.
Prevailing market rate	:	₹ 21,000.00 per Sq. Ft.
Value of property as on 18.12.2023	:	270.00 Sq. Ft. X ₹ 21,000.00 = ₹ 56,70,000.00

(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 18.12.2023	:	₹ 56,70,000.00 - ₹ 5,32,980.00 = ₹ 51,37,020.00
Total Value of the property		₹ 51,37,020.00
The realizable value of the property	:	₹ 46,23,318.00
Distress value of the property	) V.C	₹ 41,09,616.00
Insurable value of the property (270 X 2,800.00)	:	₹ 7,56,000.00
Guideline value of the property (270 X 14,824.00)	:	₹ 40,02,480.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 121, Ground Floor, Wing – B, Building No. 2, "Santacruz Anand Vihar Co-op. Hsg. Soc. Ltd.", Near Vakola Police Station, Anand Nagar, Santacruz (East), Mumbai – 400 055, State – Maharashtra, Country – India for this particular purpose at ₹ 51,37,020.00 (Rupees Fifty One Lakh Thirty Seven Thousand Twenty Only) as on 18<sup>th</sup> December 2023.



#### **NOTES**

- I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 18<sup>th</sup> December 2023 is ₹ 51,37,020.00 (Rupees Fifty One Lakh Thirty Seven Thousand Twenty 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:

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#### **ANNEXURE TO FORM 0-1**

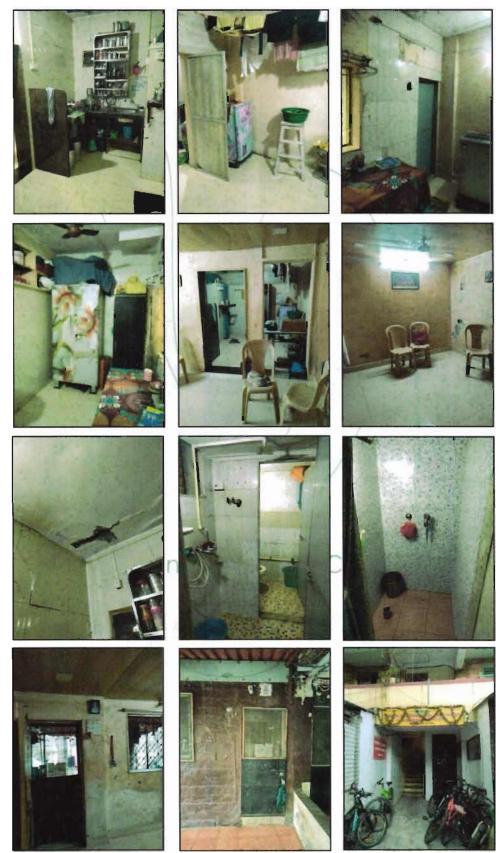
#### Technical details

#### Main Building

1.	No. of floors and height of each floor	Ground + 4 Upper Floors
2.		
۷.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat
		situated on Ground Floor
3	Year of construction	1976 (As per document)
4	Estimated future life	13 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	10
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,
	1	Aluminum sliding windows
10	Flooring	Ceramic flooring
11	Finishing	Cement plastering
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features,	No
13	if any	NO
14	(i) Internal wiring – surface or	Casing Capping electrification
	conduit	Sasing Suppling Global modulon
	(ii) Class of fittings: Superior/	Open plumbing
	Ordinary/ Poor.	11 30 30/
15	Sanitary installations	4 /
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	
	(iii) No. of urinals	J
40	(iv) No. of sink	
16	Class of fittings: Superior colored / superior	Ordinary
17	white/ordinary.  Compound wall	Not Provided
17	Height and length	Not Provided
	Type of construction	
18	No. of lifts and capacity	No Lifts
19	Underground sump – capacity and type of	R.C.C tank
	construction	T.O.O. CATIN
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 compound	Cement concrete in open spaces, etc.
	approximate area and type of paving	
23	Sewage disposal – whereas connected to	Connected to Municipal Sewerage System
	public sewers, if septic tanks provided, no.	
	and capacity	



## **Actual site photographs**











## **Actual site photographs**















## Route Map of the property

Site u/r





Latitude Longitude - 19°04'52.8"N 72°50'51.5"E

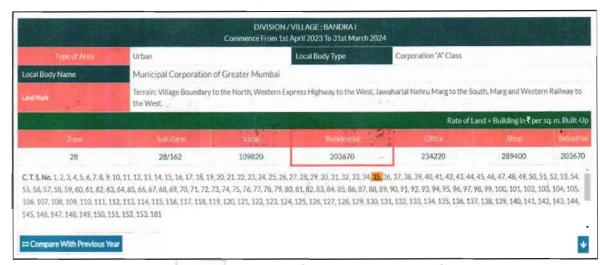
Note: The Blue line shows the route to site from nearest railway station (Santacruz – 950 Mtr.)







## **Ready Reckoner Rate**



Λ Ι				
Stamp Duty Ready Reckoner Market Value Rate for Flat	2,03,670.00			
No Increase at Flat Located on Ground Floor	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	2,03,670.00	Sq. Mtr.	18,921.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	1,09,820.00			
The difference between land rate and building rate (A – B = C)	93,850.00			
Depreciation Percentage as per table (D) [100% - 47%]	/ 53%			_
(Age of the Building – 47 Years)	110/			
Rate to be adopted after considering depreciation [B + (C x D)]	1,59,561.00	Sq. Mtr.	14,824.00	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

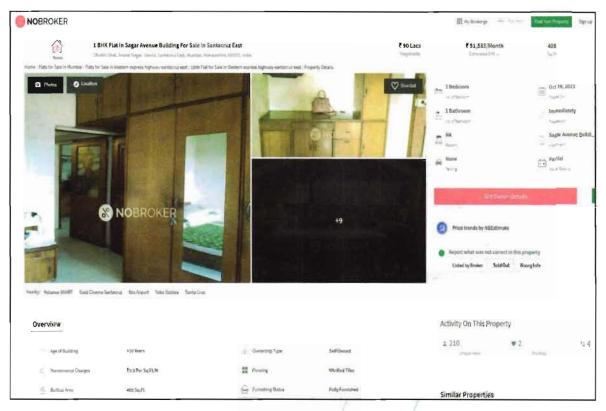
#### Table - D: Depreciation Percentage Table

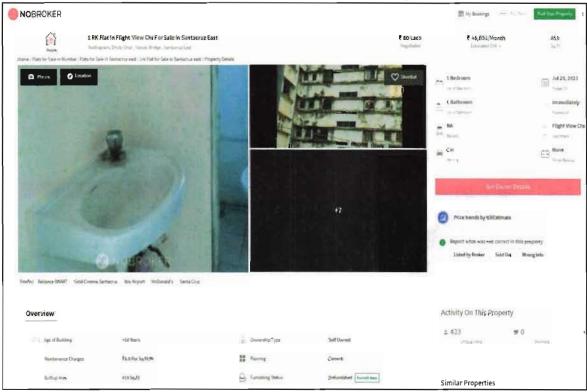
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation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



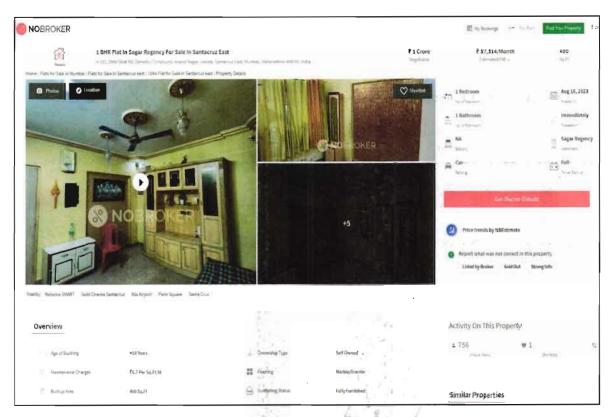


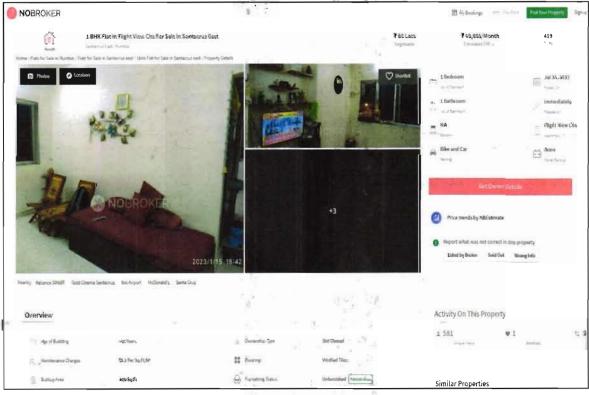






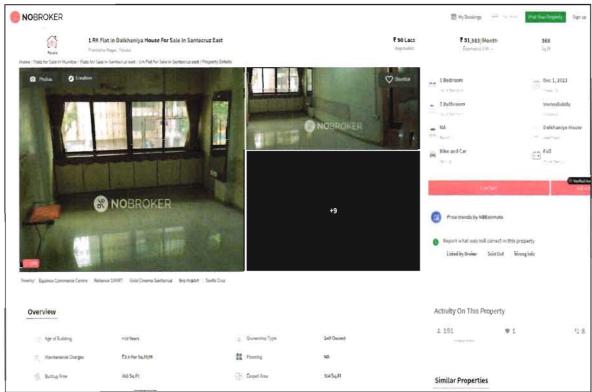
## **Price Indicators**







## **Price Indicators**





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## **Sales Instances**

0157322	सूची क्र.2	दुव्यम निबंधक : सह दु.नि. अंधेरी 1
2-12-2023		दस्त क्रमांक : 10157/2023
lote:-Generated Through eSearch		नोदंणी
fodule, For original report please ontact concern SRO office.		Regn:63m
		a to the out of the
	्गावाचे नाव : बांद्रा	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	4900000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4869648	
(4) भू-मापन् पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई भनपाइतर वर्णन :, इतर माहिती: रूम नं 230,3 रा मजला,प्लॉट नं 386,बिल्डींग नं 3,संतोष आनंद को ऑप हो सोसा ली,न्यू आनंद नगर,वाकोला,सांताक्रूझ पूर्व,मुंबई 400055,सदिनकेचे क्षेत्र 226 चौ फुट कारपेट( (C.T.S. Number : VILLAGE - BANDRA - I - 35 A;))	
(5) क्षेत्रफळ	25.20 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देण:-या लिहून ठेवणाया पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	13: नाव:-यशवंत भगवान मेस्स्री वय:-54 पत्ता:-प्लॉट नं: सदनिका नं ए302 , माळा नं: 3 रा मजला इमारतीचे नाव: वल्लभ दर्शन , ब्लॉक नं: विलेषार्ले पूर्व मुंबई , रोड नं: तेजपाल स्कीम रोड नं 2 , महाराष्ट्र, मुम्बई. पिन कोड:-400057 पॅन नं:-AFKPM1384G	
(४)दस्तऐवज करुन घेणाऱ्या पक्षकाराचे व किंवा दिवाणी न्यायालपाचा हुकुम्रनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	<ol> <li>नाव:-अक्ती भास्कर वाळवे वय:-68; पता:-प्लॉट नं: सदनिका नं ए 602 , माळ१ नं: 6 वा मजल , इमारतीचे नाव: ओम शिवअंबिका को ऑप ही सोसा ली , ब्लॉक नं: कलिना सांताकूझ पूर्व मुंबई . रोड नं: सुंदर नगर रोड नं 2 , महाराष्ट्र, MUMBAI. पिन कोड:-400098 पॅन नं:-AAHPW34391</li> </ol>	
(१) दस्तऐक्ज करुन दिल्याचा दिनाक	12/07/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	12/07/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	10157/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	294000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुखेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	



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

This exercise is to assess Fair Market Value of the property under reference as on 18th 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.



#### 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 ₹ 51,37,020.00 (Rupees Fifty One Lakh Thirty Seven Thousand Twenty 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=manoj@vastukala.org, c=IN Date: 2023.12.18 11:57:33 +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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