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. Radhika Aggarwal NEE Radhika Darshan Gupta

Industrial Unit No. C-17, Ground Floor, 'C' Wing, "**Agra Road Industrial Premises Co-op. Soc. Ltd.**" Ghatkopar Industrial Estate, Behind R City Mall, L.B.S. Marg, Ghatkopar (West), Mumbai – 400 086 State – Maharashtra, Country – India.

Latitude Longitude - 19°06'07.0"N 72°54'51.3"E

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





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

🎥 TeleFax : +91 22 283713**2**5/24 🔝 mumbai@vastukala.org CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617

An ISO 9001:2015 Certified Company





Valuation Report Prepared For: Cosmos Bank / Santacruz (East) Branch / Mrs. Radhika Aggarwal (5725/2304765) Page 2 of 17

Vastu/Mumbai/01/2024/5725/2304765 31/18-467-JASH

Date: 31.01.2024

VALUATION OPINION REPORT

The property bearing Industrial Unit No. C-17, Ground Floor, 'C' Wing, "Agra Road Industrial Premises Co-op. Soc. Ltd.", Ghatkopar Industrial Estate, Behind R City Mall, L.B.S. Marg, Ghatkopar (West), Mumbai – 400 086, State – Maharashtra, Country – India belongs to Mrs. Radhika Aggarwal NEE Radhika Darshan Gupta.

Boundaries of the property.

North : Compound Road

South : Part of C - Block & B - Block

East : Internal Road

West : Internal Road / Hill View Industrial Estate

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 ₹ 1,00,26,694.00 (Rupees One Crore Twenty Six Thousand Six Hundred Ninety Four 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 Dignalfy signed by Manoj Chalilwar DN: cn=Manoj Chalikwar, a=Waxukala Consultama (i) Pvt. ltd., su=Mumbai, email=manoj@wastukala.org, c=N Date: 2024(01.31.13:27:36.46530/ Whites & Appropriate Confidence & Confidence

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: 8:1-001, U/B Floor, Boomerang, Chandivali Farm Reiad, Andheri (East), Mumbai - 400:072, (M.S.), INDIA

Industrial Unit No. C-17, Ground Floor, 'C' Wing, "Agra Road Industrial Premises Co-op. Soc. Ltd.", Ghatkopar Industrial Estate, Behind R City Mall, L.B.S. Marg, Ghatkopar (West), Mumbai – 400 086, 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 31.01.2024 for Bank Loan Purpose		
2	Date of inspection	19.12.2023		
3	Name of the owner/ owners	Mrs. Radhika Aggarwal NEE Radhika Darshan Gupta		
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Sole Ownership		
5 Brief description of the property		Address: Industrial Unit No. C-17, Ground Floor, 'C' Wing, "Agra Road Industrial Premises Coop. Soc. Ltd.", Ghatkopar Industrial Estate, L.B.S. Marg, Behind R City Mall, Ghatkopar (West), Mumbai – 400 086, State – Maharashtra, Country – India. Contact Person: Mrs. Radhika Aggarwal (Owner) Contact No.: 9819194910		
6	Location, street, ward no	Ghatkopar Industrial Estate, L.B.S. Marg, Behind R City Mall, Ghatkopar (West), Mumbai		
	Survey/ Plot no. of land	C.T.S. No. 165, 165/1, 165/2, 165/3, 165/4 of Village Ghatkopar, Taluka Kurla		
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Industrial 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. = 429.00 MS Loft Area in Sq. Ft. = 157.00 (Area as per actual site measurement)		



		Carpet Area in Sq. Ft. = 436.00 (Area as per Deed of Release) Built-up Area in Sq. Ft. = 523.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	L.B.S. Marg, Behind R City Mall, Ghatkopar (West), Mumbai
14	If freehold or leasehold land	Freehold
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	N.A.
	IMPROVEMENTS	to Coopte
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
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per MCGM norms Percentage actually utilized – Details not available
26	RENTS	





	(i)	Names of tenants/ lessees/ licensees, etc	Anjali Enterprises (Wholesale & Retail Paper And Board Merchants)
	(ii)	Portions in their occupation	Entire Unit
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 35,000.00 Present rental income per month
	(iv)	Gross amount received for the whole property	Information not available
27		ny of the occupants related to, or close to ess associates of the owner?	N.A.
28	of fix	parate amount being recovered for the use attures, like fans, geysers, refrigerators, ang ranges, built-in wardrobes, etc. or for each charges? If so, give details	N.A.
29		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	l	ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N.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 ahting of common space like entrance hall, s, passage, compound, etc. owner or at?	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	l	ny dispute between landlord and tenant dispute between landlord and tenant dispute tenant are dispute to the dispute tenant di	INA. Create
37		any standard rent been fixed for the ises under any law relating to the control of:	N.A.
	SALI	ES	
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the and address of the property, registration 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 Industrial Unit in a building. The rate is considered as composite rate.
			as composite rate.





Valuation Report Prepared For: Cosmos Bank / Santacruz (East) Branch / Mrs. Radhika Aggarwal (5725/2304765) Page 6 of 17

	up on, the basis of arriving at the land rate	
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Construction – 1971 (As per Deed of Release)
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.
		able for the Loft, it is not considered for the purpose of ea as per the agreement. Hence, to give proper weightage per Sq. Ft. is considered.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Santacruz Branch to assess fair market value as on 31.01.2024 for Industrial Unit No. C-17, Ground Floor, 'C' Wing, "Agra Road Industrial Premises Co-op. Soc. Ltd.", Ghatkopar Industrial Estate, Behind R City Mall, L.B.S. Marg, Ghatkopar (West), Mumbai – 400 086, State – Maharashtra, Country – India belongs to Mrs. Radhika Aggarwal NEE Radhika Darshan Gupta.

We are in receipt of the following documents:

1	Copy of Deed of Release dated 12.10.2021 between City Mrs. Simmi Agarwal NEE Simmi Darshan
	Gupta (the Releasor) AND Mrs. Radhika Aggarwal NEE Radhika Darshan Gupta (the Releasee)
2	Copy of Letter No. CE / 6519 / BSIII / A / N regarding acceptance of Completion Certificate submitted by
	Architect accepted by Municipal Corporation of Greater Mumbai.
4	Copy of Death Certificate of Darshan Madanial Gupta dated 23.04.2021 issued by Municipal Corporation
	OF Greater Mumbai.
5	Copy of No Objection Certificate No. ARIP / 289 2021 dated 05.10.2021 issued by Agra Road Industrial
	Premises Co-op. Soc. Ltd.

LOCATION:

The said building is located at land bearing C.T.S. No. 165, 165/1, 165/2, 165/3, 165/4 of Village Ghatkopar, Taluka Kurla. The property falls in Industrial Zone. It is at a travelling distance of 2.4 km. from Ghatkopar railway station.

BUILDING:

The building under reference is having Ground + 2 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. At the time of visit, the external building renovation work was in progress. The building is used for Industrial purpose. Ground Floor is having 28 Industrial Units. The building is no lift.





Industrial Unit:

The industrial unit under reference is situated on the ground floor. The composition of industrial unit is having single working with storage area with loft. The industrial unit is finished with PCC flooring, MS rolling shutter to main entrance, Open electrification etc.

Valuation as on 31st January 2024

The Built-up Area of the Industrial Unit	: 523.00 Sq. Ft.	

Deduct Depreciation:

Year of Construction of the building	:	1971 (As per Deed of Release)
Expected total life of building	1	60 Years
Age of the building as on 2024	4.)	53
Cost of Construction	7	523.00 X 2,300.00 = ₹ 12,02,900.00
Depreciation {(100-10) X 53 / 60}	H	79.50%
Amount of depreciation		₹ 9,56,306.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 1,37,730.00 per Sq. M. i.e. ₹ 12,795.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 99,443.00 per Sq. M. i.e. ₹ 9,238.00 per Sq. Ft.
Prevailing market rate	:	₹ 21,000.00 per Sq. Ft.
Value of property as on 31.01.2024	:	523.00 Sq. Ft. X ₹ 21,000.00 = ₹ 1,09,83,000.00

(Area of property x market rate of developed land & Industrial Unit as on 2024 - 25 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 31.01.2024	1	₹ 1,09,83,000.00 - ₹ 9,56,306.00
Total Value of the property	4:	₹ 1,00,26,694.00
The realizable value of the property	+0	₹ 90,24,025.00
Distress value of the property	10	₹ 80,21,355.00
Insurable value of the property (523.00 X 2,300.00)	:	₹ 12,02,900.00
Guideline value of the property (523.00 X 9,238.00)	:	₹ 48,31,474.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Industrial Unit No. C-17, Ground Floor, 'C' Wing, "Agra Road Industrial Premises Co-op. Soc. Ltd.", Ghatkopar Industrial Estate, Behind R City Mall, L.B.S. Marg, Ghatkopar (West), Mumbai – 400 086, State – Maharashtra, Country – India for this particular purpose at ₹ 1,00,26,694.00 (Rupees One Crore Twenty Six Thousand Six Hundred Ninety Four Only) as on 31.01.2024.

NOTES





Valuation Report Prepared For: Cosmos Bank / Santacruz (East) Branch / Mrs. Radhika Aggarwal (5725/2304765) Page 8 of 17

- 1. 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 31st January 2024 is ₹ 1,00,26,694.00 (Rupees One Crore Twenty Six Thousand Six Hundred Ninety Four 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:

Think.Innovate.Create





ANNEXURE TO FORM 0-1

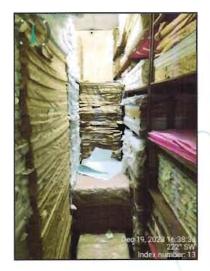
Technical details

Main Building

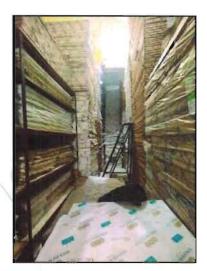
1.	No. of floors and height of each floor		Ground + 2 Upper Floors	
2.		ea floor wise as per IS 3361-1966	N.A. as the said property is a Industrial Unit	
		·	situated on Ground Floor	
3	Year of construction		1971 (As per Release Deed)	
4	Estimated future life		07 Years Subject to proper, preventive periodic	
			maintenance & structural repairs	
5		construction- load bearing C frame/ steel frame	R.C.C. Framed Structure	
6		oundations	R.C.C. Foundation	
7	Walls	odridations	All external walls are 9" thick and partition walls	
,	VVallo	(are 6" thick.	
8	Partitions		6" thick brick wall	
9	Doors an	d Windows	MS Rolling Shutter to main entrance	
10	Flooring	1 1	PCC flooring	
11	Finishing	N 3	Cement plastering	
12	Roofing a	and terracing	R.C.C. slab	
13	Special a	rchitectural or decorative features,	No	
	if any	- 1		
14	(i)	Internal wiring – surface or	Open electrification	
	(11)	conduit	1- /-	
		Class of fittings: Superior/ Ordinary/ Poor.	1 1	
15	Sanitary	installations	1 1	
10	(i)	No. of water closets	N.A.	
	(ii)	No. of lavatory basins	/	
	(iii)	No. of urinals	/	
	(iv)	No. of sink	E.	
16	1	fittings: Superior colored / superior	Ordinary	
	white/ord			
17	Compour	nd wall	Provided Vate.Create	
		nd length construction	vale. Cledie	
18		s and capacity	No lift	
19	-	ound sump – capacity and type of	R.C.C tank	
	construct			
20	Over-hea	ad tank	R.C.C tank on terrace	
		capacity		
		construction		
21		no. and their horse power	May be provided as per requirement	
22	1	nd paving within the compound nate area and type of paving	Chequred tiles in open spaces, etc.	
23	Sewage	disposal – whereas connected to wers, if septic tanks provided, no.	Connected to Municipal Sewerage System	



Actual site photographs





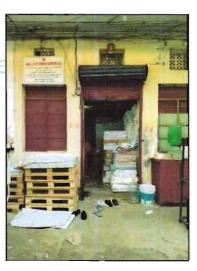




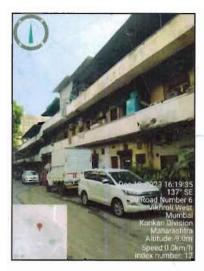








Actual site photographs

















Route Map of the property

Site u/r





Latitude Longitude - 19°06'07.0"N 72°54'51.3"E

Note: The Blue line shows the route to site from nearest railway station (Ghatkopar – 2.4 km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Office	1,37,730.00			
No increase on Unit Located on Ground Floor without lift	0,00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,37,730.00	Sq. Mtr.	12,795.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	65,490.00			
The difference between land rate and building rate (A – B = C)	72,240.00			
Depreciation Percentage as per table (D) [100% - 53%]	47%			
(Age of the Building – 53 Years)	J.			
Rate to be adopted after considering depreciation [B + (C x D)]	99,443.00	Sq. Mt.	9,238.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / industrial 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	Innovate Crd00%te
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

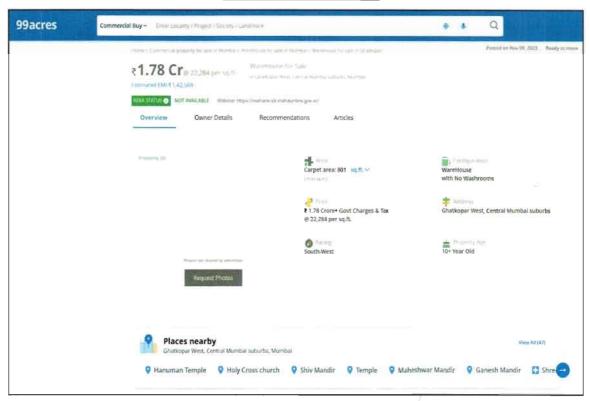
Table - D: Depreciation Percentage Table

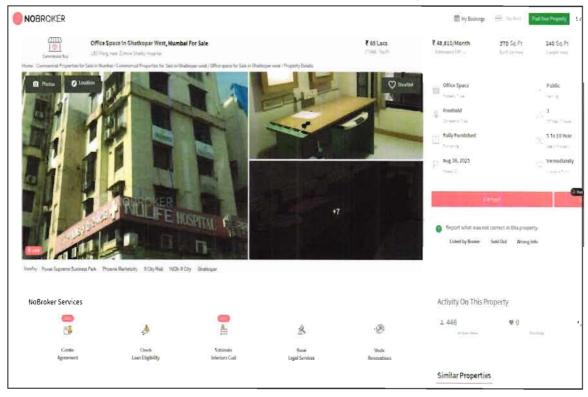
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation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

21322390	सची क्र.2	दुय्यम निबंधक : सह दू.नि. कुर्ला 3
22-12-2023	200	दस्त क्रमांक : 21322/2023
Note:-Generated Through eSearch		नोदंणी
Module,For original report please contact concern SRO office.		Regn:63m
CONTRACTOR OF CONTRACTOR		1.5-11
	गावाचे नावः घाटकोप	₹
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	20000000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	14709564	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदिनका नं: युनिट नं ए-15, माळा नं: तळ मजला,ए ब्लॉक, इमारतीचे नाव: आग्रा रोड इंडस्ट्रियल ग्रिमाईसेस को ऑप सोसायटी लि, ब्लॉक नं: घाटकोपर इंडस्ट्रियल इस्टेट, रोड : घाटकोपर पश्चिम,मुंबई 400086, इतर माहिती: एकूण क्षेत्र 106.8 चौ मीटर बिल्टअप((C.T.S. Number : 165 ;))	
(5) क्षेत्रफळ	106.8 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-था पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-अकबर खान पुत्तन खान वय:-57 पत्ता:-प्लॉट नं: डी/1603, माळा नं: 16, इमारतीचे नाव: तेव केंसल. ब्लॉक नं: विलफ एवेन्यू, फॉरस्ट क्लब जवळ, हिरानंदानी गार्डन्स, रोड नं: पवई, महाराष्ट्र, मुखई. पिन कोड:-400076 पॅन नं:-ADUPA7478D 2): नाव:-अख्तर मोहम्मद पुत्तन खान वय:-49 पत्ता:-प्लॉट नं: डी/1603, माळा नं: 16, इमारतीचे नाव: लेक कॅसल, ब्लॉक नं: क्लिफ एवेन्यू, फॉरस्ट क्लब जवळ, हिरानंदानी गार्डन्स, रोड नं: पवई, महाराष्ट्र, MUMBAI. पिन कोड:-400076 प्लॉन नं:-AMNPK1807G 3): नाव:-रेहबर पुत्तन खान वय:-46 पत्ता:-प्लॉट नं: डी/1603, माळा नं: 16, इमारतीचे नाव: लेक कॅसल, ब्लॉक नं: क्लिफ एवेन्यू, फॉरस्ट क्लब जवळ, हिरानंदानी गार्डन्स, रोड नं: पवई, महाराष्ट्र, MUMBAI. पिन कोड:-400076 पॅन नं:-AJMPK5210D	
(8)दस्तऐकज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	 नाव:-चंद्रशेखर रामकुमार यादव वय:-38; पत्ता:-प्लॉट नं: 1, माळा नं: -, इमारतीचे नाव: निर्मल यादव चाल , ब्लॉक नं: राम नगर, टेम्भीपाडा रोड , रोड नं: भांडुप पश्चिम , महाराष्ट्र, मुम्बई. पिन कोड:-400078 पॅन नं:-AAYPY4690G 	
(9) दस्तऐक्ज करुन दिल्याचा दिनांक	26/10/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	26/10/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	21322/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	1200000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शोरा		
मुल्यांकनासाठी विचारात घेतलेला तपशीलः∹		



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 31st January 2024.

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.
- 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

- 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.
- 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 ₹ 1,00,26,694.00 (Rupees One Crore Twenty Six Thousand Six Hundred Ninety Four 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: 2024.01.31 17:40:10 −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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