

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Sunanda Samir Gole & Miss. Devashree Samir Gole**

Residential Flat No. 16, 3rd Floor, Wing - A, "**Preeti Kanha Co-op. Hsg. Soc. Ltd.**", Plot No. 367,
K.W. Chitale Marg, Portuguese Church, Dadar (West), Mumbai, PIN Code – 400 028,
State – Maharashtra, Country – India

Latitude Longitude: 19°01'07.4"N 72°50'13.4"E

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Valuation Done for:

Cosmos Bank

Zaveri Bazar Branch

19/21, Cosmos Bank Bldg, Vithalwadi Zaveri Bazar, Mumbai-400002,
State - Maharashtra, Country - India.



Our Pan India Presence at :

Mumbai Aurangabad Pune Rajkot
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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

Vastu/Mumbai/12/2023/5972/2304250
29/02-479-PASH
Date: 29.12.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 16, 3rd Floor, Wing - A, "Preeti Kanha Co-op. Hsg. Soc. Ltd.", Plot No. 367, K.W. Chitale Marg, Portuguese Church, Dadar (West), Mumbai, PIN Code – 400 028, State – Maharashtra, Country – India belongs to **Mrs. Sunanda Samir Gole & Miss. Devashree Samir Gole.**

Boundaries of the property:

North	Internal Road
South	Wing – B & K.W. Chitale Marg
East	Chawl
West	Ratna Apartment

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose at **₹ 75,66,912.00 (Rupees Seventy Five Lakh Sixty Six Thousand Nine Hundred Twelve 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 report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar
Chalikwar

Director

Digitally signed by Sharadkumar Chalikwar
DN: cn=Sharadkumar Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=Mumbai, email=cmd@vastukala.org,
c=IN
Date: 2023.12.29 11:15:40 +05'30'

Auth. Sign.



Sharadkumar 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 in Form – 01



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Valuation Report of Residential Flat No. 16, 3rd Floor, Wing - A, "Preeti Kanha Co-op. Hsg. Soc. Ltd.", Plot No. 367, K.W. Chitale Marg, Portuguese Church, Dadar (West), Mumbai, PIN Code – 400 028, 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 29.12.2023 for Bank Loan Purpose
2	Date of inspection	28.12.2023
3	Name of the owner/ owners	Mrs. Sunanda Samir Gole & Miss. Devashree Samir Gole
4	If the property is under joint Ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership
5	Brief description of the property	Residential Flat No. 16, 3rd Floor, Wing - A, " Preeti Kanha Co-op. Hsg. Soc. Ltd. ", Plot No. 367, K.W. Chitale Marg, Portuguese Church, Dadar (West), Mumbai, PIN Code – 400 028, State – Maharashtra, Country – India
6	Location, street, ward no	K.W. Chitale Marg, Portuguese Church, Dadar (West), Mumbai, G – North Ward
7	Survey/ Plot no. of land	Final Plot No. 367 TPS IV Mahim, C.S. No. 1491 of Lower Parel Division
8	Is the property situated in residential/ commercial/ mixed area/ industrial area?	Residential
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Offices, market, cinemas etc.	All available at near by
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Auto, Taxies and Private cars
	LAND	
12	Area of land supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 176.00 (Area as per Actual site measurement) Carpet Area in sq. Ft. = 180.00 (Area as per Agreement for Sale) Built up Area in sq. Ft. = 216.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	K.W. Chitale Marg, Portuguese Church, Dadar (West), Mumbai

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 increase 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.	N.A.
21	Attach a dimensioned site plan	N.A.
IMPROVEMENTS		
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/tenanted/both?	Tenant Occupied
25	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Occupied
26	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
RENTS		
(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied – Archana Bhalchandra Ganpat
(ii)	Portions in their occupation	Fully Occupied
(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 18,000.00 Present rental income per month
(iv)	Gross amount received for the whole property	Details not available
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	N.A.

	charges? If so, give details	
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.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N.A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N.A.
	SALES	
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	N.A.
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in an apartment. The rate is considered as composite rate.
40	If sale instances are not available or not relied upon, the basis of arriving at the land rate	N.A.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Construction – 1994 (As per Occupancy Certificate)
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.
45	Remarks	

PART II- VALUATION**GENERAL:**

Under the instruction of Cosmos Bank, Zaveri Bazar Branch, we have valued Residential Flat No. 16, 3rd Floor, Wing - A, "**Preeti Kanha Co-op. Hsg. Soc. Ltd.**", Plot No. 367, K.W. Chitale Marg, Portuguese Church, Dadar (West), Mumbai, PIN Code – 400 028, State – Maharashtra, Country – India belongs to **Mrs. Sunanda Samir Gole & Miss. Devashree Samir Gole.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 09.11.2023 b/w. Mrs. Ashwini Sameer Lonkar & Mr. Sameer Prakash Lonkar (The Transferor) and Mrs. Sunanda Samir Gole & Miss. Devashree Samir Gole (The Transferee)
2	Copy of Occupancy Certificate Document No. EE / 9531 / GN / AR dated 16.09.1994 issued by Municipal Corporation of Greater Mumbai
3	Copy of Society Registration Certificate dated 19.04.2004

LOCATION:

The said building is located Final Plot No. 367 TPS IV Mahim, C.S. No. 1491 of Lower Parel Division, G – North Ward, K.W. Chitale Marg, Portuguese Church, Dadar (West), Mumbai, PIN Code – 400 028, State – Maharashtra, Country – India. It is at a walking distance of 600 Mt. from Dadar railway station. The surrounding locality is residential.

BUILDING:

The building under reference is having Ground + 6 upper floors. It is a R.C.C. Framed Structure framed with 9" thick external walls and 6" thick internal POP finished brick walls. The walls are having sand faced plaster from outside. The Staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The whole building is used for Residential purpose. 3rd floor is having 4 Residential flats. 1 Lift is provided in the building.

Residential Flat:

The Residential flat under reference is situated on the 3rd floor. The Composition of Residential Flat is Living Room cum Kitchen + Toilet. (**i.e. Studio Apartment**). The Residential Flat is finished with Ceramic Tile Flooring, Teak Wood door frame with Flush doors, Cement Paint type, Cement Paint painting, Aluminium Sliding windows & Casing Capping Electrification, Concealed Plumbing.

Valuation as on 29th December 2023

The Carpet Area of the Residential Flat	: 180.00 Sq. Ft.
The Built up Area of the Residential Flat	: 216.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	: 1994 (As per Occupancy Certificate)
Expected total life of building	: 60 Years
Age of the building as on 2023	: 29 Years
Cost of Construction	: 216.00 Sq. Ft. X ₹ 2,800.00= ₹ 6,04,800.00
Depreciation	: $\{(100-10) \times 29\}/60.00 = 43.50\%$
Amount of depreciation	: ₹ 2,63,088.00
Guideline Ready Reckoner rate obtain from the stamp Duty	: ₹ 2,41,620.00 Per Sq. M. i.e. ₹ 22,447.00 Per Sq. Ft.
Guideline Ready Reckoner rate (after Depreciation)	: ₹ 2,03,473.00 Per Sq. M. i.e. ₹ 18,903.00 Per Sq. Ft.
Value of property as on 29.12.2023	: 180.00 Sq. Ft. X ₹ 43,500.00 = ₹ 78,30,000.00

(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 29.12.2023	: ₹ 78,30,000.00 ₹ - ₹ 2,63,088.00 = ₹ 75,66,912.00
Value of the property	: ₹ 75,66,912.00
The realizable value of the property	: ₹ 68,10,221.00
Distress value of the property	: ₹ 60,53,530.00
Insurable value of the property	: ₹ 6,04,800.00
Guideline value of the property	: ₹ 40,83,048.00

Taking into consideration above said facts, we can evaluate the value of Residential Flat No. 16, 3rd Floor, Wing - A, "Preeti Kanha Co-op. Hsg. Soc. Ltd.", Plot No. 367, K.W. Chitale Marg, Portuguese Church, Dadar (West), Mumbai, PIN Code – 400 028, State – Maharashtra, Country – India for this particular purpose at **₹ 75,66,912.00 (Rupees Seventy Five Lakh Sixty Six Thousand Nine Hundred Twelve Only)** as on 29th December 2023.

NOTES

I, Sharadkumar 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 **29th December 2023** is at **₹ 75,66,912.00 (Rupees Seventy Five Lakh Sixty Six Thousand Nine Hundred Twelve Only)**. Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.

1. 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.
2. 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

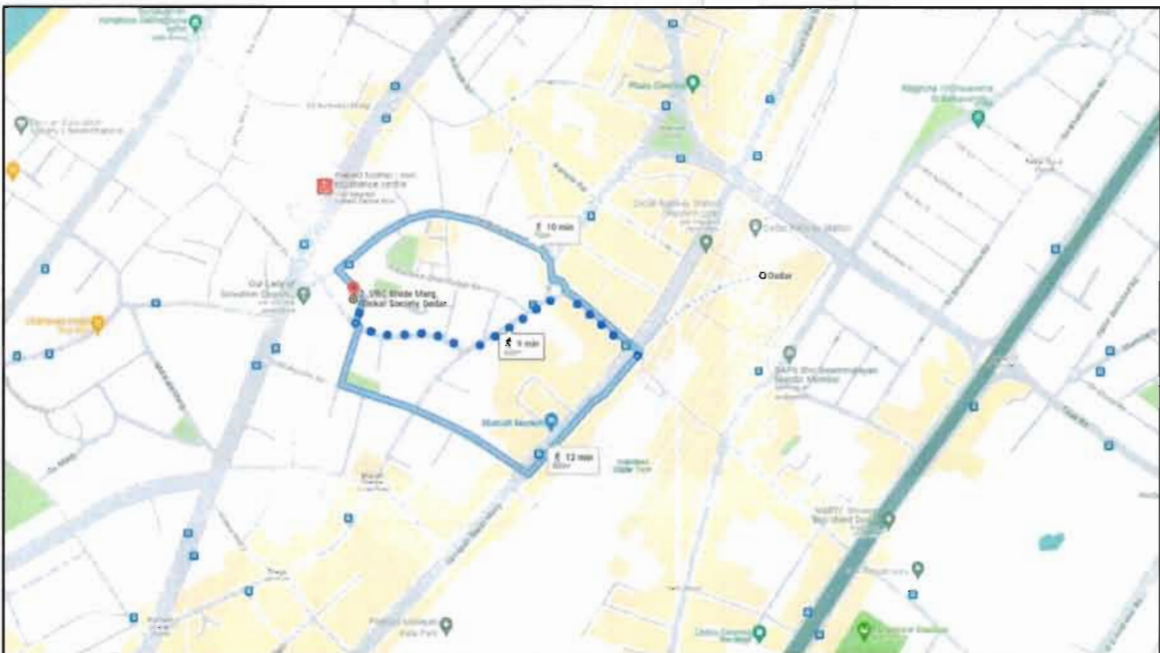
1	No. of floors and height of each floor	Ground + 6 upper floors
2	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat on 3rd floor
3	Year of construction	1994 (As per Occupancy Certificate)
4	Estimated future life	31 years Subject to proper, preventive periodic maintenance and structural repairs.
5	Type of construction- load bearing walls/RCC frame/ steel frame	R.C.C. Framed Structure
6	Type of foundations	R.C.C. Foundation
7	Walls	All external walls are 9" thick and partition walls are 6" thick.
8	Partitions	6" thick brick wall
9	Doors and Windows	Teak wood door frame with Flush doors, Aluminium sliding windows
10	Flooring	Ceramic Tile Flooring
11	Finishing	Cement Plastering
12	Roofing and Terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No.
15	(i) Internal wiring: surface/conduit	Casing Capping Electrification
	(ii) Class of fittings: Superior/Ordinary/Poor.	Ordinary
15	Sanitary installations	
	(i) No. of water closets	As per requirement
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
	(iv) No. of sinks	
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17	Compound wall Height and length Type of construction	5'6" High, R.C.C. columns with B. B. Masonry wall.
18	No. of lifts and capacity	1 Lift
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity Type of construction	R.C.C tank on Terrace
21	Pumps- no. and their horse power	May be provide as per requirement
22	Roads and paving within the compound approximate area and type of paving	Open car parking. Paver Blocks in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude: 19°01'07.4"N 72°50'13.4"E

Note: The Blue line shows the route to site from nearest railway station (Dadar – 600 Mt.)

Price Indicators

2 BHK Flat in Sakinaka Apartment For Sale in Prabhadevi

₹1.24 Crores

Age of Building	2-30 Years	Ownership Type	Self-Owned
Carpet Area (Sq.ft)	752 Sq.ft	Flooring	Marble/Tile
Built-up Area	775 Sq.ft	Construction	RC RCC
Number of Floors	Fully Furnished	Number of Rooms	3 BHK
Floor	5 th	Facing	Backward Side
Water Supply	24		

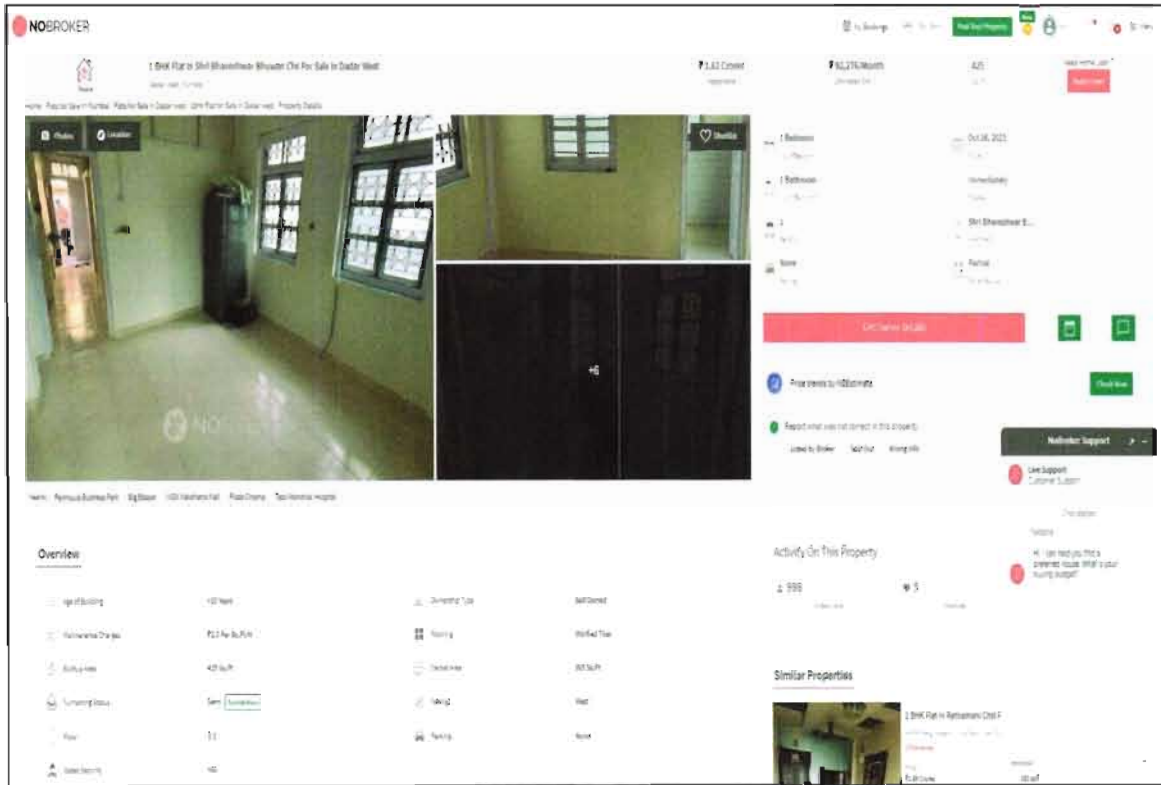
1 BHK Flat in Sakinaka Court For Sale in Sakinaka West

₹1.34 Crores

Age of Building	10-15 Years	Ownership Type	Self-Owned
Carpet Area (Sq.ft)	450 Sq.ft	Flooring	Marble/Tile
Built-up Area	500 Sq.ft	Construction	RC RCC
Number of Floors	Unfurnished	Number of Rooms	1 BHK
Floor	1 st	Facing	Side
Water Supply	0		



Price Indicators



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Sale Instances

5170598 28-12-2023 Note - Generated Through eSearch Module For original report please contact concern SAO office.	सूची क्र.2	मुल्य निकाश - सह दु नि मुंबई शहर 4 रत क्रमांक 5170/2022 मंडली Regn 63m
गावाचे नाव : लोअर परेत		
(1) स्थितीचा प्रकार	करदाखला	
(2) मूल्यमापन	7000000	
(3) बाळगण्या/भाडेपट्ट्याचा बाबी/विशेषांकित जमावणी देणे वी/पट्टीचे लेख नमुद करावे.	6007145	
(4) मू.मान.संवेक्षित व पराक्रमीक, सहाय्यता.	1) पॉलिस्केचे नाव मुंबई मनपाद्वार वर्कन - इतर माहिती: सदिनिका क्र 5, पहिला मजला ए विंग प्रिती कावा को-ऑप हौसिंग सोसा लि, पॉट क्र 367, के डब्ल्यू विठले पथ दादर पश्चिम, मुंबई 400026. (C.T.S. Number : 1491 . Find Plot Number : 367 TPS IV.)	
(5) क्षेत्रफळ	24.67 चौ.मीटर	
(6) आवासाची किंवा कुडी देण्यात आलेले वेदा.		
(7) दस्तावेज करून देणे वी/पट्टीचे देणे वी/पट्टीचे देणे किंवा दिवशी/पायादावा हुकुमनाम किंवा अर्देस असावाय अर्थावर्तेचे नाव व रत.	1) नाव अश्वरि किम चौकदावत वर-51 रत, पॉट नं 16, मजला नं 1 चौक मजला, इमारतीचे नाव कळुमी, पॉट नं 222, लोअर मुंबई, रेत नं 4 एच के बोले रोड, मध्यपू, MUMBAI. पिन कोड -400028 पिन नं-400704/4048	
(8) दस्तावेज करून देणे वी/पट्टीचे देणे वी/पट्टीचे देणे किंवा दिवशी/पायादावा हुकुमनाम किंवा अर्देस असावाय अर्थावर्तेचे नाव व रत.	1) नाव केवला नृपबारावजी गंगल वर-36 रत, पॉट नं 87, मजला नं 1, इमारतीचे नाव किमल कर्मिनाम इडवत, पॉट नं 222, लोअर मुंबई, रेत नं 4 एच के बोले रोड, मध्यपू, MUMBAI. पिन कोड -400028 पिन नं-400704/4048 2) नाव अश्वरि किम चौकदावत वर-51 रत, पॉट नं 16, मजला नं 1 चौक मजला, इमारतीचे नाव कळुमी, पॉट नं 222, लोअर मुंबई, रेत नं 4 एच के बोले रोड, मध्यपू, MUMBAI. पिन कोड -400028 पिन नं-400704/4048	
(9) दस्तावेज करून देण्याची दिनांक	29-03-2022	
(10) दस्तावेज नोंदणी दिनांक	29-03-2022	
(11) अनुक्रमण सं. व रत	5170/2022	
(12) बाळगण्या/भाडेपट्ट्याचे मूल्य मूक	350000	
(13) बाळगण्या/भाडेपट्ट्याचे नोंदणी मूक	30000	
(14) टीप		
मुल्यमापनाची विवरण देण्यात आलेली.		
मुल्यमापन मुक असावाय विवरणित नमुदने.	(i) within the limits of any Municipal Corporation or any Cantonment area assessed to it.	

1128999 28-12-2023 Note - Generated Through eSearch Module For original report please contact concern SAO office.	सूची क्र.2	मुल्य निकाश - सह दु नि मुंबई शहर 5 रत क्रमांक 1128/2023 मंडली Regn 63m
गावाचे नाव : लोअर परेत		
(1) स्थितीचा प्रकार	करदाखला	
(2) मूल्यमापन	7000000	
(3) बाळगण्या/भाडेपट्ट्याचा बाबी/विशेषांकित जमावणी देणे वी/पट्टीचे लेख नमुद करावे.	590779/07	
(4) मू.मान.संवेक्षित व पराक्रमीक, सहाय्यता.	1) पॉलिस्केचे नाव मुंबई मनपाद्वार वर्कन सदिनिका नं 24, मजला नं 5 वा मजला ए विंग, इमारतीचे नाव, प्रिती कावा को-ऑप हौसिंग सोसा लि, पॉट क्र 367, के डब्ल्यू विठले पथ दादर पश्चिम, मुंबई 400026. इतर माहिती: नीले दादर सदिनिकेचे क्षेत्रफळ 150 चौ फूट कारपेट. (C.T.S. Number : 1491.)	
(5) क्षेत्रफळ	180 चौ.फूट	
(6) आवासाची किंवा कुडी देण्यात आलेले वेदा.		
(7) दस्तावेज करून देणे वी/पट्टीचे देणे वी/पट्टीचे देणे किंवा दिवशी/पायादावा हुकुमनाम किंवा अर्देस असावाय अर्थावर्तेचे नाव व रत.	1) नाव मुंबई नॉट वॉर वर-228 पॉट नं 7, मजला नं 1, इमारतीचे नाव, गवळीमन वदन, पॉट नं 222, लोअर मुंबई, रेत नं 4 एच के बोले रोड, मध्यपू, MUMBAI. पिन कोड -400028 पिन नं-400704/4048	
(8) दस्तावेज करून देणे वी/पट्टीचे देणे वी/पट्टीचे देणे किंवा दिवशी/पायादावा हुकुमनाम किंवा अर्देस असावाय अर्थावर्तेचे नाव व रत.	1) नाव केवला नृपबारावजी गंगल वर-36 रत, पॉट नं 87, मजला नं 1, इमारतीचे नाव किमल कर्मिनाम इडवत, पॉट नं 222, लोअर मुंबई, रेत नं 4 एच के बोले रोड, मध्यपू, MUMBAI. पिन कोड -400028 पिन नं-400704/4048 2) नाव अश्वरि किम चौकदावत वर-51 रत, पॉट नं 16, मजला नं 1 चौक मजला, इमारतीचे नाव कळुमी, पॉट नं 222, लोअर मुंबई, रेत नं 4 एच के बोले रोड, मध्यपू, MUMBAI. पिन कोड -400028 पिन नं-400704/4048	
(9) दस्तावेज करून देण्याची दिनांक	24-01-2023	
(10) दस्तावेज नोंदणी दिनांक	24-01-2023	
(11) अनुक्रमण सं. व रत	1128/2023	
(12) बाळगण्या/भाडेपट्ट्याचे मूल्य मूक	420000	
(13) बाळगण्या/भाडेपट्ट्याचे नोंदणी मूक	30000	
(14) टीप		
मुल्यमापनाची विवरण देण्यात आलेली.		
मुल्यमापन मुक असावाय विवरणित नमुदने.	(i) within the limits of any Municipal Corporation or any Cantonment area assessed to it.	



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference for **Bank Loan** purpose as on date **29th December 2023**

The term Fair Market 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 knowledgeable and for self-interest assuming that neither is under undue duress"

Fundamental assumptions and conditions presumed in this definition are:

1. Buyer and seller are motivated by self-interest.
2. Buyer and seller are well informed and are acting prudently.
3. The property is exposed for a reasonable time on the open market.
4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

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.

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 neighbourhood 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 is at **₹ 75,66,912.00 (Rupees Seventy Five Lakh Sixty Six Thousand Nine Hundred Twelve Only).**

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

**Sharadkumar
Chalikwar**

Digitally signed by Sharadkumar Chalikwar
DN: cn=Sharadkumar Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=cmd@vastukala.org, c=IN
Date: 2023.12.29 11:15:52 +05'30'

Auth. Sign.

Director

Sharadkumar 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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