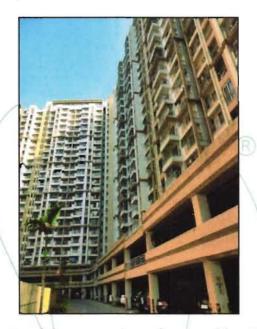
CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Sudeep Dey & Ritzuta Deb Krori

Residential Flat No. 1806, 18th Floor, Wing '2C', "J P North Estella", Vinay Nagar, Next to R.N.A. Kashimira Road, Village - Ghodbunder, Mira Road (East), Taluka & District - Thane, PIN - 401 107, State - Maharashtra, Country - India.

> Think.Innovate.Create Latitude Longitude - 19°16'55.9"N 72°53'15.5"E

Valuation Prepared for: Cosmos Bank

Kandivali (West) Branch

Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India.



Our Pan India Presence at : Mumbai 🖓 Aurangabad Pune Rajkot Thane Nanded Indore Raipur P Delhi NCR P Nashik 🕈 Ahmedabad 💡 Jaipur

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 / Kandivali (West) Branch / Sudeep Dey & Ritzuta Deb Krori (6043/2304379) Page 2 of 17

Vastu/Mumbai/01/2024/6043/2304379 06/13-81-JARJ

Date: 06.01.2024

VALUATION OPINION REPORT

The property Residential Flat No. 1806, 18th Floor, Wing '2C', "J P North Estella", Vinay Nagar, Next to R.N.A. Kashimira Road, Village - Ghodbunder, Mira Road (East), Taluka & District - Thane, PIN - 401 107, State -Maharashtra, Country - India belongs to Sudeep Dey & Ritzuta Deb Krori.

Boundaries of the property.

North J P Alexa South JP Atria

East J K Iris / J P North Road West Apna Ghar Phase II

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 ₹ 99,21,600.00 (Rupees Ninety-Nine Lakh Twenty-One Thousand Six 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 Chalikwar Director

Digitally signed by Manoj Chalikwa DN: cn=Manoj Chalikwar, o=Vastuka Consultants (I) Pvt. Ltd., ou=Mumba, email=manoj@vastukala.org, c=IN Date: 2024.01.06 16:33:33 +05'30'

Auth. Sian

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



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

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. 1806, 18th Floor, Wing '2C', "J P North Estella", Vinay Nagar, Next to R.N.A. Kashimira Road, Village - Ghodbunder, Mira Road (East), Taluka & District - Thane, PIN - 401 107, 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 06.01.2024 for Bank Loan Purpose
2	Date of inspection	05.01.2024
3	Name of the owner/ owners	Sudeep Dey & Ritzuta Deb Krori
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. 1806, 18th Floor, Wing '2C', "J P North Estella", Vinay Nagar, Next to R.N.A. Kashimira Road, Village - Ghodbunder, Mira Road (East), Taluka & District - Thane, PIN - 401 107, State - Maharashtra, Country - India. Contact Person: Mr. Sudeep Dey (Owner) Contact No.: 9307982334
6	Location, street, ward no	Vinay Nagar, Next to R.N.A. Complex, Kashimira Road, Ward No. U-2, Zone 8/34
7	Survey/ Plot no. of land	Survey No. 24, Hissa No. 3(pt)
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. = 511.00 Balcony Area in Sq. Ft. = 80.00 Total Area in sq. Ft. = 591.00 (Area as per Actual Site Measurement)



		Carpet Area in Sq. Ft. = 468.00
		(Area as per Agreement for Sale)
		Duilleur Accesia Co. Et a 545.00
		Built-up Area in Sq. Ft. = 515.00
12	Dondo Ctrooto or longo on which the lond in	(Carpet Area + 10%)
13	Roads, Streets or lanes on which the land is abutting	Next to R.N.A. Complex, Kashimira Road
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.	N.A.
	(i) Initial Premium	
	(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, 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.	
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. Create
	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?	Owner Occupied
	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 MBMC 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	₹ 24,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		any of the occupants related to, or close to ness associates of the owner?	N.A.
28	of fi cook	parate amount being recovered for the use xtures, like fans, geysers, refrigerators, ing ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N.A.
29		details of the water and electricity charges, y, 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	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N.A.
32	2 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.
	SAL	ES	
38	in the	instances of sales of immovable property elocality on a separate sheet, indicating the elocal 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



Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Sudeep Dey & Ritzuta Deb Krori (6043/2304379) Page 6 of 17

		Residential Flat in a building. The rate is considered as composite rate.
40	If sale instances are not available or not relied up on, 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 – 2019 (As per part 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.
	area) is more than Total Carpet area 468.00 Sq. Ft.	Total Carpet area 591.00 Sq. Ft. (including Balcony mentioned in the documents provided to us. We have ence, to give proper weightage to the value of the dered.

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Kandivali (West) Branch to assess fair market value as on 06.01.2024 for Residential Flat No. 1806, 18th Floor, Wing '2C', "J P North Estella", Vinay Nagar, Next to R.N.A. Kashimira Road, Village - Ghodbunder, Mira Road (East), Taluka & District - Thane, PIN - 401 107, State - Maharashtra, Country - India belongs to Sudeep Dey & Ritzuta Deb Krori.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 15.07.2017 between Skylark Realtors Private Limited (the Promoter)
	AND Sudeep Dey & Ritzuta Deb Krori (the Allotee/s).
2	Copy of Part Occupancy Certificate No. MNP / NR / 2681 / 2019-20 dated 03.08.2019 issued by Mira
	Bhayander Municipal Corporation.
3	Copy of Commencement Certificate No. M.B. / MNP / NR / 5290 / 2016-17 dated 31.03.2017 issued by
	Mira Bhayander Municipal Corporation.

LOCATION:

The said building is constructed at land bearing Survey No. 24, Hissa No. 3(pt) of Village Ghodbunder, Taluka & District Thane, within the limits of the Mira Bhayander Municipal Corporation. The property falls in Residential Zone. It is at a travelling distance of 4.2 Km. from Mira Road railway station.

BUILDING:

The building under reference is having Stilt + 2 Podiums + 3 to 23 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. 8th Floor is having 6 Residential Flats. The building has 2 lifts.





Residential Flat:

The residential flat under reference is situated on the 8th Floor. It consists of Living Room + Kitchen + 2Bedrooms + 2 Toilets + Passage + Cupboard + Balconies (i.e., 2BHK with 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed electrification & plumbing etc.

Valuation as on 6th January 2024

The Carpet Area of the Residential Flat	:	468.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	2019 (As per Part Occupancy Certificate)
Expected total life of building	:/	60 Years
Age of the building as on 2024	: 1	04 Years
Cost of Construction	:	515.00 X 2,800.00 = ₹ 14,42,000.00
Depreciation {(100-10) X 24 / 60}	: 1%	N.A. the building age is below 5 years
Amount of depreciation	:	N.A.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,11,540.00 per Sq. M. i.e. ₹ 10,362.00 per Sq. Ft.
Guideline rate (after depreciate)	:	N.A. the building age is below 5 years
Prevailing market rate	j.	₹ 21,200.00 per Sq. Ft.
Value of property as on 06.01.2024		468.00 Sq. Ft. X₹ 21,200.00 = ₹ 99,21,600.00

(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 06.01.2024	3	₹ 99,21,600.00	
Total Value of the property)VO	₹ 99,21,600.00 □ T ℮	
The realizable value of the property	:	₹ 89,29,440.00	
Distress value of the property	:	₹ 79,37,280.00	
Insurable value of the property (515.00 X 2,800.00)	:	₹ 14,42,000.00	
Guideline value of the property (515.00 X 10,362.00)	:	₹ 53,36,430.00	

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1806, 18th Floor, Wing '2C', "J P North Estella", Vinay Nagar, Next to R.N.A. Kashimira Road, Village - Ghodbunder, Mira Road (East), Taluka & District – Thane, PIN – 401 107, State – Maharashtra, Country – India for this particular purpose at ₹ 99,21,600.00 (Rupees Ninety Nine Lakh Twenty One Thousand Six Hundred Only) as on 6th January 2024.





Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Sudeep Dey & Ritzuta Deb Krori (6043/2304379) Page 8 of 17

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 6th January 2024 is ₹ 99,21,600.00 (Rupees Ninety Nine Lakh Twenty One Thousand Six 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

	ors and height of each floor	Stilt + 2 Podiums + 3 to 23 Upper Floors	
Plinth are	(1 10 0004 4000		
l .	a floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat	
		situated on 18th Floor	
Year of construction		2019 (As per Part Occupancy Certificate)	
Estimated	I future life	56 Years Subject to proper, preventive periodic	
		maintenance & structural repairs	
		R.C.C. Framed Structure	
Type of fo	oundations	R.C.C. Foundation	
Walls		All external walls are 9" thick and partition walls are 6" thick.	
Partitions		6" thick brick wall	
Doors and	d Windows	Teak wood door frame with flush shutters, Powder coated Aluminium sliding windows	
Flooring	1	Vitrified tiles flooring	
Finishing	- V	Cement plastering	
Roofing a	nd terracing	R.C.C. Slab	
3 Special architectural or decorative features,		No	
(i)	Internal wiring – surface or conduit	Concealed electrification & plumbing	
(ii)	Class of fittings: Superior/ Ordinary/ Poor.	<i> </i>	
Sanitary in	nstallations	/	
(i)		As per Requirement	
		f	
— —			
		Ordinary	
		Ordinary	
		Existing Create	
		3	
		2 lifts	
		R.C.C tank	
Over-head tank		R.C.C tank on terrace	
Location, capacity			
Type of construction Pumps- no. and their horse power		Marcha and Madagana	
<u> </u>	<u>·</u>	May be provided as per requirement	
approxima	ate area and type of paving	Cement concrete in open spaces, etc.	
public sev	vers, if septic tanks provided, no.	Connected to Municipal Sewerage System	
	Type of cowalls/RCO Type of forwalls/RCO Type of forwalls Partitions Doors and Flooring Finishing Roofing a Special arif any (i) (ii) (iii) (iii) (iii) (iv) Class of finishing Compount (iii) Compount (iiii) Compount (iiiii) Compount (iiiii) Compount (iiiii) Compount	Estimated future life Type of construction- load bearing walls/RCC frame/ steel frame Type of foundations Walls Partitions Doors and Windows Flooring Finishing Roofing and terracing Special architectural or decorative features, if any (i) Internal wiring – surface or conduit (ii) Class of fittings: Superior/ Ordinary/ Poor. Sanitary installations (i) No. of water closets (ii) No. of lavatory basins (iii) No. of urinals (iv) No. of sink Class of fittings: Superior colored / superior white/ordinary. Compound wall Height and length Type of construction No. of lifts and capacity Underground sump – capacity and type of construction Over-head tank Location, capacity	



Actual site photographs

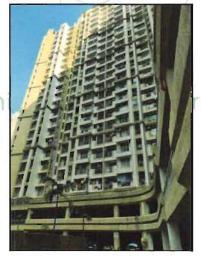














Route Map of the property

Site u/r





Latitude Longitude - 19°16'55.9"N 72°53'15.5"E

Note: The Blue line shows the route to site from nearest railway station (Mira Road – 4.2 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	1,01,400.00			
Increase by 10% on Flat Located on 18th Floor	10,140.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	1,11,540.00	Sq. Mtr.	10,362.00	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	Rate
	the building	
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

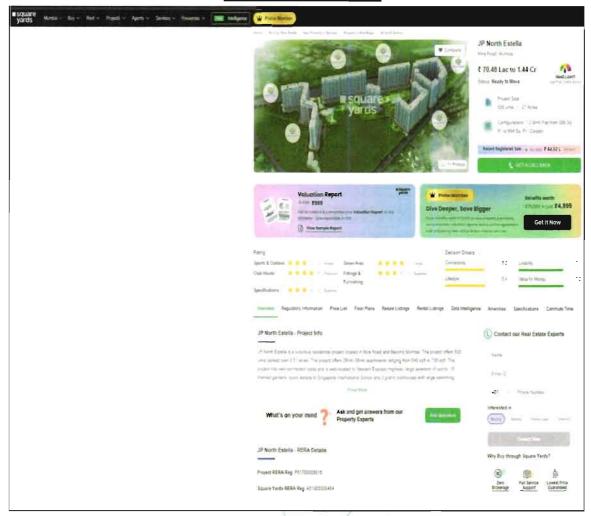
Depreciation Percentage Table

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



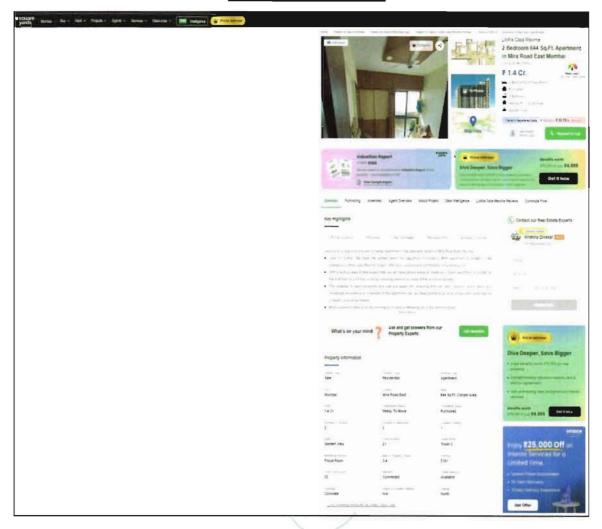


Price Indicators





Price Indicators





Sales Instance

7665393 सूची क्र.		2 दुय्यम निबंधक सह दू.नि. ठाणे 10	
2-01-2024		दस्त क्रमांक 17665/2023	
lote -Generated Through eSearch flodule,For original report please ontact concern SRO office		नोदंणी	
		Regn 63m	
0.3	गावाचे नाव : घोडबंद 1	र	
ा)विलेखाचा प्रकार	करारनामा		
(2)मोबदला	9500000		
(३) बाजारभावः भाडेषटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे।	6203800		
(4) भू, मापन, पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मिरा-भाईदर मनपाइतर वर्णन :. इतर माहिती: पालिकेचे नाव:मिरा-भाईदर मनपा,वार्ड यु 2 विभाग 8:34 सदनिका क्र. 605,माळा नं: 6 वा मजता.2 सी विंग.इमारतीचे नाव: जे पी नॉर्थ. इस्टेला.ब्लॉक नं: विनय नगर नेक्स्ट टू आर एन ए काशीमीरा रोड,रोड : मीरा रोड ईस्ट ठाणे - 401107,क्षेत्रफळ. 468 चोरस फीट कारपेट एरिया आणि । कार पार्किंग.सर्वे नं. 24 व इतर (Survey Number : 24/3P :))		
(5) क्षेत्रफळ	468 चौ.फूट		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा			
ा दस्तपैवज करून देगा-या तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायात्थ्याचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्तः	16 नाव -पुजा रमेश वय -31 पता -प्लॉट नं 603, माळा नं साहवा, इमारतीचे नाव इस्टेला, ब्लॉक नं विनय नगर , रोड नं -, महाराष्ट्र, THANE. पिन कोड -401101 पॅन नं -BBPPR8158D 2) नाव -गीरी शंकर साह वय -39 पता -प्लॉट नं 605, माळा नं साहवा, इमारतीचे नाव इस्टेला, ब्लॉक नं विनय नगर , रोड नं -, महाराष्ट्र, THANE. पिन कोड -401101 पॅन नं - AKYPG5711A.		
(श.दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव व पत्ता	 नाव विश्वाल केशव उपाध्या - वस -44, पता प्लॉट नं 905-906, पाळा नं नौवा, इमारतींचे नाव एट्टीया, ब्लॉक नं विनय नगर, रोड नं - महाराष्ट्र, THANE. पिन कोड-401107 पॅन नं - AARPU18288 नाव -सीम्पा विश्वाल उपाध्या - वस -38, पता प्लॉट नं 905-906, पाळा नं नौवा, इमारतींचे नाव एट्टीया, ब्लॉक नं विनय नगर, रोड नं - महाराष्ट्र, THANE. पिन कोड-401107 पॅन नं - ACNPU9308M 		
(९) दस्तऐवज करून दिल्याचा दिनांक	04/10/2023		
(10)दस्त नोंदणी केल्याचा दिनांक	04/16/2023		
ा। अनुक्रमांक खंड व पृष्ठ	17665-2023		
(12)बाजारभावाप्रामाणे मुद्रांक शुल्क	665000		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000		
(1-1-व्योदा			
मुख्यांकनासन्त्री विचारात चैतलेला तप्परील -			
मुद्रांक शुक्क आकारताना निवडलेला अनुच्छेद -	(i) within the limits of any Mu-	nicipal Corporation or any Cantonment	



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 6th 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.
- 3. It is assumed that the property is free of liens and encumbrances.
- 4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
- 5. There is no direct/ indirect interest in the property valued.
- 6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.



DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of 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 ₹ 99,21,600.00 (Rupees Ninety Nine Lakh Twenty One Thousand Six Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD Digitally signed by Manoj Chalikwa DN: cn=Manoj Chalikwar, o=Vastukak Consultants (I) Pvt. Ltd., ou=Municai, email=manoj@vastukala.org, c=IN

Date: 2024.01.06 16:34:01 +05 10

Auth. Sign

Manoj

Chalikwar

Director

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

