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: Terence John D'Souza & Lawrence John D'Souza

Residential Core House No. D - 4, "Majiwade Himalaya Co-op. Hsg. Soc. Ltd.", Cluster No. AD - 104, R.S.C. – 5, MHADA, Swami Vivekanand Nagar, Pokhran Road No. 2, Village – Majiwade, Thane (West), Taluka & District – Thane, PIN Code – 400 610, State – Maharashtra, Country – India

Latitude Longitude - 19°13'24.2"N 72°58'05.6"E

Valuation Done for: Cosmos Bank

Naupada Branch

Kusumanjali, Opp. Devdhar Hospital, Naupada, Thane (West) - 400 602, State - Maharashtra, Country - India.



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

TeleFax : +91 22 28371325/24
mumbai@vastukala.org

CIN: U74120MH2010PTC207869 MSME Reg. No.. UDYAM-MH-18-0083617

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Valuation Report Prepared For: Cosmos Bank / Naupada Branch/ Terence John D'Souza & & Lawrence John D'Souza (006282/2304681) Page 2 of 16

Vastu/Mumbai/01/2024/006282/2304681 25/15-383-PABS

Date: 25.01.2024

VALUATION OPINION REPORT

The property bearing Residential Core House No. D - 4, "Majiwade Himalaya Co-op. Hsg. Soc. Ltd.", Cluster No. AD - 104, R.S.C. – 5, MHADA, Swami Vivekanand Nagar, Pokhran Road No. 2, Village – Majiwade, Thane (West), Taluka & District – Thane, PIN Code ~ 400 610, State – Maharashtra, Country – India belongs to Terence John D'Souza & Lawrence John D'Souza.

Boundaries of the property.

North : House No. D – 4, Plot No. 109

South : Internal Road & House No. A – 23, Plot No. 104

East : House No. D – 4, Plot No. 103

West : House No. D – 4, Plot No. 105

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 ₹ 52,31,100.00 (Rupees Fifty-Two Lakh Thirty-One Thousand One 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

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, emāil=manoj@vastukala.org, c=IN Date: 2024.01.25 17:13:25 +05'30'



Director

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

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



Auth. Sign.

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Valuation Report of Residential Core House No. D - 4, "Majiwade Himalaya Co-op. Hsg. Soc. Ltd.", Cluster No. AD - 104, R.S.C. - 5, MHADA, Swami Vivekanand Nagar, Pokhran Road No. 2, Village - Majiwade, Thane (West), Taluka & District - Thane, PIN Code - 400 610, 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 25.01.2024 for Bank Loan Purpose
2	Date of inspection	11.01.2024
3	Name of the owner/ owners	Terence John D'Souza & Lawrence John D'Souza
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 not available)
5	Brief description of the property	Address: Residential Core House No. D - 4, "Majiwade Himalaya Co-op. Hsg. Soc. Ltd.", Cluster No. AD - 104, R.S.C 5, MHADA, Swami Vivekanand Nagar, Pokhran Road No. 2, Village – Majiwade, Thane (West), Taluka & District – Thane, PIN Code – 400 610, State – Maharashtra, Country – India. Contact Person: Terence John D'Souza (Owner) Contact No 9930783998
6	Location, street, ward no	R.S.C. – 5, MHADA, Swami Vivekanand Nagar, Pokhran Road No. 2
	Survey/ Plot no. of land	Cluster No. AD - 104
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	Ground Floor Carpet Area in Sq. Ft. = 235.00 Varanda Area in Sq. Ft. = 44.00 1st Floor Area in Sq. Ft. = 324.00 Terrace Area in Sq. Ft. = 70.00



Valuation Report Prepared For: Cosmos Bank / Naupada Branch/ Terence John D'Souza & & Lawrence John D'Souza (006282/2304681) Page 4 of 16

Valuation	Report Prepared For: Cosmos Bank / Naupada Branch/ Terence John D'S	
		Total Carpet Area in Sq. Ft. = 673.00
		(Area as per Actual Site Measurement)
		Built Up Area in Sq. Ft. = 371.00 (34.49 Sq.M)
		(Area as per MHADA Layout Plan)
13	Roads, Streets or lanes on which the land is	R.S.C. – 5, MHADA, Swami Vivekanand Nagar,
	abutting	Pokhran Road No. 2
14	If freehold or leasehold land	Leasehold
15	If leasehold, the name of Lessor/lessee, nature of	Esdostiold
13	lease, date of commencement and termination of	
	lease and terms of renewal of lease.	
12		MHADA
	(i) Initial Premium	As per Agreement
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	
	Lessor in the event of sale or transfer	<u> </u>
16	Is there any restriction covenant in regard to	As per documents
	use of land? If so, attach a copy of the	\
	covenant.	1
17	Are there any agreements of easements? If so,	Information not available
	attach a copy of the covenant	
18	Does the land fall in an area included in any	Information not available
	Town Planning Scheme or any Development	
	Plan of Government or any statutory body? If	I 1
	so, give Particulars.	
10		Information not available
19	Has any contribution been made towards	Information not available
	development or is any demand for such	()
	contribution still outstanding?	
20	Has the whole or part of the land been notified	No
	for acquisition by government or any statutory	1
	body? Give date of the notification.	7
21	Attach a dimensioned site plan	Attached
	IMPROVEMENTS	
22	Attach plans and elevations of all structures	Copy of Approved Plan Document No. T.M.C. /
	standing on the land and a lay-out plan.	T.D.D. / 3285 / VP No. 4549 dated 17.01.1994
		issued by Thane Municipal Corporation.
23	Furnish technical details of the building on a	Attached
	separate sheet (The Annexure to this form may	
	be used)	
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied
24	is the building owner occupied/ terranted/ bottl?	Owner Occupied
	If the property owner according angels, notice	Fully Occupied
	If the property owner occupied, specify portion	Fully Occupied
0.5	and extent of area under owner-occupation	<u></u>
25	What is the Floor Space Index permissible and	Floor Space Index permissible - As per TMC norms
	Percentage actually utilized?	Percentage actually utilized – Details not
		available
26	RENTS	





Valuatio	n Report Prepared For: Cosmos Bank / Naupada Branch/ Terence John	n D'Souza & & Lawrence John D'Souza (006282/2304681) Page 5 of 16
	(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	`11,000/- Expected rental income per month
	(iv) Gross amount received for the whole property	N.A.
27	Are any of the occupants related to, or close to business associates of the owner?	N.A.
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29	Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
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?	dñ.a. Credte
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.	As per sub registrar of assurance records
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Core House in a building. The rate is considered as composite rate.
40	If sale instances are not available or not relied	N. A.
		_





Valuation Report Prepared For: Cosmos Bank / Naupada Branch/ Terence John D'Souza & & Lawrence John D'Souza (006282/2304681) Page 6 of 16

	up on, the basis of arriving at the land rate			
	COST OF CONSTRUCTION			
41 Year of commencement of construction and Year of Completion – 1994 (As per		Year of Completion - 1994 (As per Occupancy		
	year of completion	Certificate)		
42	What was the method of construction, by	N. A.		
	contract/By employing Labour directly/ both?			
43	For items of work done on contract, produce N. A.			
	copies of agreements			
44	For items of work done by engaging Labour N. A. directly, give basic rates of materials and			
	Labour supported by documentary proof. Remark:			
	1. As per the MHADA layout plan, the permissible Built up area of the Core House is 371.00 Sq. Ft. (34.49 Sq.M) but as per site inspection the Carpet area is 673.00 Sq. Ft. comprising of ground floor,			
	100	covered with A.C. Sheet roofing. As there is no		
		is additional area, we are considering area as per		
	approved Layout plan only for the purpose of value	uation.		

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Naupada Branch to assess fair market value as on 25.01.2024 for Residential Core House No. D - 4, "Majiwade Himalaya Co-op. Hsg. Soc. Ltd.", Cluster No. AD - 104, R.S.C. – 5, MHADA, Swami Vivekanand Nagar, Pokhran Road No. 2, Village – Majiwade, Thane (West), Taluka & District – Thane, PIN Code – 400 610, State – Maharashtra, Country – India belongs to Terence John D'Souza & Lawrence John D'Souza.

We are in receipt of the following documents:

1	Copy of Gift Deed dated 01.07.2021 b/w Smt. Philomena John D'souza (Donor) and Terence John
	D'Souza & Lawrence John D'Souza (Donee)
2	Copy of Occupancy Certificate Document No. T.M.C. / T.D.D. / 3285 / VP No. 4549 dated 17.01.1994
	issued by Thane Municipal Corporation.
3	Copy of Approved Plan Document No. T.M.C. / T.D.D. / 3285 / VP No. 4549 dated 17.01.1994 issued by
	Thane Municipal Corporation.

LOCATION:

The said building is located at Cluster No. AD - 104, R.S.C. - 5, MHADA, Swami Vivekanand Nagar, Pokhran Road No. 2, Village - Majiwade, Thane (West), Taluka & District - Thane, PIN Code - 400 610, State - Maharashtra, Country - India. The property falls in Residential Zone. It is at a travelling distance 4.9 Km. from Thane railway station.

BUILDING:

The building under reference is having Ground + 1 Upper Floor is covered with AC Sheet roofing. It is a load bearing Structure and Terrace covered with AC Sheet Roofing. The walls are having sand faced plaster from outside. The staircase is of Load bearing structure. The Row House external condition is normal. The property is used for residential purpose.





Residential Row House:

The residential Row House under reference is situated on the Ground + 1st Upper Floor. Ground Floor consists of Living Room + Kitchen + Bathroom + W.C. and Varanda Area & 1st Floor consist of 1 Bedroom + Storage Room + Toilet + Terrace Area is covered with AC Sheet roofing and used as residential purpose. The residential Row House is finished with Kota Stone Flooring & Vitrified ties flooring, Teak wood door frame with flush doors with MS safety door, Aluminum sliding windows & Casing Capping electrification & Concealed plumbing.

Valuation as on 25th January 2024

	The Built-up Area of the Residential Flat : 371.00 Sq. Ft.
--	--

Deduct Depreciation:

Year of Construction of the building	1	1994 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2022	1)	30 Years
Cost of Construction	:	371.00 Sq. Ft. X ₹ 2,000.00 = ₹ 7,42,000.00
Depreciation {(100-10) X 30 / 60}	:	45.00%
Amount of depreciation	:	₹ 3,33,900.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,37,600.00 per Sq. M. i.e. ₹ 12,783.00 per Sq. Ft.
Guideline rate (After depreciation)	:	₹ 1,08,740.00 per Sq. M. i.e. ₹ 10,102.00 per Sq. Ft.
Prevailing market rate	:	₹15,000.00 per Sq. Ft.
Value of property as on 25.01.2024	:	371.00 Sq. Ft. X ₹ 15,000.00 = ₹ 55,65,000.00

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(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 25.01.2024	:	₹ 55,65,000.00 (-) ₹ 3,33,900.00 = ₹ 52,31,100.00
Total Value of the property	:	₹ 52,31,100.00
The realizable value of the property	:	₹ 47,07,990.00
Distress value of the property	:	₹ 41,84,880.00
Insurable value of the property	:	₹ 7,42,000.00
Guideline Value of the property	13	₹ 37,47,842.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Core House No. D - 4, "Majiwade Himalaya Co-op. Hsg. Soc. Ltd.", Cluster No. AD - 104, R.S.C. - 5, MHADA, Swami Vivekanand Nagar, Pokhran Road No. 2, Village – Majiwade, Thane (West), Taluka & District – Thane, PIN Code – 400 610, State – Maharashtra, Country – India for this particular purpose at ₹ 52,31,100.00 (Rupees Fifty-Two Lakh Thirty-One Thousand One Hundred Only) as on 25th January 2024.

NOTES

- 1. 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 25th January 2024 is ₹ 52,31,100.00 (Rupees Fifty Two Lakh Thirty One Thousand One 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.
- 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:





ANNEXURE TO FORM 0-1

Technical details Main Building

	Technical details	Main Building
1.	No. of floors and height of each floor	Ground + 1st Upper Floor
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Row House
		situated on Ground + 1st Upper Floor
3	Year of construction	1994 (As per Occupancy Certificate)
4	Estimated future life	30 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- load bearing walls/RCC	Load bearing structure with A.C. Sheet roofing
J	frame/ steel frame	Load bearing structure with A.C. Sheet rooling
6	Type of foundations	Load bearing structure with A.C. Sheet roofing
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 with MS safety door, Aluminium sliding windows
10	Flooring	Kota Stone Flooring & Vitrified flooring
11	Finishing	Cement plastering
12	Roofing and terracing	Load bearing structure with A.C. Sheet roofing
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	Casing Capping electrification
	(ii) Class of fittings: Superior/ Ordinary/	Casing Capping Goodination
	Poor.	Concealed plumbing
15	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
	(iv) No. of sink	
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17	Compound wall Height and length Type of construction	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity	N.A.
19	Underground sump - capacity and type of	R.C.C tank
20	construction Over bond tank	Not provided
20	Over-head tank Location, capacity	Not provided
	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	Sometic contracts in apon apaces, etc.
23	Sewage disposal – whereas connected to	Connected to Municipal Sewerage System
	public sewers, if septic tanks provided, no. and	
	capacity	

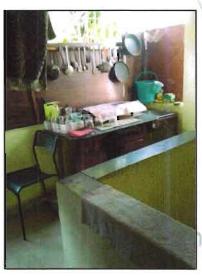


Actual site photographs

















Vastukala Consultants (I) Pvt. Ltd.

This by a survey Con

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Actual site photographs





Route Map of the property Site u/r





Latitude Longitude - 19°13'24.2"N 72°58'05.6"E

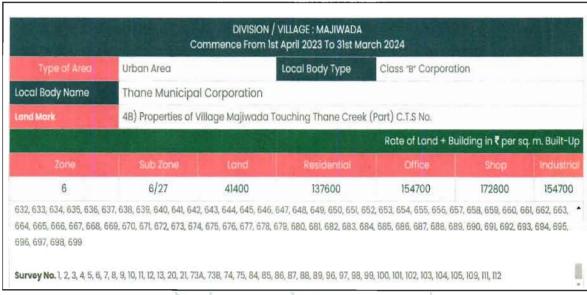
Note: The Blue line shows the route to site from nearest railway station (Thane – 4.9 Km.)





Valuation Report Prepared For: Cosmos Bank / Naupada Branch/ Terence John D'Souza & & Lawrence John D'Souza (006282/2304681) Page 13 of 16

Ready Reckoner Rate





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Sales Instance

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ा इंग्लेड करने देन में जिल्ला के स्वकार ना तेना देवती बातायन हुकूनना किए अपेर अन्यस्त्र प्रीचिति ने पार स्त	। स्ट.केनपुण्यं पूरीय — स्ट.क स्ट.चे १ १९, स्ट.चे.ध. प्रात्तन स्ट.च्या (प्रात्तीतः (१८८६: विन स्ट. १८९६) पेतं न १८६५ (१८)	क मोर्क्स कभी में और हैंकि संस्थारी है, क्षेत्र ने सभी विकास स्थानक स्थान नेह ने क्षार विकास के ने उसने सामग्र
्रक्रमंत्रिक करने हेता. य श्वकाने र विक दिवाने पातत्त्वच सुक्रमाम विक अदेर आन्यम प्रतिवाहिते नाव र ला	१: नंद-कुरोर्ड नीमान विद्या प्रदेश १४. और ने प्रदर्भ १७.३ वाल ने त्या प्रकार प्रदर्श ३: नंद अंतराव केंग्राम विद्या प्रदेश भारती १५ मध्ये १७.३ वाल ने त्या प्रदर्श	ने पर प्याप्त आहे में माण्या, रोड ने कानुकारती महत्त्व ISANE. रीत बीड अरावा में मेंने अरावश्याप्त के वे पत प्राप्त बात आहे में माण्या रोड ने कानुकारती नामतृ ISANE. वित बीड अरावा में में 4.2756/140
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Chara	190000	
३। जानसम्बद्धाने स्टारणस्य व्यक्तिस्य राज्यस्य अवस्था देशे को प्रत्यस्य तम्मुद्ध कार्यः।	4335000	
/a धृज्ञान् योतिसा र प्रकारक श्रमनाम		नं तक मतना इम्पारीचे नाव माजिवडे पाओं की औप होस्मा संभागती हो, वर्गींक ने सामी होठेकानेद नाव न्यांत्र सी. १७ माळा नं तक मतला, इम्पारीचे नाव माजिवडे पाओं को औप होस्मिग सोसावती हो, वर्गींक ने सामी विवेकानेद (1943 क्र. 1882 फ. १)।
() Grant	३) ची.मीटर	
इ.सामानी क्रिया हुई राज्यत असेन तेवा		
ा प्रमाणित करण होता. यो हेन्द्र रेजन या प्रक्रमाने एक किछ होतानी बातानाम हुक्तमान केंग्रा क्षेत्रण अन्यसम्बद्धियोजनात र जा	अरएसमी ८, ग्लास्ट्र १६४०६ मिन कोड ४०००० में ने अराज्यकार	९ (ता माना प्रमाणि का मोताई प्याने हो तो होति संस्था ति. श्रीत न सामे देशवाय पार करा सका तका तहा है। विर का मोताई सामे की और तिन संस्था ते शर्ति न रामी विवेतनों ना करा रामा तहा होता है। ते से ता रामी ३ स्वास्त् IEX
हरकार कर का मध्याने र किर दिलों सातान्य हुरूपने किर अंदो अन्यन्तिवेदीने पर र स	TRIVE जिल्लोड-अस्तर पेनच-उपाद्यक्षसाच	वर्तिक का नोहारे के दियों से की मेंग मंत्रायों में, स्तीन र कार्त वेतनय मान्यात करना कर दिया है है न कारन है ॥ नार्तिक कार्तिकों में दियों से की हीम संस्थात है , स्तीन र सार्ति वेतनथ नाम नार्तिक कारण है हम, रेट र मार्ट अवस्थित रेट,
९ उस्तीय वस्त देखा देखा	24-03:3024	
District मीडले केरणमा दिनांक	24 (0.2024	
(1) मुक्सक देव व सू	1500,000	7,500
))वसम्बद्धानी हुवं पृत	343000	
्रामकाभ्यापने नेरमे पुन्त	30000	
[19मेंच		
पुन्यंत्रमार्थ्य विवास वेत्रोत समीत		
गुर्वक गुन्क अकारतान निवारीय अनुवेद -	(i) within the limits of any Monogol Copposition or not Categories area assessed	WA .



Valuation Report Prepared For: Cosmos Bank / Naupada Branch/ Terence John D'Souza & & Lawrence John D'Souza (006282/2304681) Page 15 of 16

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 25th 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.
- 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 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 ₹ 52,31,100.00 (Rupees Fifty Two Lakh Thirty One Thousand One Hundred 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: 2024.01.25 17:13:42 +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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