

VALUATION OPINION REPORT

The property bearing Residential Flat No. 203, 2nd Floor, "Chandresh Lotus Co-Op. Hsg. Soc. Ltd.", Lodha Heaven, Village – Nilje, Dombivli (East), Taluka – Kalyan, District – Thane, PIN – 421 204, State – Maharashtra, Country – India belongs to **Mani Lal S. Tiwari**.

Boundaries of the property.

North	:	Row House
South	:	Lodha Casa Rio Gold Road
East	:	Genevieve E Building
West	:	Lodha Casa Rio Gold Road

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 **₹ 31,55,625.00 (Rupees Thirty-One Lakh Fifty-Five Thousand Six Hundred Twenty-Five 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 Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.02.28 17:30:02 +05'30'

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



Our Pan India Presence at :

Mumbai	Aurangabad	Pune	Rajkot
Thane	Nanded	Indore	Raipur
Delhi NCR	Nashik	Ahmedabad	Jaipur

Reqd. 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

Residential Flat No. 203, 2nd Floor, "**Chandresh Lotus Co-Op. Hsg. Soc. Ltd.**", Lodha Heaven, Village – Nilje, Dombivli (East), Taluka – Kalyan, District – Thane, PIN – 421 204, 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 28.02.2024 for Bank Loan Purpose
2	Date of inspection	26.02.2024
3	Name of the owner/ owners	Mani Lal S. Tiwari
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: Residential Flat No. 203, 2 nd Floor, " Chandresh Lotus Co-Op. Hsg. Soc. Ltd. ", Lodha Heaven, Village – Nilje, Dombivli (East), Taluka – Kalyan, District – Thane, PIN – 421 204, State – Maharashtra, Country – India. Contact Person: Miss. Neha Mishra (Tenant's Daughter) Contact No.: 8425262887
6	Location, street, ward no	Lodha Heaven, Village – Nilje, Dombivli (East), Taluka – Kalyan, District – Thane, PIN – 421 204
	Survey/ Plot no. of land	Survey No. 139 of Village Nilje
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. = 333.00 Balcony Area in Sq. Ft. = 21.00 Total Carpet Area in Sq. Ft. = 354.00 (Area as per site measurement) Built-up Area in Sq. Ft. = 450.00 (Area as per Index II)
13	Roads, Streets or lanes on which the land is abutting	Lodha Heaven, Village – Nilje, Dombivli (East), Taluka – Kalyan, District – Thane, PIN – 421 204

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 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	Yes
IMPROVEMENTS		
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	N.A
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	N.A
24	Is the building owner occupied/ tenanted/ both?	Tenant Occupied - Mr. Chandreshwar Mishra
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per TMC 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	₹ 7,000.00 Present 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?	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 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?	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.	As per sub registrar of assurance records
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40	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 Completion - 2011 (As per site information)

42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
Remark:		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Mulund (East) Branch to assess fair market value as on 28.02.2024 for Residential Flat No. 203, 2nd Floor, "Chandresh Lotus Co-Op. Hsg. Soc. Ltd.", Lodha Heaven, Village – Nilje, Dombivli (East), Taluka – Kalyan, District – Thane, PIN – 421 204, State – Maharashtra, Country – India belongs **Mani Lal S. Tiwari**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale (4 Pages from Documents) dated 01.07.2011 between M/s. Lodha Constructions (The Promoter) AND Mani Lal S. Tiwari (The Purchaser).
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LOCATION:

The said building is located on Survey No. 139 of Village Nilje, Taluka - Kalyan, District - Thane. The property falls in Residential Zone. It is at a walking distance of 750 Mt. from Nilje railway station.

BUILDING:

The building under reference is having Ground + 4 upper floors. It is a R.C.C. framed structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The external condition of building is normal. The building is used for residential purpose. 2nd is having 4 Residential Flats. The building having no Lift.

Residential Flat:

The residential Flat under reference is situated on the 2nd floor. The composition of Flat is having Living Room + Kitchen + 1 Bedroom + Passage + WC + Bath + Balcony Area. The residential Flat is finished with Vitrified tiles flooring, Teak wood door frame with solid flush door, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing, Cement Plastering etc.

Valuation as on 28th February 2024

The Built-Up Area of the Residential Flat	:	450.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2011 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	13 Years
Cost of Construction	:	450.00 X 2,500.00 = ₹ 11,25,000.00
Depreciation $\{(100-10) \times 13 / 60\}$:	19.50%
Amount of depreciation	:	2,19,375.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 58,680.00 per Sq. M. i.e., ₹ 5,452.00 per Sq. Ft.
Guideline rate (After Depreciation)	:	₹ 53,665.00 per Sq. M. i.e., ₹ 4,986.00 per Sq. Ft.
Prevailing market rate	:	₹ 7,500.00 per Sq. Ft.
Value of property as on 28.02.2024	:	450.00 Sq. Ft. X ₹ 7,500.00 = ₹ 33,75,000.00

(Area of property x market rate of developed land & Commercial 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 28.02.2024	:	₹ 33,75,000.00 - ₹ 2,19,375.00 = ₹ 31,55,625.00
Total Value of the property	:	₹ 31,55,625.00
The realizable value of the property	:	₹ 28,40,063.00
Distress value of the property	:	₹ 25,24,500.00
Insurable value of the property (450.00 X 2,500.00)	:	₹ 11,25,000.00
Guideline value of the property (450.00 X 4,986.00)	:	₹ 22,43,700.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 203, 2nd Floor, "Chandresh Lotus Co-Op. Hsg. Soc. Ltd.", Lodha Heaven, Village – Nilje, Dombivli (East), Taluka – Kalyan, District – Thane, PIN – 421 204, State – Maharashtra, Country – India for this particular purpose at ₹ 31,55,625.00 (Rupees Thirty-One Lakh Fifty-Five Thousand Six Hundred Twenty-Five Only).

NOTES

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 **28th February 2024 is ₹ 31,55,625.00 (Rupees Thirty-One Lakh Fifty-Five Thousand Six Hundred Twenty-Five 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 II- DECLARATION

I hereby declare that

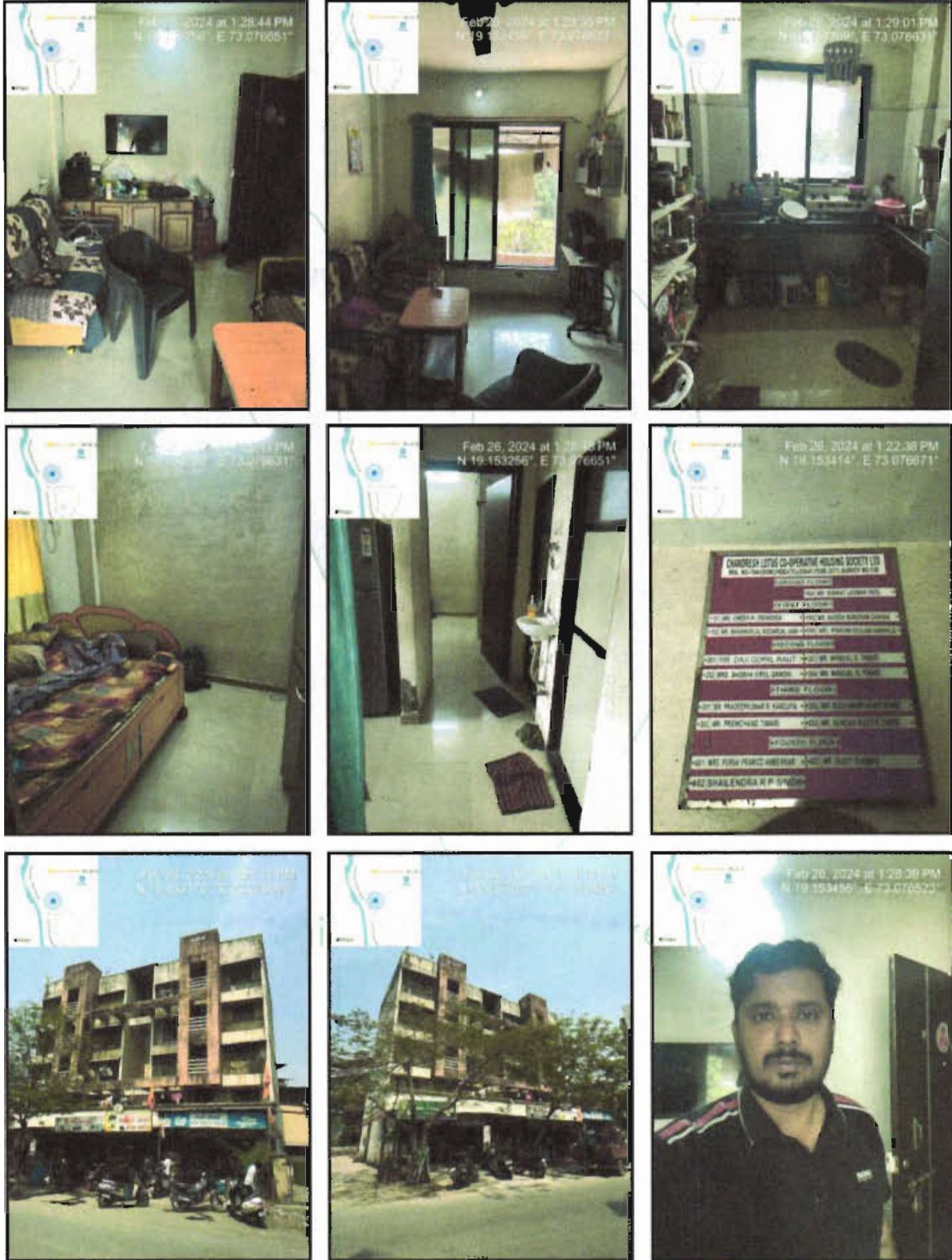
- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:

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ANNEXURE TO FORM 0-1

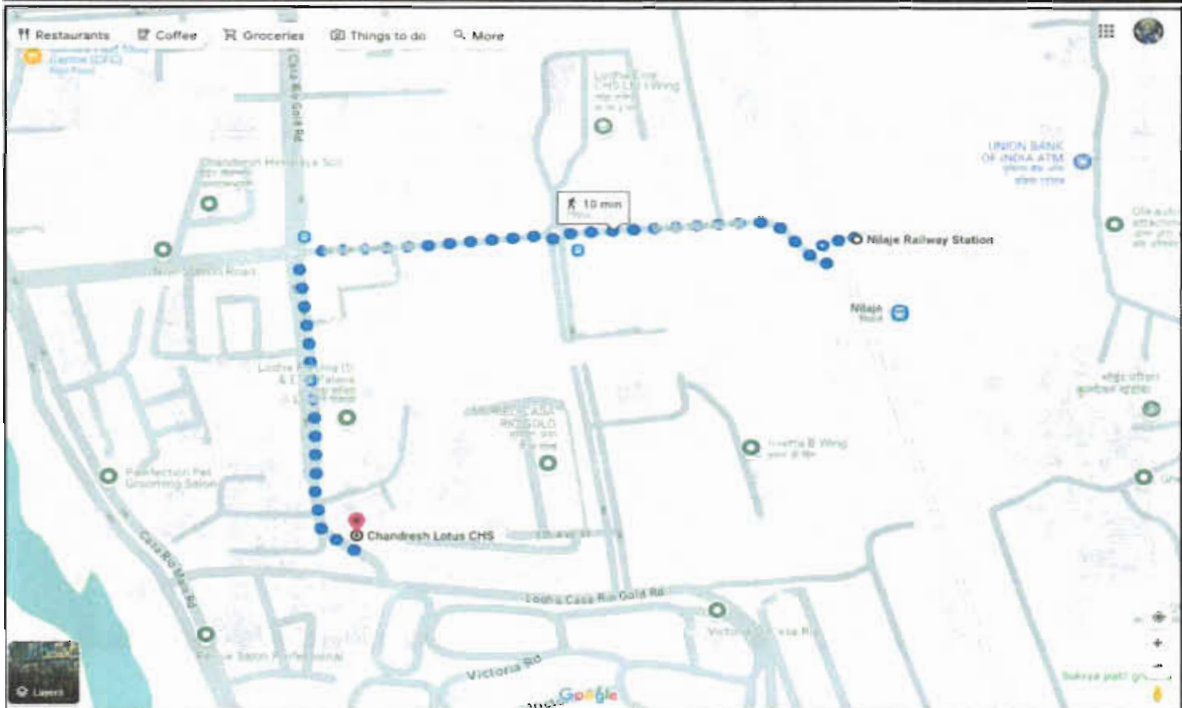
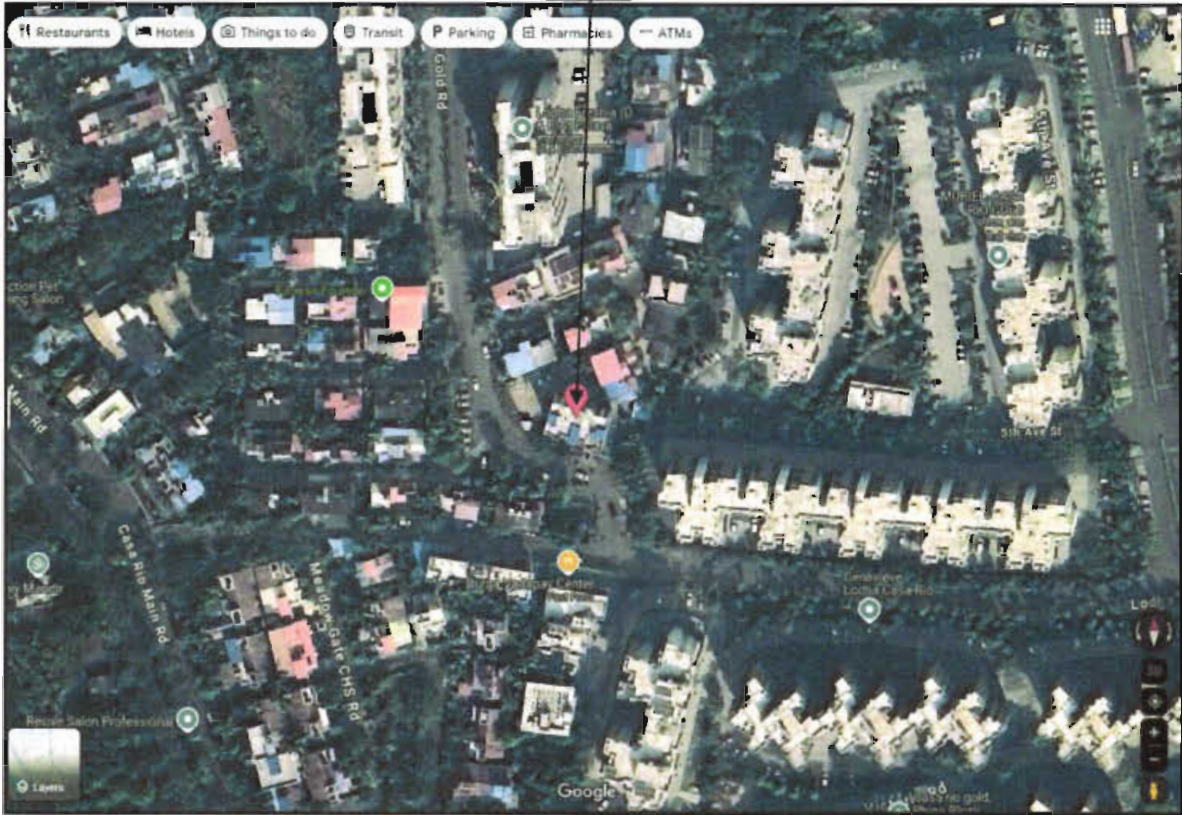
Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 4 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 2 nd Floor
3	Year of construction	2011 (As per site information)
4	Estimated future life	47 Years Subject to proper, preventive periodic maintenance & 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 solid flush doors
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering
12	Roofing and terracing	R.C.C. slab
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	Concealed electrification & Concealed plumbing
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	
15	Sanitary installations	N.A.
	(i) No. of water closets	
	(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	Not Provided
18	No. of lifts and capacity	No 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	As per requirement
22	Roads and paving within the compound approximate area and type of paving	Chequered tiles 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°09'12.1"N 73°04'35.9"E

Note: The Blue line shows the route to site from nearest railway station (Nilje – 750 Mt.)



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Ready Reckoner Rate

Department of Registration and Stamp Government of Maharashtra		नोंदणी व मुद्रांक विभाग महाराष्ट्र शासन	
Annual Statement of Rates Ver. 2.0 (बाजारमूल्य दर पत्रक आवृत्ती 2.0)			
Home		Valuation Guidelines User Manual	
Year	2023-2024	Language	English
Selected District	Thane		
Select Taluka	Kalyan		
Select Village	Gavache Nav : Nilje (Kalyan-Dombivli)		
Search By	Survey No. Location		
Enter Survey No	139	Search	
सुरक्षा क्रमांक	वर्ष	निवासी मूल्यदर	आवृत्तिय दरदर - अर्धपक्का
41/110/2 - मीने विलेजिवात गावातील इले साईलचा पडिलेकडील मीनेम	20100	65200	8220007400 82200
विभागातील मूल्यदर		मूल्य (Rs./)	Attribute
			मी. मीटर

Stamp Duty Ready Reckoner Market Value Rate for Flat	65,200.00			
Reduced 10% by Flat Located on 2 nd Floor	6,520.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	58,680.00	Sq. Mtr.	5,452.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	20,100.00			
The difference between land rate and building rate (A – B = C)	38,580.00			
Depreciation Percentage as per table (D) [100% - 13%] (Age of the Building – 13 Years)	87%			
Rate to be adopted after considering depreciation [B + (C x D)]	53,665.00	Sq. Mtr.	4,986.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial 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	100%
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

magicbricks
Login Post Property POST

₹30.0 Lac EMI: ₹ 1.1k | [How much loan can I get?](#)

1 BHK Flat For Sale in Lodha Heaven, **Dombivli East, Thane**



1 Bed | 1 Bath | Semi-Furnished

Super Built-Up Area
530 sqft • ₹5.66/sqft

Floor
3 (Out of 4 Floors)

Furnished Status
Semi-Furnished

Developer
Lodha

Transaction Type
Resale

Project
Lodha Heaven

Status
Ready to Move

Contact Owner Get Phone No.

📅 Last contact made 53 days ago


More Details

Price Breakup	₹ 30 Lac
Booking Amount	₹ 50000
Address	Dombivli East, Thane - Beyond Thane, Dehi NCR

magicbricks
Login Post Property POST

₹32.2 Lac EMI: ₹ 1.1k | [Get pre-approved loan](#)

1 BHK Flat For Sale in Lodha Heaven, **Dombivli East, Thane**



1 Bed | 1 Bath | Semi-Furnished

Super Built-Up Area
530 sqft • ₹6.07/sqft

Floor
4 (Out of 5 Floors)

Furnished Status
Semi-Furnished

Developer
Lodha

Transaction Type
Resale

Project
Lodha Heaven

Status
Ready to Move

Contact Owner Get Phone No.

📅 Last contact made 34 days ago

More Details

Price Breakup	₹ 32.2 Lac
Booking Amount	₹ 50000
Address	Dombivli East, Thane - Beyond Thane, Maharashtra

Price Indicators

The screenshot shows a real estate listing on the NOBROKER platform. The main heading is "2 BHK Flat In Lodia Heaven For Sale In Lodia Heaven, Shastrri Nagar, Dombivli...". The listing price is ₹ 38 Lacs, with an estimated EMI of ₹ 22,352 per month. The property features 2 bedrooms, 2 bathrooms, and is located in Lodia Heaven. The listing is dated Dec 14, 2022. The overview section includes details such as the age of the building (5-10 years), ownership type (On Lease 2 Years), and flooring (NA). The listing is categorized as "Listed by Broker" and "Sold Out".

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Sales Instance

14448338 02-02-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुयम निबंधक : सह दु.नि.कल्याण 4 दस्त क्रमांक : 14448/2023 नोंदणी : Regn:63m
गावाचे नाव : निळजे		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	1700000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	2483000	
(4) भू.मापन.पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन : इतर माहिती: मोजे निळजे जुना सर्वे न. 156/1 बी नवीन सर्वे न. 95/1 बी,जुना सर्वे न. 198/5 बी नवीन सर्वे न. 160/5 बी या वरील रत्ना सोसायटी,लोढा हेवन कल्याण शील रोड,निळजे,डोंबिवली पूर्व,मधील सदनिका न. 406,सी विंग चौथा मजला,क्षेत्रफळ 378 चौ.फूट.((Survey Number : 95/1B and 160/5B ;))	
(5) क्षेत्रफळ	378 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा.या लिहून ठेवणा.या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-रमेश रतन पाटील यांचे कु मु. धारक म्हणून प्रकाश दगडु चौधरी - वय:-69 पत्ता:-प्लॉट नं. - , माळा नं. - , इमारतीचे नाव: वैभव नगरी, कल्याण शील रोड, डोंबिवली पूर्व, ब्लॉक नं. - , रोड नं. - , महाराष्ट्र, ठाणे. पिन कोड:-421204 पॅन नं:-AFGPP8477F	
(8)दस्तऐवज करून घेणा.या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-जयेश अनिल भालेराव - वय:-38; पत्ता:-प्लॉट नं. - , माळा नं. - , इमारतीचे नाव: Y-302, चंद्रेश ओएसिस, कल्याण शिल रोड, निलजे, लोढा हेवन, डोंबिवली पूर्व, ब्लॉक नं. - , रोड नं. - , महाराष्ट्र, ठाणे. पिन कोड:-421204 पॅन नं:-APCPB0231R 2): नाव:-अनिल मारुती भालेराव - वय:-61; पत्ता:-प्लॉट नं. - , माळा नं. - , इमारतीचे नाव: Y-302, चंद्रेश ओएसिस, कल्याण शिल रोड, निलजे, लोढा हेवन, डोंबिवली पूर्व, ब्लॉक नं. - , रोड नं. - , महाराष्ट्र, ठाणे. पिन कोड:-421204 पॅन नं:-AGBPB5585A 3): नाव:-नंदाबाई अनिल भालेराव - वय:-56; पत्ता:-प्लॉट नं. - , माळा नं. - , इमारतीचे नाव: Y-302, चंद्रेश ओएसिस, कल्याण शिल रोड, निलजे, लोढा हेवन, डोंबिवली पूर्व, ब्लॉक नं. - , रोड नं. - , महाराष्ट्र, ठाणे. पिन कोड:-421204 पॅन नं:-EHSPB8493R	
(9) दस्तऐवज करून दिल्याचा दिनांक	09/10/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	09/10/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	14448/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	173900	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	24900	
(14)शेरा		

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **28th February 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:

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.
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 ₹ 31,55,625.00 (Rupees Thirty-One Lakh Fifty-Five Thousand Six Hundred Twenty-Five Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**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

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai
email=manoj@vastukala.org, c=IN
Date: 2024.02.28 17:30:21 +05'30'



Auth. Sign.

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mani Lal S. Tiwari**

Residential Flat No. 203, 2nd Floor, "Chandresh Lotus Co-Op. Hsg. Soc. Ltd.", Lodha Heaven, Village – Nilje, Dombivli (East), Taluka – Kalyan, District – Thane, PIN – 421 204, State – Maharashtra, Country – India.

Latitude Longitude - 19°09'12.1"N 73°04'35.9"E

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Valuation Prepared for:

Cosmos Bank

Mulund (East) Branch

Ground + 1st Floor of Shop No. 2, 1st Floor of Shop No. 1, "Romell Vasanti", Vasanti Vihar Co-Op. Hsg. Soc. Ltd., Navghar Road, Mulund (East), Mumbai – 400 081, State – Maharashtra,



Our Pan India Presence at :

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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