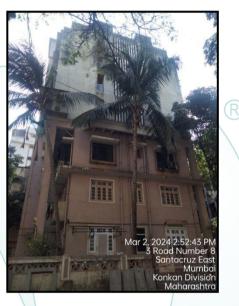




Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Nemchand Ramji Savla & Hemal Nemchand Savla

Residential Flat No. 302, 3rd Floor, Wing – A, **"Bharat Kunj"**, Final Plot No. 38-A of TPS II, Opp. Dinkar Patel Garden, Santacruz (East), Mumbai - 400 055, State – Maharashtra, Country – India.

Latitude Longitude - 19°04'45.5"N 72°50'37.5"E

Valuation Prepared for: Cosmos Bank

Santacruz (East) Branch

Ground Floor, Uday Darshan Building, Jawaharlal Nehru Road, Golibar, Santacruz (East), Mumbai – 400 055, State – Maharashtra, Country – India.





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

TeleFax: +91 22 28371325/24

mumbai@vastukala.org

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





Valuation Report Prepared For: Cosmos Bank / Santacruz (East) Branch / Nemchand Ramji Savla (7395/2305390)

Page 2 of 20

Vastu/Mumbai/03/2023/7395/2305390 07/14-138-PRSK

Date: 07.03.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 302, 3rd Floor, Wing – A, **"Bharat Kunj"**, Final Plot No. 38-A of TPS II, Opp. Dinkar Patel Garden, Santacruz (East), Mumbai - 400 055, State – Maharashtra, Country – India. belongs to **Nemchand Ramji Savla & Hemal Nemchand Savla.**

Boundaries of the property.

North : Akhand Jyot Building
South : Krishn Kunj Apartment

East : Road No. 9

West : Bhavya Niketan Building

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 ₹ 3,00,89,700.00 (Rupees Three Crore Eighty-Nine Thousand Seven 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.

Think.Innovate.Cre

Director Auth. Sign.

Manoj B. Chalikwar

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

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

Encl. Valuation Report





Regd. Office: 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

<u>Valuation Report of Residential Flat No. 302, 3rd Floor, Wing – A, "Bharat Kunj", Final Plot No. 38-A of TPS II, Opp. Dinkar Patel Garden, Santacruz (East), Mumbai - 400 055, State – Maharashtra, Country – India.</u>

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 07.03.2024 for Bank Loan Purpose
2	Date of inspection	02.03.2024
3	Name of the owner/ owners	Nemchand Ramji Savla &
		Hemal Nemchand Savla
4	If the property is under joint ownership / co-	Joint Ownership
	ownership, share of each such owner. Are the shares undivided?	Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 302, 3rd Floor, Wing
		– A, "Bharat Kunj" , Final Plot No. 38-A of TPS II,
		Opp. Dinkar Patel Garden, Santacruz (East),
		Mumbai - 400 055, State – Maharashtra, Country –
		India.
	\\	Contact Devices
		Contact Person: Hemal Nemchand Savla (Owner)
		Mobile No. 9819949080
6	Location atract word no	Opp. Dinkar Patel Garden, Santacruz (East),
0	Location, street, ward no	Mumbai - 400 055
	Survey/ Plot no. of land	Final Plot No. 38-A of TPS II, CTS No. 211, 211/1 to 3 of Village – Bandra (East)
8	Is the property situated in residential/	Residential Area
	commercial/ mixed 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.	Carpet Area in Sq. Ft. = 919.00
	Shape, dimension and physical features	(Area as per Actual Site Measurement)
		Carpet Area in Sq. Ft. = 750.00
		(Area as per Deed of Assignment Cum Sale)
		(Alca as per Deed of Assignment Outil Sale)
		Built Up Area in Sq. Ft. = 900.00
		(Area as per Deed of Assignment Cum Sale)



13	Roads, Streets or lanes on which the land is abutting	Opp. Dinkar Patel Garden, Santacruz (East), Mumbai - 400 055
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	N. A.
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	
	Lessor in the event of sale or transfer	R
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.	
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
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 ite.Create
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied
	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 MCGM 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	₹ 62,500.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		ny of the occupants related to, or close to ess associates of the owner?	Information not available
28	of fix	parate amount being recovered for the use ktures, 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, , 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		ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
32		nump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
33	for lig	has to bear the cost of electricity charges ghting of common space like entrance hall, s, passage, compound, etc. owner or nt?	N. A.
34		t is the amount of property tax? Who is to it? Give details with documentary proof	Information not available
35	no.,	e building insured? If so, give the policy amount for which it is insured and the al premium	Information not available
36		ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.
37		any standard rent been fixed for the ises under any law relating to the control of:	n.a. ate.Create
	SALI	ES	
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the e and address of the property, registration sale price and area of land sold.	As per sub registrar of assurance records
39	Land	rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40		e instances are not available or not relied , the basis of arriving at the land rate	N. A.
	cos	T OF CONSTRUCTION	
41	Year	of commencement of construction and	Year of Completion – 2010 (As per Occupancy





Page	\sim	_1	2	٦
Page	n	OT	71	J

	year of completion	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.
	Remark: As per site inspection, Actual Total Carpet Area 919.00 Sq. Ft. (Including Seating & Duct area is more than Carpet Area 750 Sq. Ft. & Built Up Area 900 Sq. Ft. mentioned in the documents provided to us. We have considered area mentioned in the documents for valuation purpose.	

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Santacruz (East) Branch to assess fair market value as on 07.03.2024 for Residential Flat No. 302, 3rd Floor, Wing – A, **"Bharat Kunj"**, Final Plot No. 38-A of TPS II, Opp. Dinkar Patel Garden, Santacruz (East), Mumbai - 400 055, State – Maharashtra, Country – India belongs to **Nemchand Ramji Savla & Hemal Nemchand Savla**.

We are in receipt of the following documents:

1	Copy of Deed of Assignment Cum Sale dated 20.07.2011 between M/s. Blue Diamond Construction
	Company (The Assignors) And Nemchand Ramji Savla & Hemal Nemchand Savla (The Assignees).
2	Copy of Full Occupancy Certificate No. CE / 1004 / WS / AH dated 31.03.2010 for the full development
	work of Residential Building Wing 'B' additional 3rd to 6th Floor over existing building comprising of
	Ground + 2 Upper Floors issued by Municipal Corporation of Grater Mumbai.
3	Copy of Correction in Occupancy Certificate Letter No. Dy. Ch. Eng. (B.P) / 10113 / WS dated
	19.11.2014 issued by Municipal Corporation of Grater Mumbai.
4	Copy of Letter of Proposed Additions & Alteration to Existing Building Letter No. CE / 1004 / WS / AH
	dated 10.05.2011 issued by Municipal Corporation of Grater Mumbai.
5	Copy of Declaration Letter dated 22.07.2014 issued by Vinayak Lomate, Architect & Interior Designer.
6	Copy of Amended Commencement Certificate No. CE / 1004 / BSII / WS / AH dated 08.02.2009 issued
	by Municipal Corporation of Grater Mumbai.
7	Copy of Search & Title Report Ref No. 174 / SGM / 2024 dated 01.03.2024 issued by S.G.M. &
	Associates (Advocate in High Court).

LOCATION:

The said building is located at Final Plot No. 38-A of TPS II, CTS No. 211, 211/1 to 3 of Village – Bandra (East). The property falls in Residential Zone. It is at a walking distance 400 Mtrs. from Santacruz Railway station.

BUILDING:

The building under reference is having Ground + 6 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. 3rd Floor is having 2 Residential Flats. The building is having 1 Lift.





Residential Flat:

The residential flat under reference is situated on the 3rd Floor. It consists of 2 Bedrooms + Living Room + Kitchen + 2 Toilets + Passage + Pooja Room + Seating Area (i.e., 2 BHK with 2 Toilets). The residential flat is finished with Italian marble flooring, Teak wood door frame with flush doors, Powder coated aluminum sliding windows, Concealed electrification & Concealed plumbing etc.

Valuation as on 07th March 2024

The Built-Up Area of the Residential Flat	:	900.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building		2010 (As per Occupancy Certificate)
Expected total life of building	: /	60 Years
Age of the building as on 2024	:/	14 Years
Cost of Construction	:	900.00 X 2,700.00 = ₹ 24,30,000.00
Depreciation {(100-10) X 14 / 60}	:\	21.00%
Amount of depreciation		₹ 5,10,300.00
Guideline rate obtained from the Stamp Duty Ready	:	₹ 1,56,620.00 per Sq. M.
Reckoner for new property		i.e., ₹ 14,550.00 per Sq. Ft.
Guideline rate (after depreciate)		₹ 1,45,158.00 per Sq. M.
\(\sqrt{1} \)		i.e., ₹ 13,486.00 per Sq. Ft.
Prevailing market rate	:	₹ 34,000.00 per Sq. Ft.
Value of property as on 07.03.2024	:	900.00 Sq. Ft. X₹ 34,000.00 = ₹ 3,06,00,000.00

(Area of property x market rate of developed land & Residential premises as on 2022 - 23 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. — Depreciation)

Depreciated fair value of the property as on		₹ 3,06,00,000.00 - ₹ 5,10,300.00=
07.03.2024		₹ 3,00,89,700.00
Total Value of the property		₹ 3,00,89,700.00
The realizable value of the property	:	₹ 2,70,80,730.00
Distress value of the property	:	₹ 2,40,71,760.00
Insurable value of the property (900.00 X 2,700.00)	:	₹ 24,30,000.00
Guideline value of the property (900.00 X 13,486.00)	:	₹ 1,21,37,400.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 302, 3rd Floor, Wing – A, "Bharat Kunj", Final Plot No. 38-A of TPS II, Opp. Dinkar Patel Garden, Santacruz (East), Mumbai - 400 055, State – Maharashtra, Country – India for this particular purpose at ₹ 3,00,89,700.00 (Rupees Three Crore Eighty-Nine Thousand Seven Hundred Only) as on 07th March 2024.





NOTES

- 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 07th March 2024 is ₹ 3,00,89,700.00 (Rupees Three Crore Eighty Nine Thousand Seven 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:

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ANNEXURE TO FORM 0-1

Technical details

Main Building

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	
		situated on 3 rd Floor	
3	Year of construction	2010 (As per Occupancy Certificate)	
4	Estimated future life	46 Years Subject to proper, preventive periodic	
		maintenance & structural repairs	
5	Type of construction- load bearing	R.C.C. Framed Structure	
	walls/RCC frame/ steel frame	R	
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, Powder	
		coated aluminium sliding windows	
10	Flooring	Italian marble flooring	
11	Finishing	Cement plastering with POP finished	
12	Roofing and terracing	R.C.C. Slab	
13	Special architectural or decorative features,	No	
	if any		
14	(i) Internal wiring – surface or	Concealed electrification	
	conduit		
	(ii) Class of fittings: Superior/	Concealed plumbing	
	Ordinary/ Poor.		
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	Ordinary	
	white/ordinary.		
17	Compound wall Think Inno	Not Provided reate	
	Height and length	310.010310	
	Type of construction		
18	No. of lifts and capacity	1 Lift	
19	Underground sump – capacity and type of	R.C.C tank	
	construction		
20	Over-head tank	R.C.C tank on terrace	
	Location, capacity		
	Type of construction	<u> </u>	
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		
23	Sewage disposal – whereas connected to	Connected to Municipal Sewerage System	
	public sewers, if septic tanks provided, no.		
	and capacity		





Actual site photographs

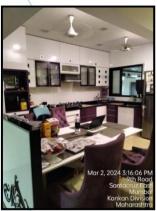




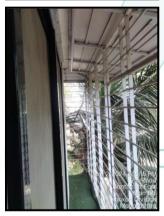








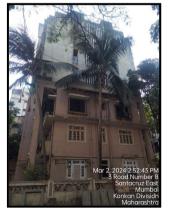








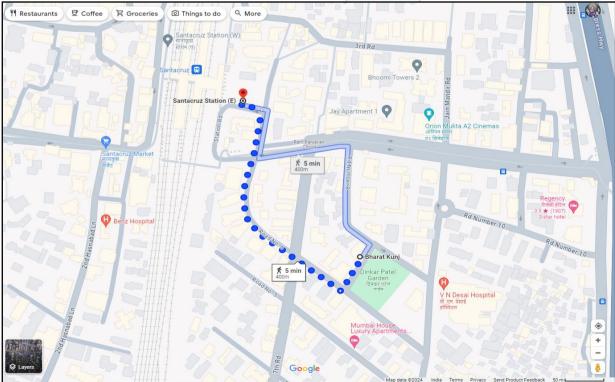




Route Map of the property

Site u/r





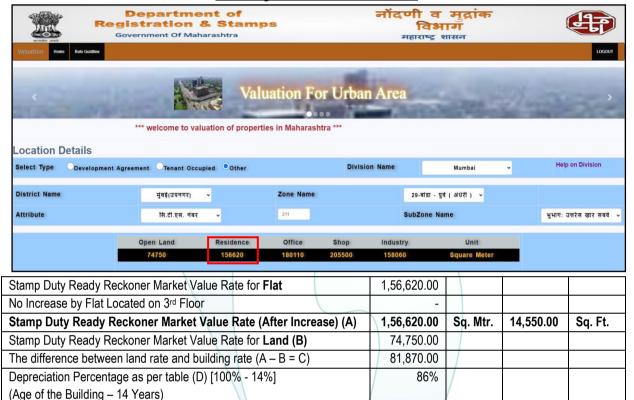
Latitude Longitude - 19°04'45.5"N 72°50'37.5"E

Note: The Blue line shows the route to site from nearest railway station (Santacruz – 400 Mtrs.)





Ready Reckoner Rate



Multi-Storied building with Lift

Rate to be adopted after considering depreciation [B + (C x D)]

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 the building	Rate
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

1,45,158.00

Sq. Mtr.

13,486.00

Sq. Ft.

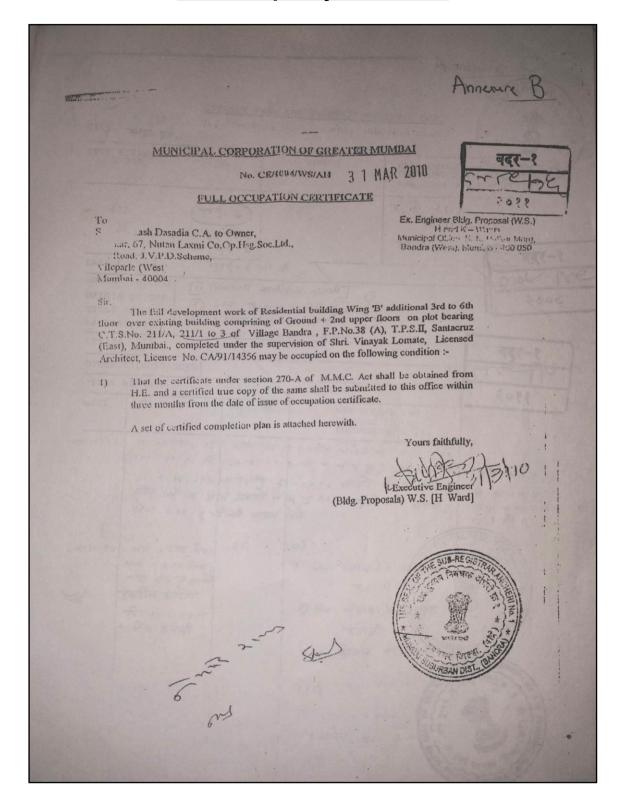
Table - D: Depreciation Percentage Table

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	



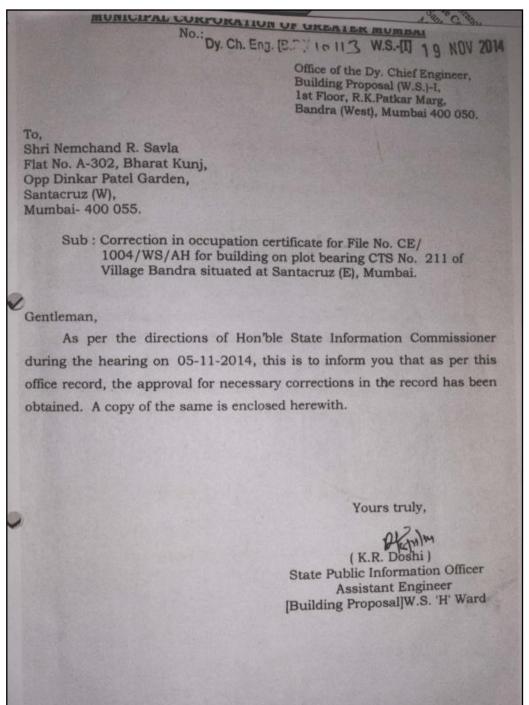


Full Occupancy Certificate



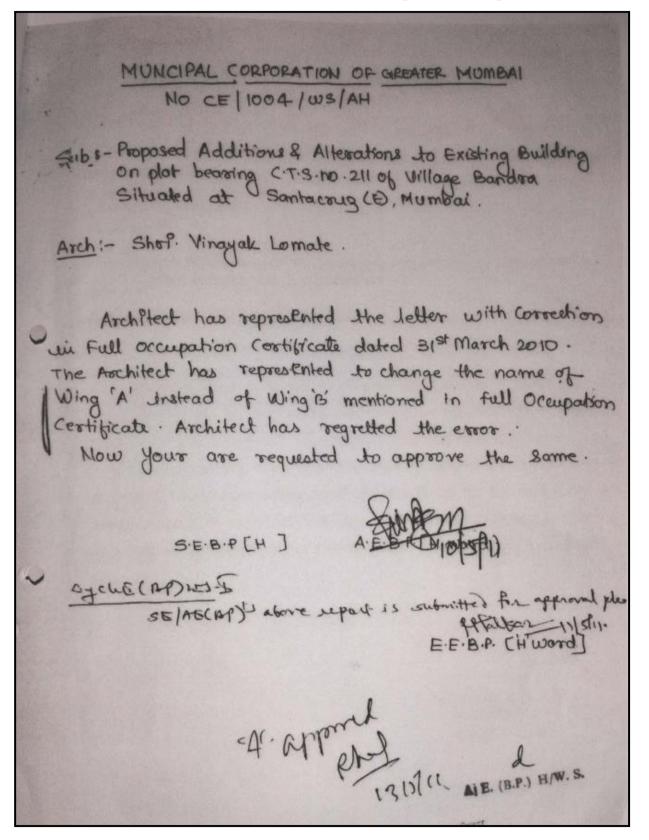


Correction in Occupancy Certificate Letter



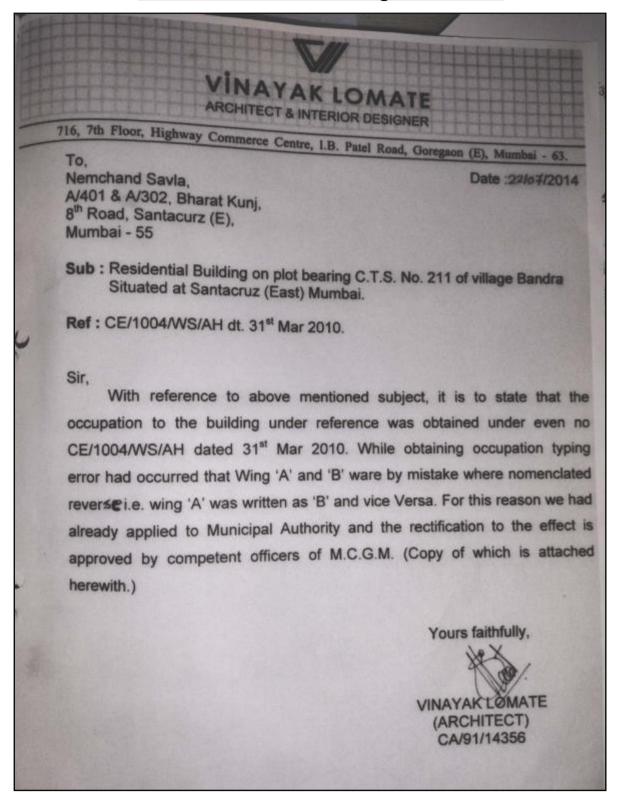


Additions & Alteration to Existing Building Letter



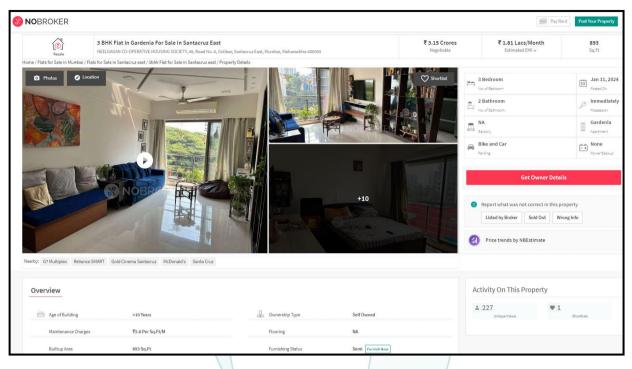


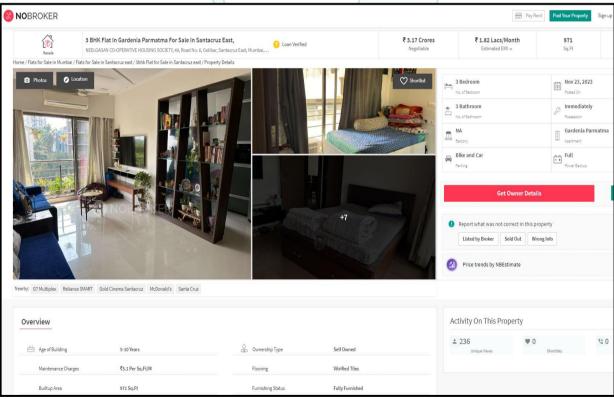
Architect Letter for wing correction





Price Indicators





Sales Instance

20040378	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. अंधेरी 3
06-01-2024	रूपा अग्र.2	•
Note:-Generated Through eSearch		दस्त क्रमांक : 20040/2023
Module,For original report please		नोदंणी :
contact concern SRO office.		Regn:63m
गावाचे नाव : बांद्रा		
(1)विलेखाचा प्रकार	सेल डीड	
(2)मोबदला	30000000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	18478341.25	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदिनका नं: फ्लॅट नं 402, माळा नं: 4था मजला,ए विंग, इमारतीचे नाव: भरत कुंज, ब्लॉक नं: 8 वा रोड टीपीएस 3, रोड : सांताक्रूझ(पूर्व),मुंबई 400055, इतर माहिती: फ्लॅट एरिया 900 चौ. फुट बिल्टअप व सोबत एक कार पार्किंग स्पेस नं. 8 व इतर माहिती दसतात नमूद केल्याप्रमाणे.((C.T.S. Number : 211, 211/1 to 3;))	
(5) क्षेत्रफळ	83.64 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-मिनाक्षी कनुभाई गांधी वय:-73 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: फ्लॅट नं. 402, 4था मजला, ए-विंग, भरत कुंज, 8 वा रोड, TPS III, सांताक्रूझ (पूर्व), मुंबई, रोड नं: -, महाराष्ट्र, MUMBAI. पिन कोड:-400055 पॅन नं:-ACVPG0130A	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-पूर्णिमा रजनीकांत भगत वय:-78; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: अखंड ज्योती क्र. 3, 2रा मजला, 8वा रोड, सांताक्रूझ (पूर्व), मुंबई, रोड नं: -, महाराष्ट्र, MUMBAI. पिन कोड:-400055 पॅन नं:-AFKPB3868E 2): नाव:-अभय रजनीकांत भगत वय:-57; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: 501, 5वा मजला, भरत कुंज, 8वा रोड, सांताक्रूझ (पूर्व), मुंबई, रोड नं: -, महाराष्ट्र, MUMBAI. पिन कोड:-400055 पॅन नं:-AABPB6939Q	
(9) दस्तऐवज करुन दिल्याचा दिनांक	14/12/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	14/12/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	20040/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	1800000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 07th March 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 ₹ 3,00,89,700.00 (Rupees

Three Crore Eighty Nine Thousand Seven Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

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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