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: Mrs. Nayna Prashant Patel

Commercial Office No. 215, 2<sup>nd</sup> Floor, "**Mohid Heights Co-op. Soc. Ltd.**", Lokhandwala Road, R.T.O. Lane Andheri (West), Mumbai – 400 053, State - Maharashtra, Country - India.

Latitude Longitude - 19°08'03.0"N 72°49'35.8"E

### Valuation Prepared for: Cosmos Bank

#### Vashi Branch Sector 17

Plot No. 74, Persepolis Premises, Sector 17, Vashi, Navi Mumbai, PIN - 400 705 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

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Valuation Report Prepared For: Cosmos Bank / Vashi Branch Sector 17/ Mrs. Navna Prashant Patel (7772/2305650) Page 2 of 18

Vastu/Mumbai/03/2024/7772/2305650 20/16-398-JASH

Date: 20.03.2024

### VALUATION OPINION REPORT

The property bearing Commercial Office No. 215, 2nd Floor, "Mohid Heights Co-op. Soc. Ltd.", Lokhandwala Road, R.T.O. Lane, Andheri (West), Mumbai - 400 053, State - Maharashtra, Country - India belongs to Mrs. Nayna Prashant Patel.

Boundaries of the property

boundaries of the property		$\langle (R) \rangle$
Boundaries	:	Building
North	:	Open Plot
South	:	RTO Road
East	:	Shatatarala CHSL.
West	:	Lokhandwala Complex 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 ₹ 1,13,99,380.00 (Rupees One Crore Thirteen Lakh Ninety Nine Thousand Three Hundred Eighty 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 ( ) + =



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



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

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

TeleFax: +91 22 28371325/24 

# Commercial Office No. 215, 2nd Floor, "Mohid Heights Co-op. Soc. Ltd.", Lokhandwala Road, R.T.O. Lane Andheri (West), Mumbai – 400 053, 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 20.03.2024 for Bank Loan Purpose	
2	Date of inspection	18.03.2024	
3	Name of the owner/ owners	Mrs. Nayna Prashant Patel	
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: Commercial Office No. 215, 2nd Floor, "Mohid Heights Co-op. Soc. Ltd.", Lokhandwala Road, R.T.O. Lane, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India  Contact Person: Mrs. Nayna Prashant Patel (Owner) Contact No.: 9820777600	
6	Location, street, ward no	Lokhandwala Road, R.T.O. Lane, Andheri (West), Mumbai	
	Survey/ Plot no. of land	CTS No. 825 (Part) of Village Ambivali	
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential cum Commercial 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. = 293.00 Extra Area Enclosed in Sq. Ft. = 10.00 Loft Area in Sq. Ft. = 163.00 (Height 6.00) (Area as per actual site measurement)	
		Carpet Area in Sq. Ft. = 335.00 (Area as per Index II)	
		Built-up Area in Sq. Ft. = 402.00 (Carpet Area + 20%)	



13	Roads, Streets or lanes on which the land is	Lokhandwala Road, R.T.O. Lane, Andheri (West),		
	abutting	Mumbai		
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.			
	(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.	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	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 1te.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	N.A.		
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	₹ 33,000.00 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?	N.A.
28	of fix	parate amount being recovered for the use stures, like fans, geysers, refrigerators, and ranges, built-in wardrobes, etc. or for each 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		ump is installed, who is to bear the cost of tenance 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		ny dispute between landlord and tenant ding 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	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 Commercial Office 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 Construction – 2006 (As per Part



Valuation Report Prepared For: Cosmos Bank / Vashi Branch Sector 17/ Mrs. Nayna Prashant Patel (7772/2305650) Page 6 of 18

	year of completion	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.
	No. 215 on 2 <sup>nd</sup> floor.  2. As there are no permission documents	available for the Loft, it is not considered for the of valuation, we have taken area as per the

# PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Vashi Branch Sector 17 to assess fair market value as on 20.03.2024 for Commercial Office No. 215, 2<sup>nd</sup> Floor, "**Mohid Heights Co-op. Soc. Ltd.**", Lokhandwala Road, R.T.O. Lane Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India belongs to **Mrs. Nayna Prashant Patel.** 

#### We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 06.03.2024 between Mr. Manish Kumar G. Puri (Transferor) AND Mrs.
	Nayna Prashant Patel (Transferees) (3 Pages from document)
2	Copy of Part Occupancy Certificate No. SRA / ENG / 367 / KW / STGL / AP dated 31.01.2006 issued by
	Slum Rehabilitation Authority (SRA).
3	Copy of Index II dated 06.03.2024

#### LOCATION:

The said building is located at land bearing CTS No. 825 (Part) of Village Ambivali, Taluka - Andheri, District - Mumbai Suburban. The property falls in Residential cum Commercial Zone. It is at 1.1 km. travelling distance from DN Nagar Metro station.

#### **BUILDING**:

The building under reference is having Ground + 5<sup>th</sup> (Commercial) + 6<sup>th</sup> to 21<sup>st</sup> (Residential) 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 good. The building is used for Residential Cum Commercial purpose. 2<sup>nd</sup> Floor is having 26 offices. The building is having 1 lift for office users.

#### **Commercial Office:**

The Commercial Office under reference is situated on the 2<sup>nd</sup> floor. The composition of Commercial Office is having Conference Room + Cabin + Toilet and loft with 2 Cabins. The Commercial Office is finished with Vitrified tiles flooring, Teak wood door frame with sliding shutter and full height glazed glass shutter to main entrance, Concealed electrification & plumbing etc.





#### Valuation as on 20th March 2024

The Carpet Area of the Commercial Office	:	335.00 Sq. Ft.

#### **Deduct Depreciation:**

Year of Construction of the building	:	2006 (As per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	18 Years
Cost of Construction	:	402.00 X 3,000.00 = ₹ 12,06,000.00
Depreciation {(100-10) X 18/60}	:	27.00%
Amount of depreciation	: /	₹ 3,25,620.00
Guideline rate obtained from the Stamp Duty Ready	-/	₹ 2,20,630.00 per Sq. M.
Reckoner for new property		i.e. ₹ 20,497.00 per Sq. Ft.
Guideline rate (after depreciate)		₹ 1,97,448.00 per Sq. M.
		i.e. ₹ 18,343.00 per Sq. Ft.
Prevailing market rate	:	₹ 35,000.00 per Sq. Ft.
Value of property as on 20.03.2024	:	335.00 Sq. Ft. X ₹ 35,000.00 = ₹ 1,17,25,000.00

(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)

Fair value of the property as on 20.03.2024	:	₹ 1,17,25,000.00 - ₹ 3,25,620.00 =
		₹ 1,13,99,380.00
Total Value of the property	:	₹ 1,13,99,380.00
The realizable value of the property	: ,	₹ 1,02,59,442.00
Distress value of the property	/:	₹ 91,19,504.00
Insurable value of the property (402.00 X 3,000.00)	:	₹ 12,06,000.00
Guideline value of the property (402.00 X 18,343.00)	te	₹ 73,73,886.00 ⊖

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Office No. 215, 2nd Floor, "Mohid Heights Co-op. Soc. Ltd.", Lokhandwala Road, R.T.O. Lane Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India for this particular purpose at ₹ 1,13,99,380.00 (Rupees One Crore Thirteen Lakh Ninety Nine Thousand Three Hundred Eighty Only) as on 20.03.2024.



Valuation Report Prepared For: Cosmos Bank / Vashi Branch Sector 17/ Mrs. Nayna Prashant Patel (7772/2305650) Page 8 of 18

#### **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 20<sup>th</sup> March 2024 is ₹ 1,13,99,380.00 (Rupees One Crore Thirteen Lakh Ninety Nine Thousand Three Hundred Eighty 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

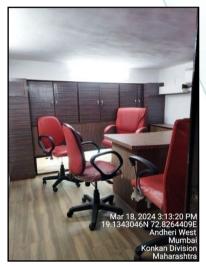
1.	No. of floors and height of each floor		Ground + 5 <sup>th</sup> (Commercial) + 6 <sup>th</sup> to 21 <sup>st</sup> (Residential) upper floors		
2.	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Commercial Office situated on 2 <sup>nd</sup> Floor		
3	Year of co	nstruction	2006 (As per Part Occupancy Certificate)		
4	Estimated	future life	42 Years Subject to proper, preventive periodic		
			maintenance & structural repairs		
5		onstruction- load bearing Frame/ steel frame	R.C.C. Framed Structure		
6	Type of fo	undations	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 sliding shutter and full		
			height glazed glass shutter to main entrance		
10	Flooring		Vitrified tiles flooring		
11	Finishing		Cement plastering		
12	Roofing ar	nd terracing	R.C.C. slab		
13	Special are	chitectural or decorative features,	No		
	if any				
14	(i)	Internal wiring – surface or	Concealed electrification		
	(11)	conduit			
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.			
15	Sanitary in	nstallations	/		
	(i) No. of water closets		N.A.		
	(ii) No. of lavatory basins				
	(iii) No. of urinals				
	(iv)	No. of sink			
16	Class of fit white/ordir	ttings: Superior colored / superior nary.	Ordinary Vate.Create		
17	Compound		Provided		
	Height and				
18		enstruction and capacity	1 lift for office users		
19			R.C.C tank		
19	construction	and sump – capacity and type of	N.O.O Idlik		
20			R.C.C tank on terrace		
	Location, capacity				
	Type of construction				
21	Pumps- no. and their horse power		As per requirement		
22	Roads and paving within the compound approximate area and type of paving		Chequred tiles in open spaces, etc.		
23		isposal – whereas connected to ers, if septic tanks provided, no. ity	Connected to Municipal Sewerage System		



### **Actual site photographs**

















### **Actual site photographs**





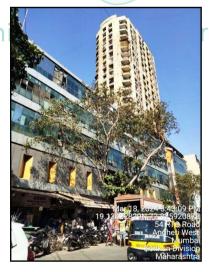


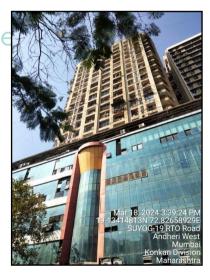












## **Route Map of the property**

Site u/r





### Latitude Longitude - 19°08'03.0"N 72°49'35.8"E

Note: The Blue line shows the route to site from nearest metro station (DN Nagar – 1.1 km.)





## **Ready Reckoner Rate**



Stamp Duty Ready Reckoner Market Value Rate for Office	2,20,630.00			
No increase as property located on 2 <sup>nd</sup> Floor	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase)	2,20,630.00	Sq. Mtr.	20,497.00	Sq. Ft.
(A)				
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	91,840.00			
The difference between land rate and building rate (A – B = C)	1,28,790.00			
Depreciation Percentage as per table (D) [100% - 18%]	82%			
(Age of the Building – 18 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	1,97,448.00	Sq. Mtr.	18,343.00	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:

1000	y recitemen will be interededed at arraon.	
	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

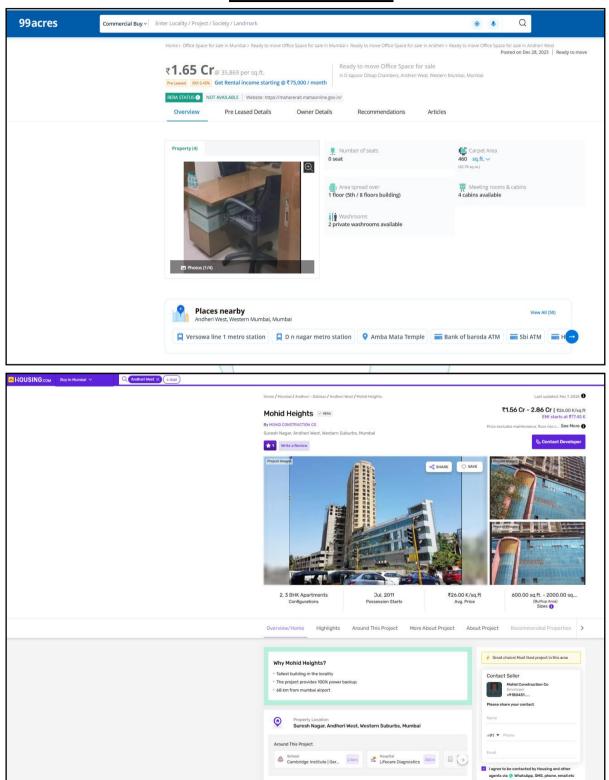
Table - D: Depreciation Percentage Table

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



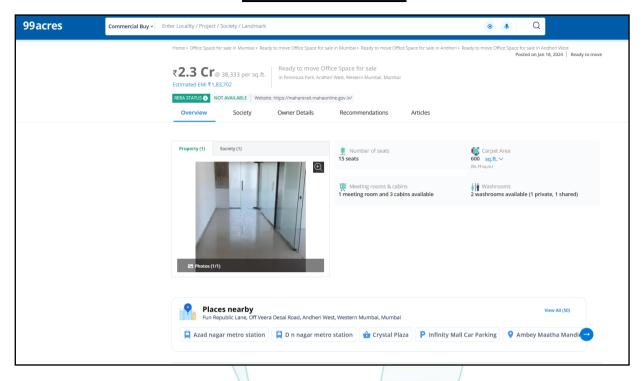


# **Price Indicators**





# **Price Indicators**







#### **Sale Transaction**

2316322	सूची क्र.2	दुव्यम निबंधक : सह दु.नि. अंधेरी ।
0-03-2024	•	दस्त क्रमांक : 12316/2023
ote:-Generated Through eSearch odule,For original report please		नोदणी :
intact concern SRO office.		Regn:63m
	गावाचे नाव : आंबिवर्ल	9.
0.3		П
(1)वितेस्ताचा प्रकार	करारनामा	
(2)मोबदता	13500000	
(३) बाजारभाव(भाडेपटटचाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	12953263.8	
(4) भू.मापन,पोटहिस्सा व घरक्रमॉक(असत्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदिनका नं: ऑफिस नं 312, माळा नं: 3, इमारतीचे नाव: क्रिस्टल पॉइंट, ब्लॉक नं: न्यू अधेरी लिंक रोड, रोड : अधेरी प मुंबई 400053, इतर माहिती: ऑफिस चे क्षेत्र फळ 478 चौ फिट कार्पेट.(( C.T.S. Number : 824/3;))	
(5) क्षेत्रफळ	53.31 चौ.मीटर	
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करून देणाऱ्या लिहून ठेवणाऱ्या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	<ol> <li>नावः.मॅ. हर्ष कोशत कॉर्पोरेशन चे भागिदार कोशत मुकेश दोशी तर्फे मुख्यार स्वप्रीत - कुत्तकर्णी वयः-३९ पत्ताः-प्लॉट नंः ऑफिस, माळा नंः 1, इमारतीचे नावः क्रिस्टल शॉपिंग ऑकेंड, ब्लॉक नंः ऑप इंडियन बैंक एस की रोड, रोड नंः सांताकूज प, महाराष्ट्र, मुम्बई. पिन कोड:-400054 पेंन नं:-AACFH8774L</li> </ol>	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायातथाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-रफ़्मी - परीख वय:-42, पता:-प्लॉट नं: फ्लॅट नं डी-1101, माळा नं: 11, इमारतीचे नाव: मेफेअर मेरिडियन सीएचएस लीमीटेड, ब्लॉक नं: सीसर रोड सेंट ब्लेस चर्च जवळ अंबोली, रोड नं: अंधेरी प, महराष्ट्र, मुनबई. पिन कोड:-400038 पेंग नं:-AORPPS198P 2): नाव:-अशीख - परियाद वय:-43; पता-व्लॉट नं: फ्लॉट नं डी-1101, माळा नं: 11, इमारतीचे नाव: मेफेअर मेरिडियन सीएचएस लीमीटेड, ब्लॉक नं: सीसर रोड सेंट ब्लेस चर्च जवळ अंबोली, रोड नं: अंधेरी प, महाराष्ट्र, मुमबई. पिन कोड:-400058 पेंग नं:-BCTPP7839Q	
(१) दस्तऐका करुन दिल्याचा दिनांक	r दिल्पाचा दिनांक	
(10)दस्त नोंदणी केल्याचा दिनांक	29/08/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	12316/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	810000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क 30000		<u> </u>
(14)शेरा		

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#### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess Fair Market Value of the property under reference as on 20th 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 ₹ 1,13,99,380.00 (Rupees One Crore Thirteen Lakh Ninety Nine Thousand Three Hundred Eighty 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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