

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Biswajit Swapan Das & Mrs. Pampa Biswajit Das

Residential Flat No. 412, 4th Floor, "Sai Gopal Apartment", Sai Gopal Welfare Society, Shiv Mandir Road Near Moreshwar School, Moregaon, Nallasopara (East), Taluka - Vasai, District - Palghar, PIN - 401 209 State - Maharashtra, Country - India.

Latitude Longitude - 19°26'00.6"N 72°49'26.4"E

Intended User:

Cosmos Bank

Malad (East) Branch

Shop Nos. 1, 2 & 3, Khandwala Lane, Khandwala Arcade, Off Daffatry Road, Malad (East), Mumbai - 400 097 State - Maharashtra, Country - India.



Our Pan India Presence at:

Nanded Mumbai ♥ Thane Nashik

Rajkot

√ índore

Raipur

Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India

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Vastu/Mumbai/04/2024/008043/2305901 06/4-40-JARJ

Date: 06.04.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 412, 4th Floor, "Sai Gopal Apartment", Sai Gopal Welfare Society, Shiv Mandir Road, Near Moreshwar School, Moregaon, Nallasopara (East), Taluka - Vasai, District - Palghar, PIN - 401 209, State - Maharashtra, Country - India belongs to Mr. Biswajit Swapan Das & Mrs. Pampa Biswajit Das.

Boundaries of the property.

North : Shiv Mandir Road South : Omkar Apartment

East : Open Ground / Sai Dham Apartment

West : Sai Shraddha Apartment

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for SARFAESI Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose at ₹ 9,50,700.00 (Rupees Nine Lakh Fifty 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.

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: 2024.04.06 17:58:12 +05'30'

Auth. Sign.

Valuers & Appraisors
Architects &
Architects &
Architects &
Coarless Organizary
Coarless of Engineers
London's Engineers
May 2010 PT C15

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



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B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai**: 400072, (M.S.), India

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<u>Valuation Report of Residential Flat No. 412, 4th Floor, "Sai Gopal Apartment", Sai Gopal Welfare Society, Shiv Mandir Road, Near Moreshwar School, Moregaon, Nallasopara (East), Taluka - Vasai, District - Palghar, PIN - 401 209, 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 market value of the property for SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose.
2	Date of inspection	03.04.2024
3	Name of the owner/ owners	Mr. Biswajit Swapan Das & Mrs. Pampa Biswajit Das
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 412, 4th Floor, "Sai Gopal Apartment", Sai Gopal Welfare Society, Shiv Mandir Road, Near Moreshwar School, Moregaon, Nallasopara (East), Taluka - Vasai, District - Palghar, PIN - 401 209, State - Maharashtra, Country - India. Contact Person: Mr. Anand Pawar (Tenant) Contact No.: 8143216258
6	Location, street, ward no	Shiv Mandir Road, Near Moreshwar School, Moregaon, Nallasopara (East), Taluka - Vasai, District - Palghar
7	Survey/ Plot no. of land	Survey No. 188, Hissa No. 14(pt) of Village - More
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. = 190.00 (Area as per Actual Site Measurement)





		- · · · · · · · · · · · · · · · · · · ·
		Built-up Area in Sq. Ft. = 359.00
		(Area as per Agreement)
		Carpet Area in Sq. Ft. = 217.00
		(Area as per Approved Building Plan)
		(
		Built-up Area in Sq. Ft. = 260.00
		(Area as per Approved Plan + 20%)
13	Roads, Streets or lanes on which the land is abutting	Shiv Mandir Road
14	If freehold or leasehold land	Freehold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.	
	(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	Parameter 1
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
24	Is the building owner occupied/ tenanted/ both?	Tenant Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.



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25			Floor Space Index permissible – As per CIDCO norms		
			Percentage actually utilized – Details not available		
26	RENTS				
	(i) Names of tenants/ lessees/ licensees, etc		Mr. Anand Pawar		
	(ii)	Portions in their occupation	Entire flat		
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each		₹ 2,200.00 Present rental income per month		
	(iv)	Gross amount received for the whole property	Information not available		
27		any of the occupants related to, or close to ess 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		Information not available		
29		details of the water and electricity charges, , to be borne by the owner	Information not available		
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars		Information not available		
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?		Information not available		
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?		Information not available		
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?		Information not available		
34		t is the amount of property tax? Who is to 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?		Information not available		
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?		Information not available		
	SAL	ES			
38	in the	instances of sales of immovable property elocality on a separate sheet, indicating the elocal address of the property, registration	As per sub registrar of assurance records		





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	No., sale price and area of land sold.		
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 Construction – 2008 (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: As per actual measurement Carpet Area is 190.00 Sq. Ft. and Built-up Area is 359.00 Sq. is mentioned in the provided Agreement to us. The loading factor of Built-up Area to measured Ca 60%. Hence, for the purpose of valuation we have considered Carpet Area of 217 Sq. Ft. as perbuilding plan.		

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Malad (East) Branch to assess fair market value as on 06.04.2024 for Residential Flat No. 412, 4th Floor, "Sai Gopal Apartment", Sai Gopal Welfare Society, Shiv Mandir Road, Near Moreshwar School, Moregaon, Nallasopara (East), Taluka - Vasaí, District - Palghar, PIN - 401 209, State - Maharashtra, Country - India belongs to Mr. Biswajit Swapan Das & Mrs. Pampa Biswajit Das.

We are in receipt of the following documents:

1	Copy of Agreement dated 03.05.2010 between M/s. Sai Gopal Enterprises Builders and Developers (the		
	Builders) AND Mr. Biswajit Swapan Das & Mrs. Pampa Biswajit Das (the Purchaser).		
2	Copy of Approved Building Plan Vide No. CIDCO / VVSR / AM / BP-1358 / E / 834 of 20.09.2007 issued		
	by CIDCO.		

LOCATION:

The said building is located at land bearing Survey No. 188, Hissa No. 14(pt) of Village – More, Taluka – Vasai, District – Palghar, within the area of Sub-Registrar Vasai – II at Nallasopara. The property falls in Residential Zone. It is at a travelling distance of 2.3 km. from Nallasopara 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 building is used for residential purpose. 4th Floor is having 21 Residential Flats. The building is without lift.

Residential Flat:

The residential flat under reference is situated on the 4th Floor. It consists of Living Room + Kitchen + WC + Bath Passage (i.e., 1RK with WC & Bath). The residential flat finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed electrification & plumbing etc.

Valuation as on 6th April 2024

The Carper Area of the Residential Flat	:	217.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	2008 (As per Site Information)
Expected total life of building		60 Years
Age of the building as on 2024		16 Years
Cost of Construction	\ ;	260.00 X 2,500.00 = ₹ 6,50,000.00
Depreciation {(100-10) X 16 / 60}	1	24.00%
Amount of depreciation	V . A	₹ 1,56,000.00
Guideline rate obtained from the Stamp Duty Ready	:	₹ 39,360.00 per Sq. M.
Reckoner for new property		i.e. ₹ 3,657.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 34,918.00 per Sq. M.
		i.e. ₹ 3,244.00 per Sq. Ft.
Prevailing market rate	:	₹ 5,100.00 per Sq. Ft.
Value of property as on 06.04.2024	;	217.00 Sq. Ft. X ₹ 5,100.00 = ₹ 11,06,700.00
		l

(Area of property x market rate of developed land & Residential premises as on 2024 - 25 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. — Depreciation)

Depreciated fair value of the property as on	:	₹ 11,06,700.00 - ₹ 1,56,000.00 =
06.04.2024		₹ 9,50,700.00
Total Value of the property	:	₹ 9,50,700.00
The realizable value of the property	:	₹ 8,08,095.00
Distress value of the property	:	₹ 6,65,490.00
Insurable value of the property (260 X 2,500.00)	:	₹ 6,50,000.00
Guideline value of the property (260 X 3,244.00)	:	₹ 8,43,440.00





Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 412, 4th Floor, "Sai Gopal Apartment", Sai Gopal Welfare Society, Shiv Mandir Road, Near Moreshwar School, Moregaon, Nallasopara (East), Taluka - Vasai, District - Palghar, PIN - 401 209, State – Maharashtra, Country – India for this particular purpose at ₹ 9,50,700.00 (Rupees Nine Lakh Fifty Thousand Seven Hundred Only) as on 6th April 2024.

NOTES

- I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the
 fair market value of the property as on 6th April 2024 is ₹ 9,50,700.00 (Rupees Nine Lakh Fifty
 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.
- 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

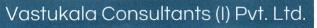
Technical details

Main Building

1.	No. of floo	ors 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 4th Floor	
3	Year of construction		2008 (As per Site Information)	
4	Estimated	future life	44 Years Subject to proper, preventive periodic	
			maintenance & structural repairs	
5	Type of co	onstruction- load bearing	R.C.C. framed structure	
		frame/ steel frame		
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	d Windows	Teak wood door frame with flush shutters,	
			Powder coated Aluminium sliding windows	
10	Flooring		Vitrified tiles flooring	
11	Finishing		Cement plastering	
12	Roofing a	nd terracing	R.C.C. slab roofing	
13	Special ar	chitectural or decorative features,	No	
	if any	Table 1		
14	(i)	Internal wiring – surface or	Concealed electrification & plumbing	
	(::)	conduit		
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.		
15	Sanitary ii	nstallations	-	
10	(i)	No. of water closets	As per requirement	
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink	<u></u>	
16	Class of fi	ttings: Superior colored / superior	Ordinary	
	white/ordi			
17	Compoun		Existing	
	Height an			
18		onstruction and capacity	No lift	
19	-	und sump – capacity and type of	R.C.C tank	
13	constructi		IN.O.O tariiv	
20	Over-head		R.C.C tank on terrace	
	Location,			
	Type of construction			
21	Pumps- n	o. and their horse power	May be provided as per requirement	
22		d paving within the compound ate area and type of paving	Cement concrete in open spaces, etc.	
23		lisposal – whereas connected to wers, if septic tanks provided, no. city	Connected to municipal sewerage system	



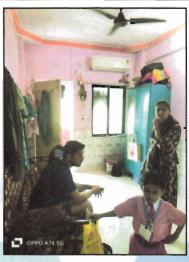
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Actual site photographs

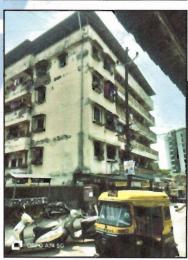


















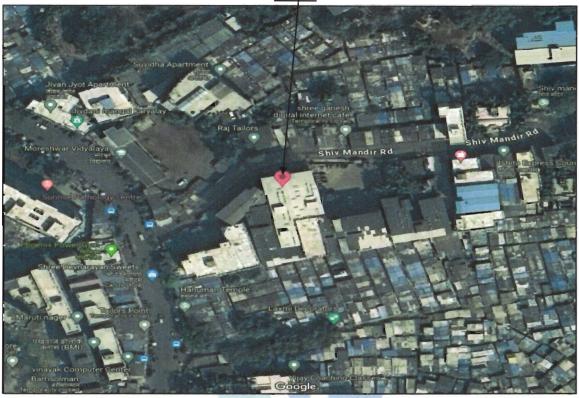


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Route Map of the property

Site_u/r



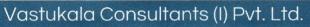


Latitude Longitude - 19°26'00.6"N 72°49'26.4"E

Note: The Blue line shows the route to site from nearest railway station (Nallasopara - 2.3 km.)



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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	49,200.00			
20% Decrease for flat located on 4th floors	9,840.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase)	39,360.00	Sq. Mtr.	3,657.00	Sq. Ft.
(A)				
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	11,600.00			
The difference between land rate and building rate (A – B = C)	27,760.00			
Depreciation Percentage as per table (D) [100% - 16%]	84%			
(Age of the Building – 16 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	34,918.00	Sq. Mtr.	3,244.00	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		

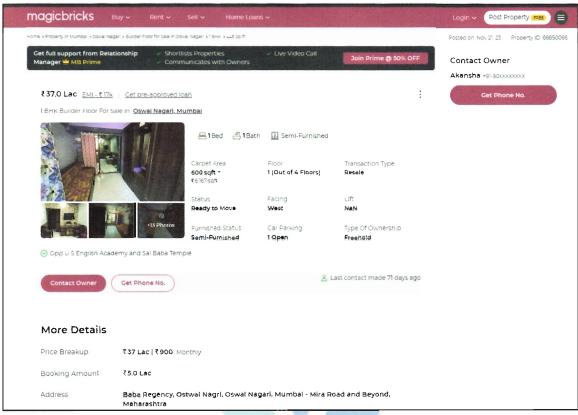


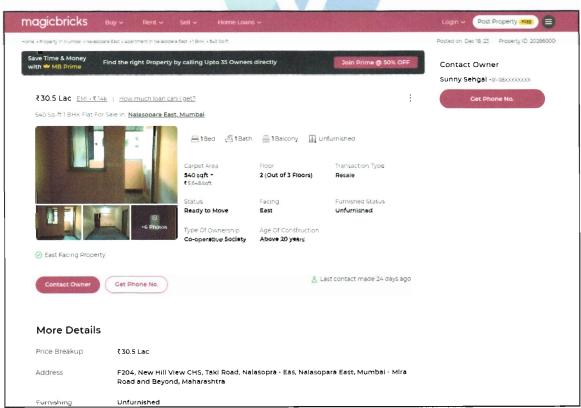
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Price Indicators







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Sales Instance

42180	सूची क्र.2	दुःथम निबंधक - सह दू.नि. वसई 2
0-03-2024	~	दस्त क्रमांक : 7421/2023
lote:-Generated Through eSearch		नोदंशी
Module, For original report please ontact concern SRO office.		Regn:83m
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	1250000	
(3) बाजारभाव(भावेषटटपाच्या बाबतिलपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	1238000	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पालघरइतर वर्णन :. इतर माहिती: गाव मौजे मोरे,स नं 188,हिस्सा नं 14(पार्ट),विभाग 7.सदिनका क्र. 317,तिसरा मजला,साई गोपाळ अपार्टमेंट,क्षेत्र 29.6 चौ. मी. बिल्ट अप((Survey Number : स नं 188. हिस्सा न 14(पार्ट) .))	
(5) क्षेत्रफळ	29.6 चौ.मीटर	
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(७) ढस्तऐवज करुन देगा-या लिहून ठेवणा-या यक्षकाराचे नाव किंवा दिवापी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1)ः नावः-मन्छिद्र नामदेव खामकर वयः-42 पत्ताः-प्लॉट नं, माळा नं: -, इमारतीचे नावः -, ब्लॉक नं, रोड नं: फ्लॅट नं 317, साई ,मोरेगाव, नालासोधारा पू ता. वसई, जि. पालपर, महाराष्ट्र, ठाणे. पिन कोड:-401209 पॅन नं:-AXUPK0628H	
(१)दस्तऐवज करून पेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा अदिया असल्यास प्रतिवादिचे नाव व पत्तः	1): नाव -सिद्धीका सुरेंद्र पादव वप:-24; पत्ता:-प्लॉट नं:-, माळा नं:-, इमारतीचे नाव:-, ब्लॉट नं:-, रोड नं: तबेला, गावदेवी रोड, इंदिरा चौकजवळ, काजूपाडा, पॉर्ड्सर, कंरिवली पू मुंबई, महाराष्ट्र: मुम्बई. पिन कोड:-400101 पॅन नं:-AQGPY7556H	
(९) दस्तऐवज करुन दिल्पाचा दिनांक	04/05/2023	
(10)दस्त नोंटणी केल्याचा दिनांक	04/05/2023	
(11)अनुक्रमांक,श्रंड व पृष्ठ	7421/2023	
(12)बाजारभावाप्रमाणे नुदांक शुल्क	87500	
(13)वाजारभावाप्रमाणे नोंदणी शुल्छ	12500	
(14)पोरा		
मुल्यांकन्यसाठी विचारात येतलेला तयसील:-:		
मुद्धांक शुल्क आकारताना निवउतेंता अनुन्धेद :- :	(i) within the limits of any Municipal Corporation or any Cantonness area annexed to it.	





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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference for SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose as on 6th April 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

- We assume no responsibility for matters of legal nature affecting the property appraised or the title 1. 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.

Since 1989

The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing 6. 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, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose at ₹ 9,50,700.00 (Rupees Nine Lakh Fifty

Thousand Seven Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar ^{Director} Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (1) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024,04.06 17:58:31 +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



