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Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Ramdas Balasaheb Mane & Mrs. Manjusha Ramdas Mane**

Residential Flat No. 401, 4th Floor, Wing - K, "**The Royal Rahadki Greens New Phase Apartment Condominium (Alias The Royale Rahadki Greens (Phase I) Apartment Condominium)**", Shivraj Nagar, Village – Rahatani, Taluka – Haveli, District – Pune, PIN Code - 411 017, State - Maharashtra, Country – India.

Latitude Longitude - 18°36'14.0"N 73°47'03.3"E

Valuation Prepared for:

Cosmos Bank

Naupada Thane Branch

Kusumanjali Building, Opp. Deodhar Hospital, Gokhale Road, Naupada, Thane (West) – 400 602
State – Maharashtra, Country – India.



Thane : 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA
Email :thane@vastukala.co.in| Tel : 80978 82976 / 90216 25621

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Regd. Office

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

+91 2247495919

mumbai@vastukala.co.in

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VALUATION OPINION REPORT

The property bearing Residential Flat No. 401, 4th Floor, Wing - K, "The Royal Rahadki Greens New Phase Apartment Condominium (Alias The Royale Rahadki Greens (Phase I) Apartment Condominium)", Shivraj Nagar, Village – Rahatani, Taluka – Haveli, District – Pune, PIN Code - 411 017, State - Maharashtra, Country – India belongs to **Mr. Ramdas Balasaheb Mane & Mrs. Manjusha Ramdas Mane.**

Boundaries of the property.

North	:	Internal Road
South	:	Internal Road
East	:	Khandeshwar Apartment
West	:	Namrata Crystal Park Block-A 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 **₹ 51,52,000.00 (Rupees Fifty One Lakh Fifty Two Thousand 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: 2024.05.15 16:50:56 +05'30'

Avinash
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

Thane: 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S), INDIA
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Powai, Andheri East, **Mumbai** :- 400072, (M.S), India

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Valuation Report of Residential Flat No. 401, 4th Floor, Wing - K, "The Royal Rahadki Greens New Phase Apartment Condominium (Alias The Royale Rahadki Greens (Phase I) Apartment Condominium)", Shivraj Nagar, Village – Rahatani, Taluka – Haveli, District – Pune, PIN Code - 411 017, 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 15.05.2024 for Banking Purpose
2	Date of inspection	14.05.2024
3	Name of the owner/ owners	Mr. Ramdas Balasaheb Mane & Mrs. Manjusha Ramdas Mane
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. 401, 4 th Floor, Wing - K, "The Royal Rahadki Greens New Phase Apartment Condominium (Alias The Royale Rahadki Greens (Phase I) Apartment Condominium)", Shivraj Nagar, Village – Rahatani, Taluka – Haveli, District – Pune, PIN Code - 411 017, State - Maharashtra, Country – India. Contact Person: Mr. Subhash Pawar – Owner's Representative Contact No. 9922886361 Person meets at site: Mr. Shubham Pokle (Tenant)
6	Location, street, ward no	Shivraj Nagar, Village – Rahatani, Taluka – Haveli, District – Pune
7	Survey/ Plot no. of land	Survey No. 30/1 + 2 + 3, 32/2D/3 of Village - Rahatani
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	<p>Carpet Area in Sq. Ft. = 401.00 Terrace Area in Sq. Ft. = 38.00 Total Carpet Area in Sq. Ft. = 439.00 (Area as per Actual site measurement)</p> <p>Carpet Area in Sq. Ft. = 358.00 Balcony Area in Sq. Ft. = 65.00 Terrace Area in Sq. Ft. = 37.00 Total Carpet Area in Sq. Ft. = 460.00 (As per Agreement for Sale)</p> <p>Built Up Area in Sq. Ft. = 506.00 (Carpet Area as per Agreement + 10%)</p> <p>All the above areas are within 5% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area.</p>
13	Roads, Streets or lanes on which the land is abutting	Shivraj Nagar, Village – Rahatani, Taluka – Haveli, District – Pune
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 (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.	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 - Mr. Shubham Pokle Rented Since – 6 Months
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per PCMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Mr. Shubham Pokle (Tenant)
	(ii) Portions in their occupation	Fully Tenant Occupied
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 15,000.00 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?	N.A.
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29	Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available

35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	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 – 2019 (As per 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.
45	Remark:	

PART II- VALUATION**GENERAL:**

Under the instruction of Cosmos Bank, Naupada Thane Branch to assess fair market value as on 15.05.2024 for Residential Flat No. 401, 4th Floor, Wing - K, "The Royal Rahadki Greens New Phase Apartment Condominium (Alias The Royale Rahadki Greens (Phase I) Apartment Condominium)", Shivraj Nagar, Village – Rahatani, Taluka – Haveli, District – Pune, PIN Code - 411 017, State - Maharashtra, Country – India belongs to **Mr. Ramdas Balasaheb Mane & Mrs. Manjusha Ramdas Mane.**

We are in receipt of the following documents:

1.	Copy of Deed of Apartment dated 18.02.2024 between Mr. Pankaj Subhash Pawar & Mrs. Prachi Pankaj Pawar (The Vendors / Sellers / Assignors) And Mr. Ramdas Balasaheb Mane & Mrs. Manjusha Ramdas Mane (The Purchasers / Assignees / Vendees).
2.	Copy of Occupancy Certificate No. 71 / 2019 dated 18.01.2019 issued by Pimpri Chinchwad Municipal Corporation.



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3.	Copy of Amended Commencement Certificate No. BP / Rahatani / 24 / 2018 dated 22.03.2018 issued by Pimpri Chinchwad Municipal Corporation.
4	Copy of Flat Transfer Letter Ref. No. RRG / 2021 – 2022 / 073 dated 18.02.2022 issued by Royal Rahadki Greens Phase 1 Co-Op. Hsg. Soc. Ltd.

LOCATION:

The said building is located at Survey No. 30/1 + 2 + 3, 32/2D/3 of Village - Rahatani, Taluka – Haveli, District – Pune, PIN Code - 411 017, State - Maharashtra, Country – India. The property falls in Residential Zone. It is at a travelling distance of 6.2 Km. from Chinchwad Railway Station.

BUILDING:

The building under reference is having Stilt + 4th Upper Floor. 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 building is used for residential purpose. 4th Floor is having 4 Residential Flat. The building is having 1 lift. The building external condition is good.

Residential Flat:

The residential flat under reference is situated on the 4th Floor. It consists of 1 Bedroom + Living Room + Kitchen + 2 Toilets + Passage + Terrace Area. (i.e., 1 BHK + 2 Toilets + Terrace). The residential flat is finished with Vitrified tiles flooring, Teak Wood door framed with flush door, Powder coated aluminum sliding windows & Concealed plumbing & concealed electrification.



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Valuation as on 15th May 2024

The Carpet Area of the Residential Flat	:	460.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2019 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	05 Years
Cost of Construction	:	506.00 Sq. Ft. X 2,500.00 = ₹ 12,65,000.00
Depreciation	:	N.A Building age is below 5 years
Amount of Depreciation		N.A.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 76,370.00 per Sq. M. i.e., ₹ 7,095.00 per Sq. Ft.
Value of property as on 15.05.2024	:	₹ 460.00 Sq. Ft. X ₹ 11,200.00 = ₹ 51,52,000.00

(Area of property x market rate of developed land & Residential premises as on 2023-24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Total Value of the property	:	₹ 51,52,000.00
The realizable value of the property		₹ 46,36,800.00
Distress value of the property	:	₹ 41,21,600.00
Insurable value of the property (506.00 X 2,500.00)	:	₹ 12,65,000.00
Guideline value of the property (506.00 X 7,095.00)	:	₹ 35,90,070.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 401, 4th Floor, Wing - K, "The Royal Rahadki Greens New Phase Apartment Condominium (Alias The Royale Rahadki Greens (Phase I) Apartment Condominium)", Shivraj Nagar, Village – Rahatani, Taluka – Haveli, District – Pune, PIN Code - 411 017, State - Maharashtra, Country – India for this particular purpose at **₹ 51,52,000.00 (Rupees Fifty One Lakh Fifty Two Thousand Only)** as on **15th May 2024**.



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NOTES

1. I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **15th May 2024 is ₹ 51,52,000.00 (Rupees Fifty One Lakh Fifty Two Thousand 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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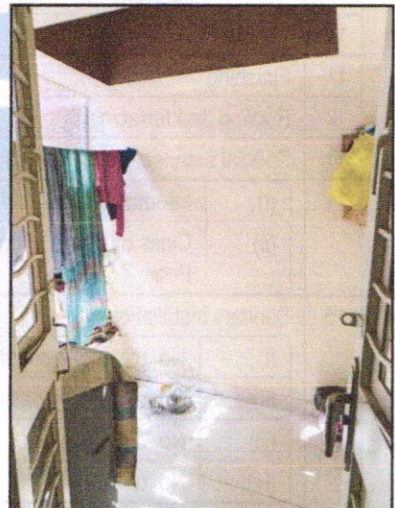
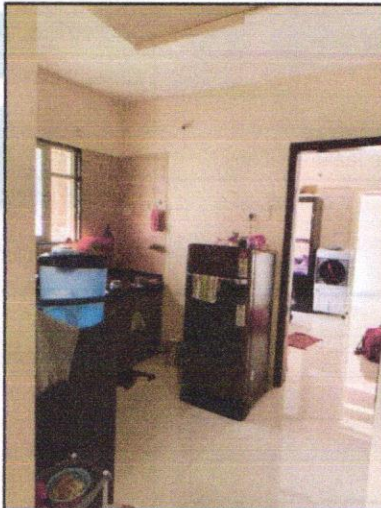
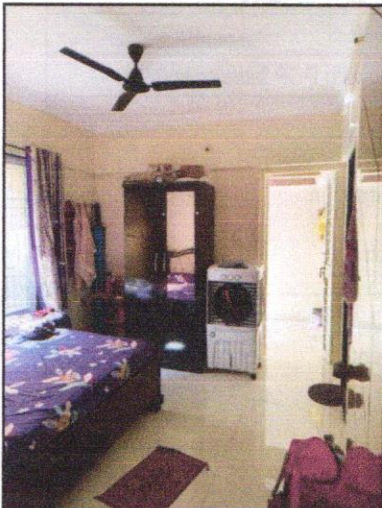
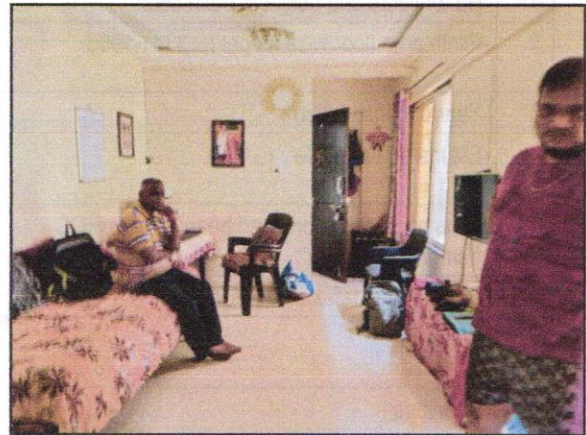
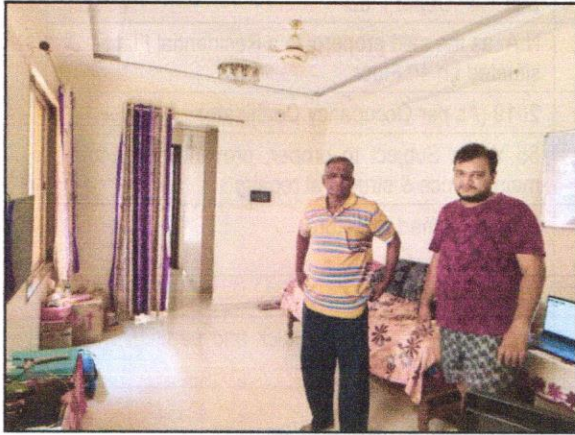
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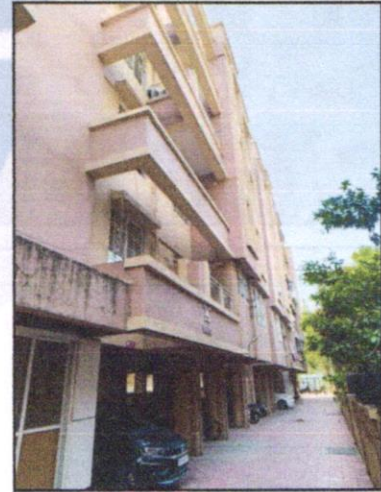
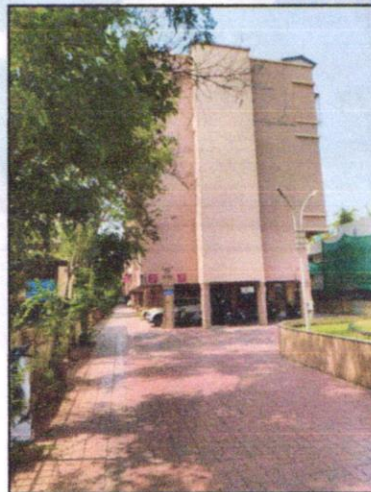
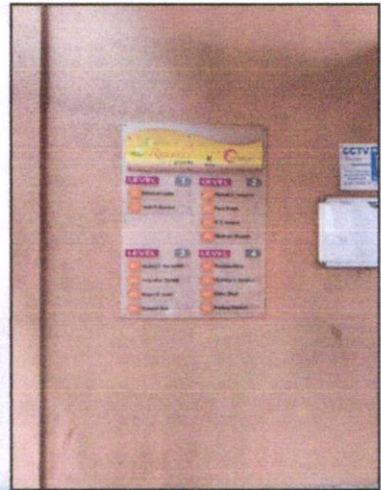
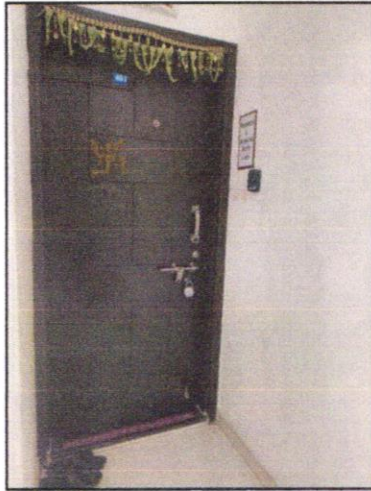
ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Stilt + 4 th Upper Floor
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 4 th Floor
3.	Year of construction	2019 (As per Occupancy Certificate)
4.	Estimated future life	55 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 framed with flush door Powder coated Aluminum sliding windows
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering with POP false ceiling
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
	(ii) Class of fittings: Superior/Ordinary/Poor.	Concealed plumbing
15.	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
	(iv) No. of sink	
16.	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17.	Compound wall Height and length Type of construction	6'.0" High, R.C.C. column with B. B. masonry wall
18.	No. of lifts and capacity	1 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	May be provided as per requirement
22.	Roads and paving within the compound approximate area and type of paving	Cement concrete 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

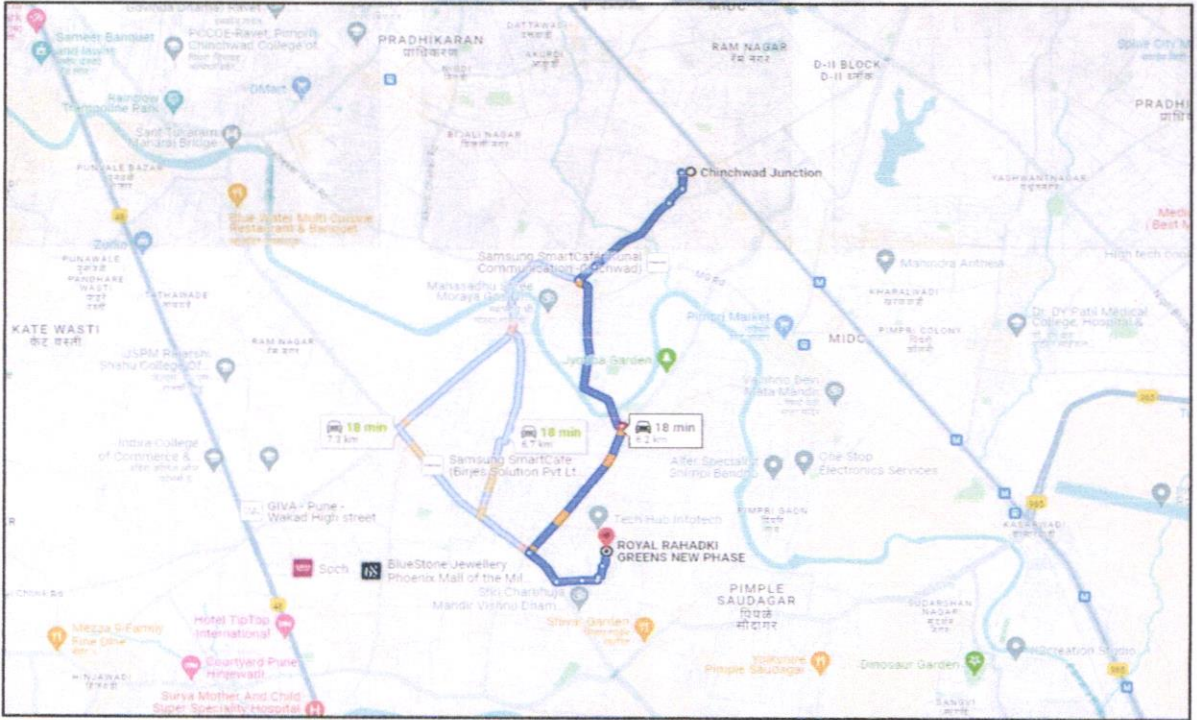


Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude - 18°36'14.0"N 73°47'03.3"E

Note: The Blue line shows the route to site from nearest railway station (Chinchwad – 6.2 Km)




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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: 2024-2026 Language: English

Selected District: Pune

Select Taluka: Haveli

Select Village: Rahatani/Kalewadi

Search By: Survey No. SubZones

Enter Survey No: 30 Search

उपविभाग	सुरती जमीन	निवासी मरनिका	श्रीकीय रुकाने	श्रीकीयिक	एकक (Rs./)	Attribute
12/4 - भूसाधारनातून उगडनेने परेनु प्राधिकरणाच्या निवडून निवडण्याबाबती असलेले श्रेय उर्डीरित निवासी विभाग	26630	76370	8777089080	0	ची. मीटर	मर्रेजना मंडर

Stamp Duty Ready Reckoner Market Value Rate for Flat	76,370.00			
No Increase Flat Located on 4 th Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	76,370.00	Sq. Mtr.	7,095.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	-			
The difference between land rate and building rate	-			
Depreciation Percentage as per table	-			
Rate to be adopted after considering depreciation	-	Sq. Mtr.	-	Sq. Ft.

Multi-Storied building with Lift

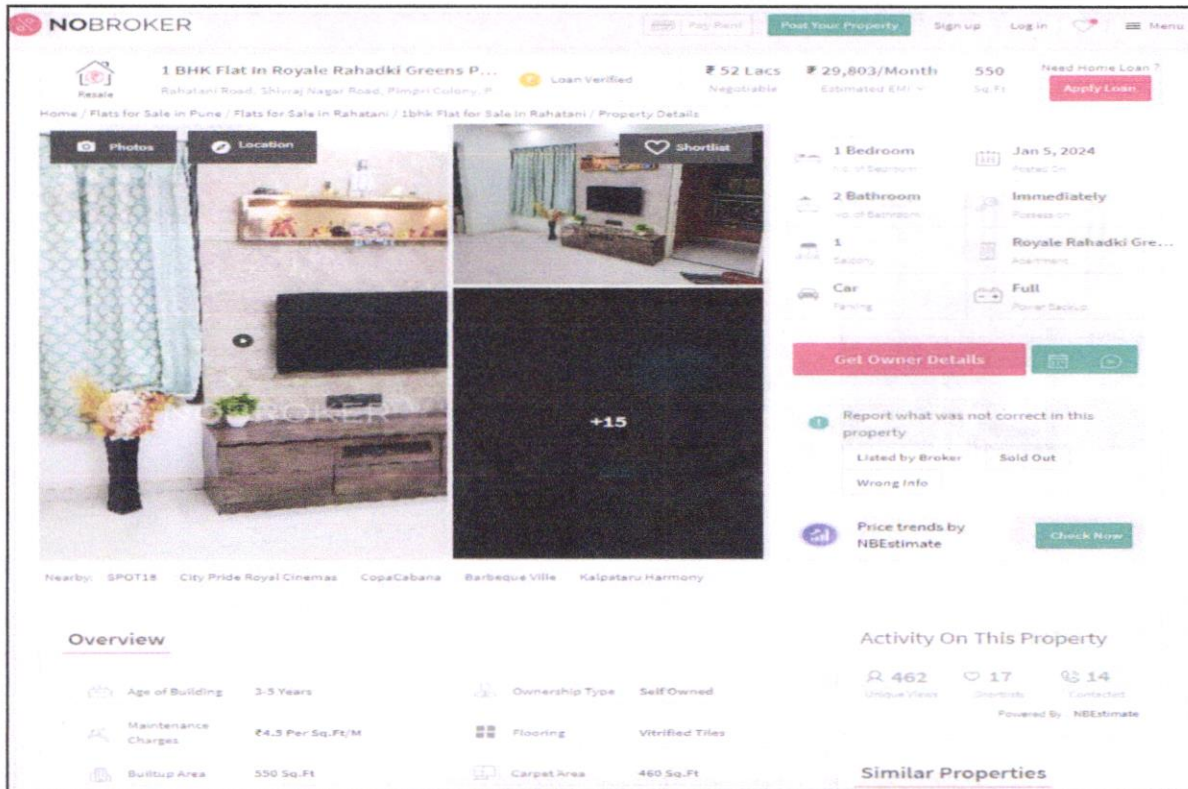
For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	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

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



NOBROKER | Post Your Property | Sign up | Log in | Menu

1 BHK Flat in Royale Rahadki Greens P...
Rahatani Road, Shivraj Nagar Road, Pimpri Colony, P...

₹ 52 Lacs | ₹ 29,803/Month | 550 Sq. Ft. | Need Home Loan? [Apply Loan](#)

Home / Flats for Sale in Pune / Flats for Sale in Rahatani / 1bhk Flat for Sale in Rahatani / Property Details

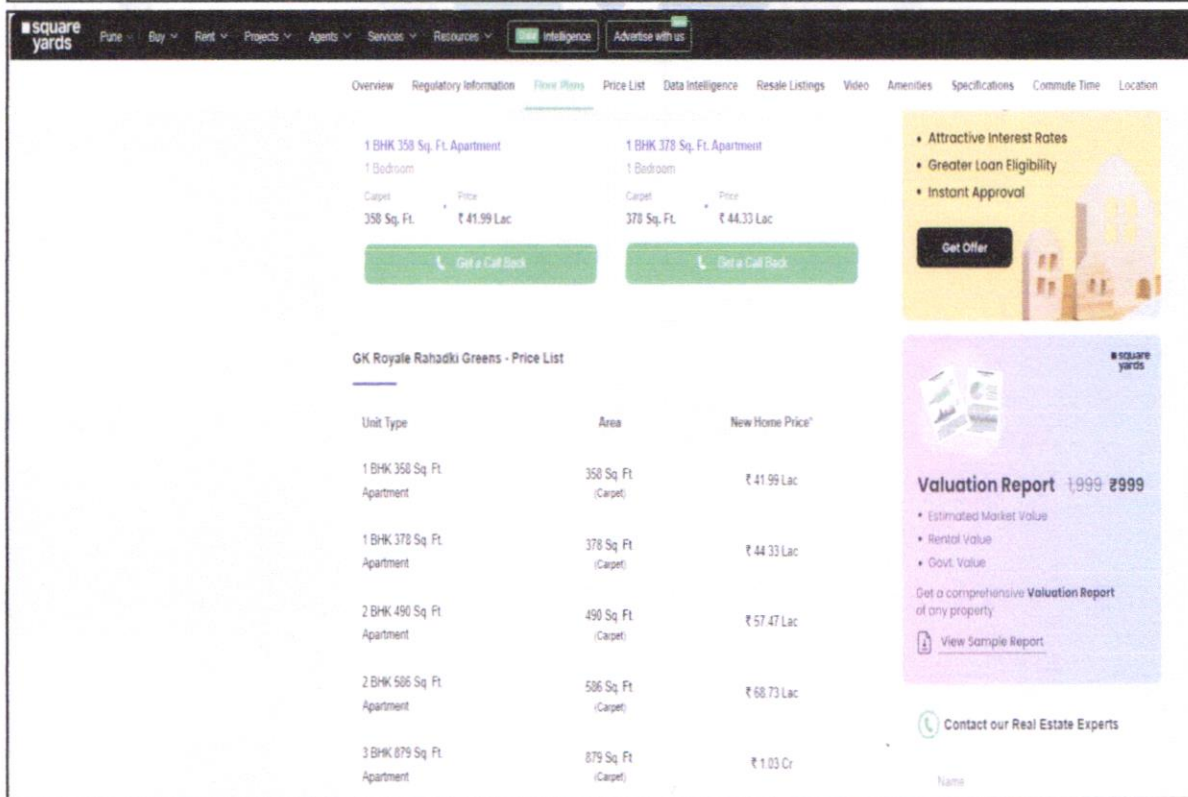
Overview

Age of Building	3-5 Years	Ownership Type	Self Owned
Maintenance Charges	₹4.5 Per Sq.Ft/M	Flooring	Vitrified Tiles
Buildup Area	550 Sq.Ft	Carpet Area	460 Sq.Ft

Activity On This Property

462 Unique Views | 17 Shortlists | 14 Contacted

Similar Properties



square yards | Buy | Rent | Projects | Agents | Services | Resources | Intelligence | Advertise with us

Overview | Regulatory Information | **Price List** | Data Intelligence | Resale Listings | Video | Amenities | Specifications | Commute Time | Location

1 BHK 358 Sq. Ft. Apartment
1 Bedroom
Carpet: 358 Sq. Ft. | Price: ₹ 41.99 Lac

1 BHK 378 Sq. Ft. Apartment
1 Bedroom
Carpet: 378 Sq. Ft. | Price: ₹ 44.33 Lac

GK Royale Rahadki Greens - Price List

Unit Type	Area	New Home Price*
1 BHK 358 Sq. Ft. Apartment	358 Sq. Ft. (Carpet)	₹ 41.99 Lac
1 BHK 378 Sq. Ft. Apartment	378 Sq. Ft. (Carpet)	₹ 44.33 Lac
2 BHK 490 Sq. Ft. Apartment	490 Sq. Ft. (Carpet)	₹ 57.47 Lac
2 BHK 586 Sq. Ft. Apartment	586 Sq. Ft. (Carpet)	₹ 68.73 Lac
3 BHK 879 Sq. Ft. Apartment	879 Sq. Ft. (Carpet)	₹ 1.03 Cr

Valuation Report ₹ 999 ~~₹ 999~~

- Estimated Market Value
- Rental Value
- Govt. Value

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₹72.0 Lac EMI - ₹32k [Get Loan offers from 24+ banks](#) ✓ VERIFIED ON SITE

2 BHK 900 Sq-ft Flat For Sale **Rahatni, Pune**

2 Beds | 2 Baths | 1 Balcony | 1 Covered Parking

Carpet Area
650 sqft - ₹11,077/sqft

Floor
11 (Out of 12 Floors)

Facing
East

Developer
GK Associates

Transaction Type
Resale

Lifts
2

Project
Royal Rahadki Greens

Status
Ready to Move

Furnished Status
Semi-Furnished

Contact Agent
Get Phone No.

Contact Agent

Ankur Gupta +91-9700000000

Get Phone No.

More Details

Price Breakup **₹72 Lac | ₹4,32,000** Approx. Registration Charges | **₹2,500** Monthly

Booking Amount **₹2.0 Lac**

Address **Rahatani, Pune, Rahatni, Pune - Pimpri Chinchwad Municipal Corporation, Maharashtra**

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **15th May 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 knowledgeable 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 neighbourhood 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 ₹ **51,52,000.00** (Rupees Fifty One Lakh Fifty Two Thousand 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: 2024.05.15 16:51:23 +05'30'

Avinad

Auth. Sign.



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