

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Pravin Pandharinath Patil.

Residential Flat No. 605, 6th Floor, Wing - A, Building No. 11, "Laxmi Kripa Co. Op. Hsg. Soc. Ltd.", Koldongri, Shahaji Raje Marg, Laxmi Nagar, Near Thakkar Bazar, Andheri (East), Mumbai, Pin Code - 400 057, State - Maharashtra, Country - India

Latitude Longitude - 19°06'36.8"N 72°50'58.7"E

Intended Users Cosmos Bank

Vile Parle (East) Branch

Pratik Avenue, Ground Floor, Opp. Shivsagar Hotel, Nehru Road, Vile Parle (East), Mumbai - 400 057, State - Maharashtra, Country - India.



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

2 +91 2247495919

Regd. Office

🜌 mumbai@vastukala.co.in www.vastukala.co.in



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

Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/05/2024/8579/2306253 09/13-113-SSPVS Date: 09.05 2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 605, 6th Floor, Wing – A, Building No. 11, "Laxmi Kripa Co. Op. Hsg. Soc. Ltd.", Koldongri, Shahaji Raje Marg, Laxmi Nagar, Near Thakkar Bazar, Andheri (East), Mumbai, Pin Code - 400 057, State – Maharashtra, Country – India belongs to Mr. Pravin Pandharinath Patil.

Boundaries of the property.

North : Internal Road

South : Anjali Society Internal Road

East : Deepanjali - A West : Shahaji Raje Marg

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 ₹ 2,09,76,912.00 (Rupees Two Crore Nine Lakh Seventy Six Thousand Nine Hundred Twelve 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

Director

Chalikwar

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024.05.09 16:56:38 +05'30'

Auth. Sign.



Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Encl: Valuation report



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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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Residential Flat No. 605, 6th Floor, Wing – A, Building No. 11, "Laxmi Kripa Co. Op. Hsg. Soc. Ltd.", Koldongri, Shahaji Raje Marg, Laxmi Nagar, Near Thakkar Bazar, Andheri (East), Mumbai, Pin Code - 400 057,

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 09.05.2024 for Bank Loan Purpose			
2	Date of inspection	08.05.2024			
3	Name of the owner/ owners	Mr. Pravin Pandharinath Patil			
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Sole Ownership			
5	Brief description of the property	Address: Residential Flat No. 605, 6th Floor, Wing – A, Building No. 11, "Laxmi Kripa Co. Op. Hsg. Soc. Ltd.", Koldongri, Shahaji Raje Marg, Laxmi Nagar, Near Thakkar Bazar, Andheri (East), Mumbai, Pin Code - 400 057, State – Maharashtra, Country – India Contact Person: Mrs. Suresh Pandit (Tenant) Contact No. 9930830834			
6	Location, street, ward no	Shahaji Raje Marg, Laxmi Nagar, Near Thakkar Bazar, Vile Parle (East), State – Maharashtra, Country – India			
	Survey/ Plot no. of land	C.T.S. No. 250,250/1 to 3 251A, 251A/1 to 25,			
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. = 703.00 (Area as per Actual Site Measurement)			
		Built Up Area in Sq. Ft. = 748.00			





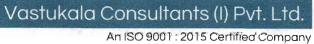




	-	(Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Shahaji Raje Marg
14	If freehold or leasehold land	Free hold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.	
	(i) Initial Premium	N. A.
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	
	Lessor in the event of sale or transfer	
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
24	Is the building owner occupied/ tenanted/ both?	Tenant Occupied
		(Present rental income details not available.)
	If the property owner occupied, specify portion	N.A.
	and extent of area under owner-occupation	
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per local norms Percentage actually utilized – Details not available







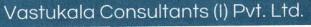
CONSULTANTO

STATE OF THE PROPERTY OF THE PROP

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	N.A.			
	(iv)	Gross amount received for the whole property	N.A.			
27		any 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 xtures, 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, r, 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		ift is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.			
32		bump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.			
33	for li	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 policy all 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 nises under any law relating to the control int?	N. A.			
	SAL	ES				
38	in the Nam	instances of sales of immovable property elocality on a separate sheet, indicating the eland 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.			



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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 – 2006 (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.			
	Remark: The loading between Carpet to Built up is 6%. We have adjusted the rate accordingly.				

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Vile Parle (East) Branch to assess fair market value as on 06.05.2024 for Residential Flat No. 605, 6th Floor, Wing – A, Building No. 11, "Laxmi Kripa Co. Op. Hsg. Soc. Ltd.", Koldongri, Shahaji Raje Marg, Laxmi Nagar, Near Thakkar Bazar, Andheri (East), Mumbai, Pin Code - 400 057, State – Maharashtra, Country – India belongs to Mr. Pravin Pandharinath Patil

We are in receipt of the following documents:

		A CONTRACTOR OF THE PROPERTY O			
1		Copy of Agreement for Sale dated 01.07.2003 Between M/s. Curlo Finance and Investments Pvt. Ltd.			
		(The Owners / Developers) and Mr. Pravin Pandurang Patil (The Purchaser / Flat Owner).			
2	2	Copy of Share Certificate No. 056 dated 25.04.2017 in the name of Mr. Pravin Pandharinath Patil.			
3	3	Copy of Part Occupation Certificate No. SRA / ENG / 785 / KD / PL / AP dated 26.04.2006, issued by			
		Slum Rehabilitation Authority (SRA).			
4	1	Copy of Commencement Certificate No. SRA / ENG / 785 / KD / PL / AP dated 22.11.2002 issued by			
		Slum Rehabilitation Authority (SRA),			

LOCATION:

The said building is located at C.T.S. No. 250,250/1 to 3 251A, 251A/1 to 25, Village Koldongri, Shahaji Raje Marg, Laxmi Nagar, Near Thakkar Bazar, Andheri (East), Mumbai, Pin Code - 400 057. The property falls in Residential Zone. It is at a travelling distance 2.0 Km. from Gundavali Metro station.

BUILDING:

The building under reference is having Ground + 8 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. On each floor 5 Residential Flats are available. The building is having 1 lift.

Residential Flat:

The residential flat under reference is situated on the 6th Floor. As per site inspection the flat is 2 BHK It consists of 2 Bedrooms + Living Room + Kitchen + 2 Toilets (i.e., 2 BHK). The residential flat is finished with Vitrified flooring,



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Teak wood door frame with flush shutters, Aluminum sliding windows & Concealed electrification & Concealed plumbing. The internal condition of flat is good.

Valuation as on 9th May 2024

The Built- Up Area of the Residential Flat	:	748.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	Year of Completion – 2006 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	18 Years
Cost of Construction	:	748.00 X 2,800.00 = ₹ 20,94,400.00
Depreciation {(100-10) X 18 / 60}	;	27.00%
Amount of depreciation	:	₹ 5,65,488.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 2,26,643.00 per Sq. M. i.e., ₹ 21,056.00 per Sq. Ft.
Guideline rate (after depreciate)		₹ 2,06,604.00 per Sq. M. i.e., ₹ 19,194.00 per Sq. Ft.
Prevailing market rate		₹ 28,800.00 per Sq. Ft.
Value of property as on 09.05.2024	:	748.00 Sq. Ft. X ₹ 28,800.00 = ₹ 2,15,42,400.00

(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 09.05.2024		₹ 2,15,42,400.00 - ₹ 5,65,488.00 =
		₹ 2,09,76,912.00
Total Value of the property	:	₹ 2,09,76,912.00
The realizable value of the property	:	₹ 1,88,79,220.00
Distress value of the property	:	₹ 1,67,81,529.00
Insurable value of the property (748.00 X 2,800.00)	1:	₹ 20,94,400.00
Guideline value of the property (748.00 x 19,194.00)	:	₹ 1,43,57,112.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 605, 6th Floor, Wing – A, Building No. 11, "Laxmi Kripa Co. Op. Hsg. Soc. Ltd.", Koldongri, Shahaji Raje Marg, Laxmi Nagar, Near Thakkar Bazar, Andheri (East), Mumbai, Pin Code - 400 057, State – Maharashtra, Country – India for this particular purpose at for ₹ 2,09,76,912.00 (Rupees Two Crore Nine Lakh Seventy Six Thousand Nine Hundred Twelve Only) as on 9th May 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 9th May 2024 is ₹ 2,09,76,912.00 (Rupees Two Crore
 Nine Lakh Seventy Six Thousand Nine Hundred Twelve 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:





ANNEXURE TO FORM 0-1

Technical details

Main Building

		rechnical details	Main Building
1.	No. of f	loors and height of each floor	Ground + 8 Upper Floors
2.		rea floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat
		·	situated on 6th Floor
3	Year of construction		2006 (As per Part Occupancy Certificate)
4	Estimated future life		42 Years Subject to proper, preventive periodic
			maintenance & structural repairs
5	Type of	construction- load bearing	R.C.C. Framed Structure
le conso	walls/R	CC frame/ steel frame	
6	Type of	foundations	R.C.C. Foundation
7	Walls	_	All external walls are 9" thick and partition walls
			are 6" thick.
8	Partition	ns	6" thick brick wall
9	Doors a	and Windows	Teak wood door frame with flush shutters,
			Aluminium sliding windows
10	Flooring		Vitrified tiles flooring
11	Finishin		Cement plastering with POP finished
12		and terracing	R.C.C. Slab
13		architectural or decorative features,	No
	if any		
14	(i)	Internal wiring – surface or	Concealed electrification
		conduit	
		Class of fittings: Superior/	Concealed plumbing
		Ordinary/ Poor.	1/ / / / / / / / / / / / / / / / / / /
15			V. 637
	(i)	No. of water closets	As per Requirement
	(ii)	No. of lavatory basins	
	(iii)	No. of urinals	
	(iv)	No. of sink	
16		f fittings: Superior colored / superior	Ordinary
	white/or		
No1	Compo		6.0 High, R.C.C. column with B. B. masonry
		and length	wall
- 10		construction	4116
18		fts and capacity	1 Lift
19	_	round sump – capacity and type of	R.C.C tank
00	construc		D O O to all and to another the second
20	l .	ead tank	R.C.C tank on terrace
		n, capacity	
24	Type of construction		As not requirement
21		no. and their horse power	As per requirement
22		and paving within the compound	Cement concrete in open spaces, etc.
23		mate area and type of paving edisposal – whereas connected to	Connected to Municipal Sewerage System
23		ewers, if septic tanks provided, no.	Connected to Municipal Sewerage System
	and cap		
	and cap	acity	

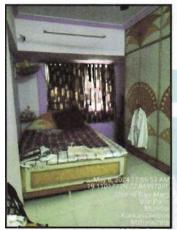




Actual site photographs



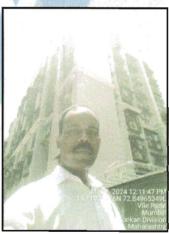












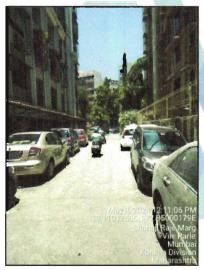




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Actual sit e photographs











Route Map of the property Site,u/r





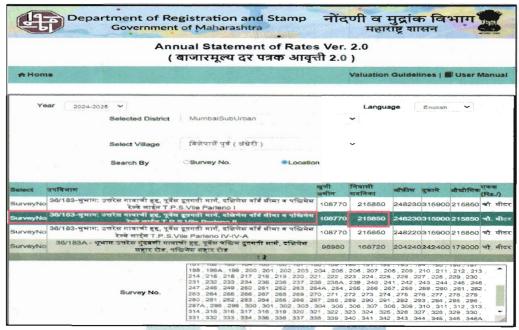
Latitude Longitude - 19°06'36.8"N 72°50'58.7"E

Note: The Blue line shows the route to site from nearest Metro station (Gundavali – 2 KM.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	2,15,850.00		Too see	P3905 - 1
Reduced by 5% on Flat Located on 6th Floor	10,792.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	2,26,642.00	Sq. Mtr.	21,056.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	1,08,770.00			
The difference between land rate and building rate (A – B = C)	1,17,872.00			
Depreciation Percentage as per table (D) [100% - 17%]	83%			
(Age of the Building – 17 Years)	7	[44, 144		
Rate to be adopted after considering depreciation [B + (C x D)]	2,06,604.00	Sq. Mtr.	19,194.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

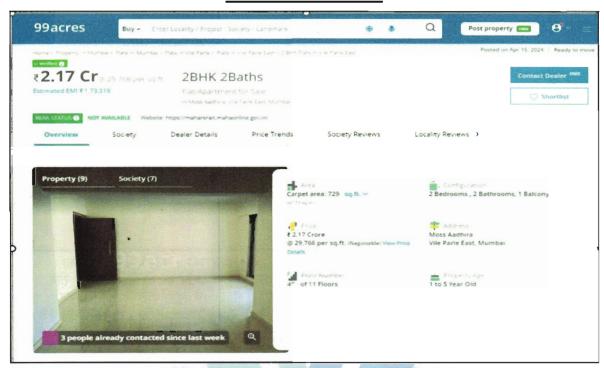
Table - D: Depreciation Percentage Table

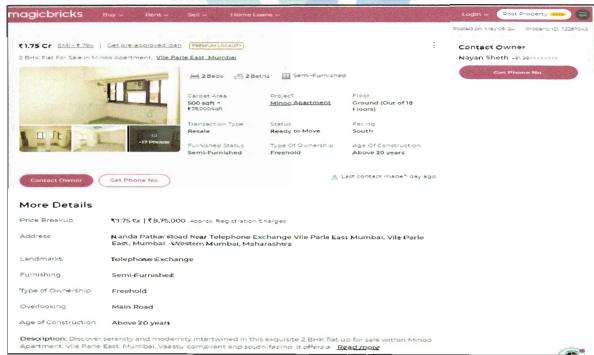
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate		





Price Indicators









Sales Instance

7730514	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. अंधेरी 7
08-05-2024		दस्त क्रमांक : 7730/2024
Note:-Generated Through eSearch		नोदंणी :
Module, For original report please contact concern SRO office.		Regn:63m
	गावाचे नाव: विलेपार्ले	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदता	9000000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	7222341	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:Mumbai Ma.na.pa. इतर वर्णन :, इतर माहिती: सदिनका क्र.208,बी विंग,दुसरा मजला,लक्ष्मी कृपा को. ऑप. हौ. सो. लि,45,शहाजी राजे मार्ग,विलेपार्ले पूर्व,मुंबई 400057 सदिनकेचे एकूण क्षेत्रफळ 360 चौ. फूट बांधीव म्हणजेच 33.46 चौ. मीटर बांधीव((C.T.S. Number : 250 (विलेपार्ले पूर्व) ;))	
(5) क्षेत्रफळ	33.46 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असे ल तेव्हा.		
(७) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-सतीश वापसी गडा वय:-50 पता:-प्लॉट नं: सदनिका क्र. 110, माळा नं: -, इमारतीचे नाव: बिल्डिंग नं. 3, श्री तिरुपती बालाजी को. ऑप. ही. सो. लि. ब्लॉक नं: अंधेरी पूर्व, रोड नं: सहार रोड, कोलडोंगरी, कित्पता सोसायटी समोर, विजय नगर हॉल जवळ, महाराष्ट्र, MUMBAI. पिन कोड:-400069 पॅन नं:-AACPG9100D 2): नाव:-प्रीती सतीश गडा वय:-46 पत्ता:-प्लॉट नं: सदिनका क्र. 110, माळा नं: -, इमारतीचे नाव: बिल्डिंग नं. 3, श्री तिरुपती बालाजी को. ऑप. ही. सौ. लि. ब्लॉक नं: अंधेरी पूर्व, रोड नं: सहार रोड, कोलडोंगरी, कित्पता सोसायटी समोर, विजय नगर हॉल जवळ, महाराष्ट्र, मुंबई. पिन कोड:-400069 पॅन नं:-AERPG2035E	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	 ताव:-अजय सोमनाथ भोज वय:-49; पत्ता:-प्लॉट नं: सदिनिका क्र. 302, माळा नं: दिसरा मजला, इमार तीचे नाव: निर्माण इटिनिटी, ब्लॉक नं: पुणे, 'रोड नं: सुस रोड, अभिनव कॉलेज सुतारवाडी जबळ, पाषाण आमर्मिट हवेली, महाराष्ट्र, पुणे. पिन कोड:-41 1021 पॅन नं:-AJFP83794931 	
(9) दस्तऐवज करन दिल्याचा दिनांक	30/04/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	30/04/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	7730/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुक्क	540000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
{14} शो स		
मुल्यांकनासाठी विन्नारात घेतलेला तपशील:-:		





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 9th 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 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 thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- 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 ₹ 2,09,76,912.00 (Rupees Two Crore Nine Lakh Seventy Six Thousand Nine Hundred/Twelve Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar Digitally signed by Manoj Challkwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024.05.09 16:57:00 +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



