

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Madhumati M. Karpe & Murlidhar G. Karpe

Residential Flat No. 101, 1st Floor, Wing – D, "N.G. Garden Co-Op. Hsg. Soc. Ltd.", Near Gaurav Garden, Bunder Pakhadi Road, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India.

Latitude Longitude - 19°12'51.8"N 72°49'55.7"E

Intended Users:

Cosmos Bank

Vile Parle (East) Branch

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



Our Pan India Presence at:

Nanded Mumbai

Aurangabad Pune

Thane Nashik

♀Rajkot

Ahmedabad Opelhi NCR

💡 Raipur Jaipur

Regd. Office

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

2247495919 247495919

🔀 mumbai@vastukala.co.in www.vastukala.co.in



Vastukala Consultants (I) Pvt. Ltd.

Valuation Report: CB/Vile Parle (East) Branch/ Madhumati M. Karpe (8967/2306553)

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Vastu/Mumbai/05/2024/8967/2306553 31/22-413-PRVS Date: 31.05.2024

VALUATION OPINION REPORT

The property Residential Flat No. 101, 1st Floor, Wing - D, "N.G. Garden Co-Op. Hsg. Soc. Ltd.", Near Gaurav Garden, Bunder Pakhadi Road, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India belongs to Madhumati M. Karpe & Murlidhar G. Karpe.

Boundaries of the property.

North Other Building South Slum Area

East Shubham Apartment Divya Vinayak CHSL West

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 ₹ 1,37,67,696.00 (Rupees One Crore Thirty Seven Lakh Sixty Seven Thousand Six Hundred Ninety Six 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:

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Jaipur

Read. Office

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+91 2247495919

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

Residential Flat No. 101, 1st Floor, Wing – D, "N.G. Garden Co-Op. Hsg. Soc. Ltd.", Near Gaurav Garden, Bunder Pakhadi Road, Kandivali (West), Mumbai - 400 067, 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 31.05.2024 for Bank Loan Purpose
2	Date of inspection	29.05.2024
3	Name of the owner/ owners	Madhumati M. Karpe & Murlidhar G. Karpe
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership shares is not available
5	Brief description of the property	Address: Residential Flat No. 101, 1st Floor, Wing – D, "N.G. Garden Co-Op. Hsg. Soc. Ltd.", Near Gaurav Garden, Bunder Pakhadi Road, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country – India. Contact Person: E.M. Metthew (Tenant)
6	Location, street, ward no	Bunder Pakhadi Road
7	Survey/ Plot no. of land	Survey No. 9, Hissa No. 1, CTS No. 217 of Village – Kandivali
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. = 537.00 (Area as per Actual Site Measurement)
		Carpet Area in Sq. Ft. = 538.00 (Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 646.00 (Area as per Index II)
13	Roads, Streets or lanes on which the land is abutting	Bunder Pakhadi Road



Valuers & Appraisers

Architects & Service Character (I)

Character Characte

14	If free	ehold or leasehold land	Free hold
15	lease lease (sehold, the name of Lessor/lessee, nature of a date of commencement and termination of and terms of renewal of lease. i) Initial Premium ii) Ground Rent payable per annum	N. A.
	(iii) Unearned increased payable to the Lessor in the event of sale or transfer	
16		ere any restriction covenant in regard to of land? If so, attach a copy of the	As per documents
17		here any agreements of easements? If so, h a copy of the covenant	Information not available
18	Town Plan	the land fall in an area included in any Planning Scheme or any Development of Government or any statutory body? If ve Particulars.	Information not available
19	devel	any contribution been made towards opment or is any demand for such ibution 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.
	IMPR	ROVEMENTS	
22		h plans and elevations of all structures ling on the land and a lay-out plan.	Information not available
23		sh technical details of the building on a rate sheet (The Annexure to this form may sed)	Attached
24	Is the	building owner occupied/ tenanted/ both?	Tenant Occupied - E.M. Metthew (Tenant)
	l	property owner occupied, specify portion extent of area under owner-occupation	Fully Occupied
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	REN	TS	
	(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	Present rental details not available





	(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 construction - 2002 (As per Occupancy Certificate)





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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:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Vile Parle (East) Branch to assess fair market value as on 31.05.2024 for Residential Flat No. 101, 1st Floor, Wing – D, "N.G. Garden Co-Op. Hsg. Soc. Ltd.", Near Gaurav Garden, Bunder Pakhadi Road, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country – India belongs to Madhumati M. Karpe & Murlidhar G. Karpe.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 13.02.2004 between M/s. SMS Construction Company (The Promoter)
	And Madhumati M. Karpe & Murlidhar G. Karpe (The Purchaser's).
2	Copy of Occupancy Certificate No. CHE / 7598 / BP (WS) dated 31.12.2002 issued by Municipal
	Corporation of Greater Mumbai.
3	Copy of Electricity Bill No. 101445877531 dated 28.05.2024 in the name of Madhumati M. Karpe &
	Murlidhar G. Karpe issued by Adani Electricity.

LOCATION:

The said building is located at Survey No. 9, Hissa No. 1, CTS No. 217 of Village – Kandivali. The property falls in Residential Zone. It is at a walking distance 1.1 Km. from Kandivali (West) Metro station.

BUILDING:

The building under reference is having Ground + 8th 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 building external condition is Good. The building is used for residential purpose. 1st Floor is having 5 Residential Flats. The building is having 2 Lift.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. It consists of 2 Bedrooms + Living Room + Dining + + Kitchen + 2 Toilets. (i.e., 2 BHK + 2 Toilets). The residential flat is Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated aluminum sliding windows & concealed electrification & concealed plumbing, Cement plastering with POP Finished.





Valuation as on 31st May 2024

The Carpet Area of the Residential Flat	:	538.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	2002 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	22 Years
Cost of Construction		646.00 Sq. Ft. X ₹ 2,800.00 = ₹ 18,08,800.00
Depreciation {(100-10) X 22 / 60}	K.	33.00%
Amount of depreciation		₹ 5,96,904.00
Guideline rate obtained from the Stamp Duty Ready	:	₹ 1,33,460.00 per Sq. M.
Reckoner for new property		i.e., ₹ 12,399.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,16,852.00 per Sq. M.
		i.e., ₹ 10,856.00 per Sq. Ft.
Prevailing market rate	:	₹ 26,700.00 per Sq. Ft.
Value of property as on 31.05.2024		538.00 Sq. Ft. X ₹ 26,700.00 = ₹ 1,43,64,600.00

(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 31.05.2024		₹ 1,43,64,600.00 - ₹ 5,96,904.00= ₹ 1,37,67,696.00
Total Value of the property	\:	₹ 1,37,67,696.00
The realizable value of the property		₹ 1,23,90,926.00
Distress value of the property	:	₹ 1,10,14,157.00
Insurable value of the property	:	₹ 18,08,800.00
Guideline value of the property	:	₹ 70,18,790.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 101, 1st Floor, Wing – D, "N.G. Garden Co-Op. Hsg. Soc. Ltd.", Near Gaurav Garden, Bunder Pakhadi Road, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country – India for this particular purpose at ₹ 1,37,67,696.00 (Rupees One Crore Thirty Seven Lakh Sixty Seven Thousand Six Hundred Ninety Six Only) as on 31st May 2024.





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 31st May 2024_is ₹ 1,37,67,696.00 (Rupees One Crore Thirty Seven Lakh Sixty Seven Thousand Six Hundred Ninety Six 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

1.	No. of floors and height of each floor	Ground + 8th Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat
		situated on 1st Floor
3	Year of construction	2002 (As per Occupancy Certificate)
4	Estimated future life	38 Years Subject to proper, preventive periodic
		maintenance & structural repairs
5	Type of construction- load bearing walls/RCC	R.C.C. Framed Structure
	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	Partitions	6" thick brick wall
9	Doors and Windows	Teak wood door frame with flush shutters, Powder
		coated aluminium sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering with POP finished



Vastukala Consultants (I) Pvt.



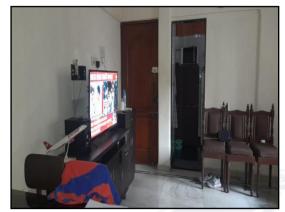
Pag	е	9	of	1	6

12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if	No
	any	
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	Ordinary
	white/ordinary.	
17	Compound wall	6'.0" High, R.C.C. column with B. B. masonry wall
	Height and length	TIM
	Type of construction	
18		1 Lift
19	Underground sump – capacity and type of	R.C.C tank
	construction	
20	Over-head tank	R.C.C tank on terrace
	Location, capacity	
0.1	Type of construction	
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound	Cement concrete in open spaces, etc.
	approximate area and type of paving	
23	3 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	Connected to Municipal Sewerage System
	sewers, if septic tanks provided, no. and	A Park
	capacity	





Actual site photographs











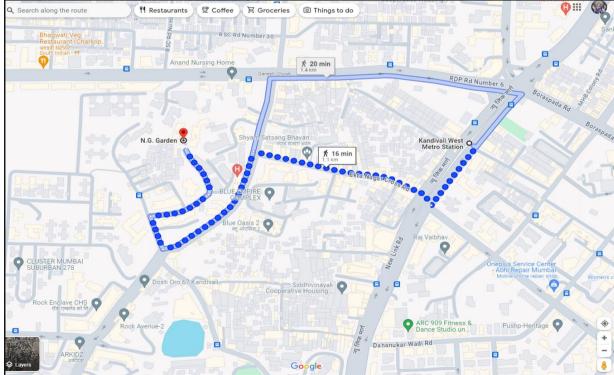






Route Map of the property Site u/r





Latitude Longitude - 19°12'51.8"N 72°49'55.7"E

Note: The Blue line shows the route to site from nearest Metro station (Kandivali – 1.1 Km.)

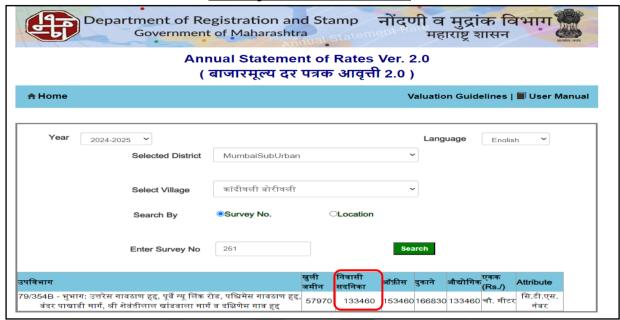


Since 1989





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	1,33,460.00			
No Increase by Flat located on 1st Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,33,460.00	Sq. Mtr.	12,399.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	57,970.00		P. 11	
The difference between land rate and building rate (A – B = C)	75,490.00		1	
Depreciation Percentage as per table (D)	78%	Α	7	
Rate to be adopted after considering depreciation [B + (C x D)]	1,16,852.00	Sq. Mtr.	10,856.00	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:

	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	

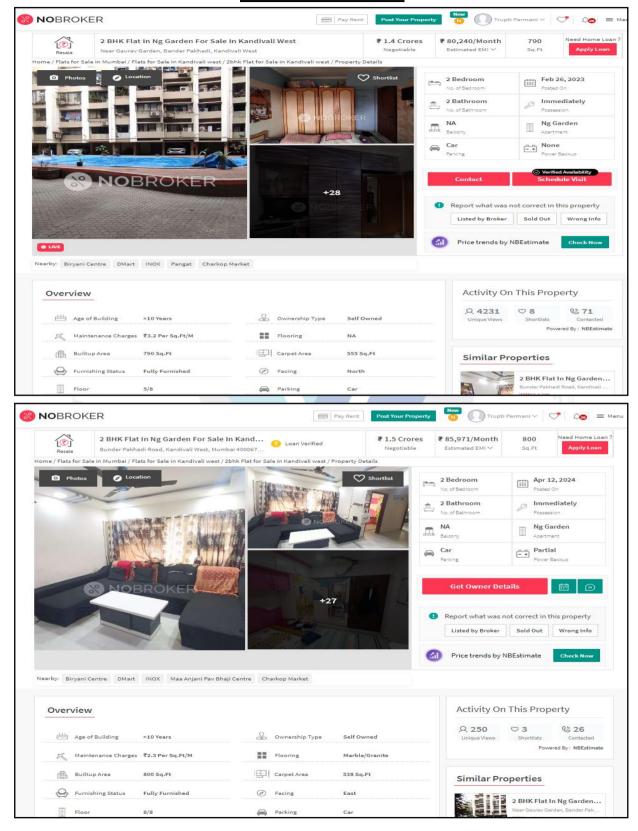
Depreciation Percentage Table

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	



Valuers & Appraisers
Architects & Services Servi

Price Indicators







Sale Instance

9/24, 12:10 PM	igr_11133		
11133451 25-05-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. बोरीवली 7 दस्त क्रमांक : 11133/2024 नोदंणी : Regn:63m	
	गावाचे नाव : कांदिवली	ी	
(1)विलेखाचा प्रकार	करारनामा		
(2)मोबदला	10200000		
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	6802456.2		
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदिनका नं: फ्लॅट न.डी-104, माळा नं: 1 ला मजला, इमारतीचे नाव: एन जी गार्डन को-ऑप हौसींग सोसायटी लिमीटेड, ब्लॉक नं: गौरव गार्डन कॉम्प्लेक्स बंदर पाखाडी, रोड : कांदिवली प मुंबई 400067, इतर माहिती: इतर माहिती: क्षेत्रफळ 548.63 चौ फुट बिल्ट-अप((C.T.S. Number : 217;))		
(5) क्षेत्रफळ	50.97 चौ.मीटर		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(७) दस्तऐवज करुन देणा-या/तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-जयकृष्ण मूरजमत केलवानी वय:-59 पत्ता:-प्लॉट नं: पर्लॉट न.डी-104, माळा नं: 1 ला मजला , इमारतीचे नाव: पुन जी गार्डन को-ऑप हौसींग सोसायटी लिमीटेड, ब्लॉक नं: गौरव गार्डन कॉम्प्लेक्स बंदर पाखाडी, रोड नं: कांदिवली प मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400067 पॅं नं:-AALPK9113F		
(8) दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायातयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नावः-निखित राकेश शाह वयः-34; पत्ताः-प्तॉट नंः पर्लेट न.बी403, माळा नंः ४ था मजता , इमारतीचे नावः दिव्य द्वष्टी बिल्डिंग , ब्लॉक नंः गोरव गार्डन कॉम्प्लेक्स बंदर पाखाडी रोड, रोड नंः कांदिवती प मुंबई, महाराष्ट्र, MUMBAI. पिन कोडः-400067 पॅन नंः-BPUPS7692G 2): नावः-रूपा राकेश शाह वयः-59; पत्ताः-प्लॉट नंः पर्लेट न बी-403, माळा नंः ४ था मजता , इमारतीचे नावः दिव्य द्वष्टी बिल्डिंग, ब्लॉक नंः गौरव गार्डन कॉम्प्लेक्स बंदर पाखाडी रोड, रोड नंः कांदिवती प मुंबई, महाराष्ट्र, MUMBAI. पिन कोडः-400067 पॅन नंः-AAZPS0310E 3): नावः-राकेश मधुकर शाह वयः-63; पत्ताः-प्लॉट नंः पर्लेट न बी-403, माळा नंः ४ था मजता , इमारतीचे नावः दिव्य द्वष्टी बिल्डिंग, ब्लॉक नंः गौरव गार्डन कॉम्प्लेक्स बंदर पाखाडी रोड, रोड नंः कांदिवती प मुंबई, महाराष्ट्र, MUMBAI. पिन कोडः-400067 पॅन नंः-AAZPS0311F		
(9) दस्तऐवज करुन दिल्याचा दिनांक	24/05/2024		
(10)दस्त नोंदणी केल्याचा दिनांक	24/05/2024		
(11)अनुक्रमांक,खंड व पृष्ठ	11133/2024		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	612000		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	30000	
(14)शेरा			
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:			
मुद्रांक शुल्क आकारताना निवडलेला अनुन्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.		





DEFINITION OF VALUE FOR THIS SPECFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 31st 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

- 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 ₹ 1,37,67,696.00 (Rupees One Crore Thirty Seven Lakh Sixty Seven Thousand Six Hundred Ninety Six 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



