

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Rajen Laxmichand Kalyani, Mrs. Asha Rajen Kalyani & Mr. Samip Rajen Kalyani**

Residential Flat No. 403, 4th Floor, "**Borivali Ganesh Darshan Co-op. Hsg. Soc. Ltd.**", L. T. Road,
Borivali (West), Mumbai – 400 092, State – Maharashtra, Country – India

Latitude Longitude - 19°13'44.0"N 72°51'04.0"E

Valuation Done for:

Cosmos Bank

Borivali West Branch

Shop No. 12 & 14, Mayfair, Ramdas Sutrale Marg, Opp. Chandawarkar Road, Borivali (West),
Mumbai - 400 092, State - Maharashtra, Country - India.

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Mumbai • Delhi NCR • Aurangabad • Nanded





Vastu/Mumbai/06/2021/20311/35646

30/01-233-SBSH

Date: 30.06.2021

VALUATION OPINION REPORT

The property bearing Residential Flat No. 403, 4th Floor, "Borivali Ganesh Darshan Co-op. Hsg. Soc. Ltd.", L. T. Road, Borivali (West), Mumbai – 400 092, State – Maharashtra, Country – India belongs to **Mr. Rajen Laxmichand Kalyani, Mrs. Asha Rajen Kalyani & Mr. Samip Rajen Kalyani.**

Boundaries of the property.

North : Padmavati Palace
 South : Lokmanya Tilak Road
 East : Nand Dham Apartment
 West : Chandavarkar Cross Road No. 1

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 **₹ 1,14,82,020.00 (Rupees One Crore Fourteen Lakh Eighty Two Thousand Twenty 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.**

Sharadkumar
B. Chalikwar

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=cm@vastukala.org, c=IN
Date: 2021.06.30 11:56:28 +05'30'

Sharadkumar B. Chalikwar
Director

C.M.D.



Sharad B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

Encl: Valuation report in Form – 01

Mumbai

121, 1st Floor, Ackruti Star,
Central Road, MIDC,
Andheri (E), Mumbai - 400 093,
(M.S.), INDIA

Tel. : +91 22 28371325
Fax : +91 22 28371324
mumbai@vastukala.org

Delhi NCR

L-306, Sispal Vihar,
AWHO Society, Sohna Road,
Sector - 49, Gurgaon,
Haryana - 122018, INDIA

Mobile : +91 9216912225
+91 9819670183
delhinrcr@vastukala.org

Nanded

28, S.G.G.S. -
Stadium Complex,
Gokul Nagar,
Nanded - 431 602, (M.S.), INDIA

Tel. : +91 2462 244288
+91 2462 239909
nanded@vastukala.org

Aurangabad

Plot No. 106, N-3, CIDCO,
Aurangabad - 431 005,
(M.S.), INDIA

Tel. : +91 240 2485151
Mobile : +91 9167204062
+91 9850863601
aurangabad@vastukala.org



**Valuation Report of Residential Flat No. 403, 4th Floor, "Borivali Ganesh Darshan Co-op. Hsg. Soc. Ltd.",
L. T. Road, Borivali (West), Mumbai – 400 092, State – Maharashtra, Country – India.**

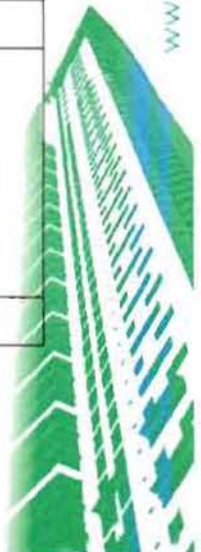
Form 0-1

(See Rule 8 D)

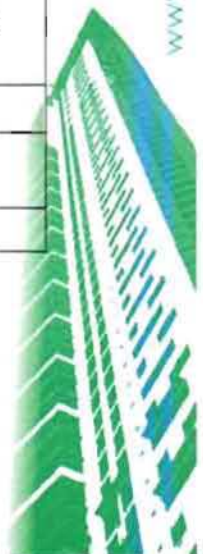
**REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS,
FORESTS, MINES AND QUARRIES)**

GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 30.06.2021 for Banking Purpose
2	Date of inspection	25.06.2021
3	Name of the owner/ owners	Mr. Rajen Laxmichand Kalyani, Mrs. Asha Rajen Kalyani & Mr. Samp Rajen Kalyani
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of share are not available.
5	Brief description of the property	Address: Residential Flat No. 403, 4 th Floor, "Borivali Ganesh Darshan Co-op. Hsg. Soc. Ltd.", L. T Road, Borivali (West), Mumbai – 400 092, State – Maharashtra, Country – India. Contact Person: Rajen Kalyani - (Owner) Contact No. 9322258206
6	Location, street, ward no	L. T. Road, Borivali (West)
	Survey/ Plot no. of land	CTS No. 640, 640/ 1 to 37 of Village – Borivali
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. = 453.00 (Area as per Actual Site Measurement) Carpet Area In Sq. Ft. = 495.00 (Area as per Agreement for Sale) Built Up Area In Sq. Ft. = 594.00 (Area as per Index II)
13	Roads, Streets or lanes on which the land is	L. T. Road, Borivali (West), Mumbai – 400 092



	abutting	
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	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?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per local norms Percentage actually utilized - Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied
	(ii) Portions in their occupation	N.A.



	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 24,000.00 Expected 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?	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	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 – 1995 (As per Agreement)
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.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Borivali West Branch to assess fair market value as on 30.06.2021 for Residential Flat No. 403, 4th Floor, "Borivali Ganesh Darshan Co-op. Hsg. Soc. Ltd.", L. T. Road, Borivali (West), Mumbai – 400 092, State – Maharashtra, Country – India belongs to **Mr. Rajen Laxmichand Kalyani, Mrs. Asha Rajen Kalyani & Mr. Samip Rajen Kalyani.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 11.07.2019.
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LOCATION:

The said building is located at CTS No. 640, 640/ 1 to 37 of Village – Borivali, Mumbai. The property falls in Residential Zone. It is at a travelling distance 1.1 Km. from Borivali railway station.

BUILDING:

The building under reference is having Ground + 10 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. 4th Floor is having 4 Residential Flats. The building is with 2 Lifts.

Residential Flat:

The residential flat under reference is situated on the 4th Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC + Bath. The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Aluminum sliding windows & concealed electrification & plumbing.



Valuation as on 30th June 2021

The Built Up Area of the Residential Flat : 594.00 Sq. Ft.

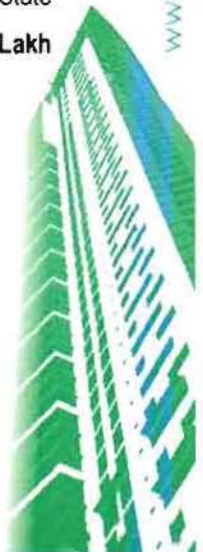
Deduct Depreciation:

Year of Construction of the building	: 1995 (As per Agreement Schedule Page)
Expected total life of building	: 60 Years
Age of the building as on 2021	: 26 years
Cost of Construction	: 594.00 X 3,000.00 = ₹ 17,82,000.00
Depreciation $\{(100-10) \times 26 / 60\}$: 39.00%
Amount of depreciation	₹ 6,94,980.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	: ₹ 1,33,180.00 per Sq. M. i.e. ₹ 12,373.00 per Sq. Ft.
Guideline rate (after depreciate)	: ₹ 1,23,492.00 per Sq. M. i.e. ₹ 11,472.00 per Sq. Ft.
Prevailing market rate	: ₹ 20,500.00 per Sq. Ft.
Value of property as on 30.06.2021	: ₹ 594.00 Sq. Ft. X ₹ 20,500.00 = ₹ 1,21,77,000.00

(Area of property x market rate of developed land & Residential premises as on 2020 - 21 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 30.06.2021 (A)	: ₹ 1,21,77,000.00 - ₹ 6,94,980.00 = ₹ 1,14,82,020.00
Total Value of the property	: ₹ 1,14,82,020.00
The realizable value of the property	: ₹ 1,03,33,818.00
Distress value of the property	: ₹ 91,85,616.00
Insurable value of the property (594 X 3,000.00)	: ₹ 17,82,000.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 403, 4th Floor, "Borivali Ganesh Darshan Co-op. Hsg. Soc. Ltd.", L. T. Road, Borivali (West), Mumbai – 400 092, State – Maharashtra, Country – India for this particular purpose at ₹ 1,14,82,020.00 (Rupees One Crore Fourteen Lakh Eighty Two Thousand Twenty Only) as on 30th June 2021.



NOTES

1. I, Sharad 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 30th June 2021 is ₹ 1,14,82,020.00 (Rupees One Crore Fourteen Lakh Eighty Two Thousand Twenty Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- DECLARATION

I hereby declare that

- (a) The information furnished in part I is true and correct to the best of my knowledge and belief.
- (b) I have no direct or indirect interest in the property valued:



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ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 10 Upper Floors
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	1995 (As per Agreement)
4.	Estimated future life	34 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 frame with flush shutters, Aluminum sliding windows
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering, 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	2 Lifts



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



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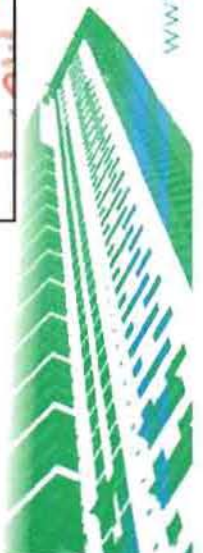
Route Map of the property

Site u/r



Latitude Longitude - 19°13'44.0"N 72°51'04.0"E

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



Ready Reckoner Rate



Department of Registration & Stamps
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
वाजारमूल्य दर पत्रक

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Year **Language**

2021/2022 English

Annual Statement of Rates

Selected District मुंबई(उपनगर)

Select Village बारीवली (बारीवली)

Search By Survey No Location

Enter Survey No 640

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफीस	दुकाने	औद्योगिक	एकक (Rs.)	Attribute
83/368-रस्ता: लोकमान्य टिळक मार्ग (एस. व्ही. रोड जंक्शन ते एक्सर गावाची पूर्व हद्द पर्यंत)	73430	133180	184900	255000	133180	चौरस मीटर	सि.टी.एस. नंबर

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1.10 Cr 1 BHK 440 Sq-ft Flat for Sale in Boriv...
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5 photos

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PROPERTY DETAILS

Bedroom: 1

Carpet area: 440 sqft - 122.000 sqft

Status: Ready to Move

Furnished status: Unfurnished

LOCALITY DETAILS

Borivali West

Transaction type: Resale

Type of Ownership: Freehold

PRICE TRENDS

Bedroom: 2

Floor: 2 (Out of 10 Floors)

Facing: East

AGENT DETAILS

Carpet area: 440 sqft - 122.000 sqft

Transaction type: Resale

Type of Ownership: Freehold

Floor: 2 (Out of 10 Floors)

Facing: East

Car parking: None

Society: Golden Park

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See Other Charges for sale in Borivali West, Mumbai



5 photos

2500+ Buyers Service

Certified Agent

Sayed Anil Ali

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PROPERTY DETAILS

Bedroom: 1

Super area: 550 sqft - 142.000 sqft

Status: Ready to Move

Furnished status: Unfurnished

LOCALITY DETAILS

Borivali West

Transaction type: New Property

Type of Ownership: Co-operative Society

PRICE TRENDS

Bedroom: 2

Carpet area: 400 sqft - 102.000 sqft

Floor: 8 (Out of 12 Floors)

Facing: East

AGENT DETAILS

Carpet area: 400 sqft - 102.000 sqft

Transaction type: New Property

Type of Ownership: Co-operative Society

Floor: 8 (Out of 12 Floors)

Facing: East

Car parking: None

Society: Garden Park

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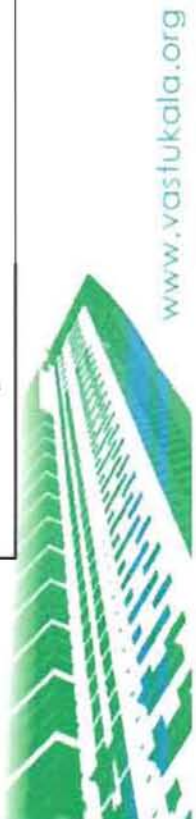
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Sayed Anil Ali

Certified Agent

+91-78XXXXXXX72

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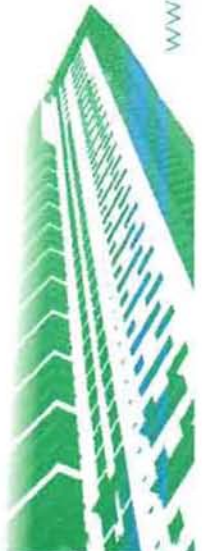


Sales Instance

गावाचे नाव : बोरीवली	
740517 25/06/2021 Note -Generated Through eSearch Module. For original report please contact concern SRO office	सूची क्र.2 दुय्यम निबंधक सह दु.नि बोरीवली 9 दस्त क्रमांक : 740/2021 नोंदणी Regn: 63m
(1) विलेखाचा प्रकार	करारनामा
(2) भोवदला	8000000
(3) बाजारभावाभाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	6236819.4
(4) भू-संपन्न, पोटहिसस व परक्रमांक असल्यास)	1) पालिकेचे नाव. मुंबई मनपाइतर वर्णन : सदनिका नं: 603 विलडींग नं 3, माळा नं. 6 वा मजला. इमारतीचे नाव: दिशा को-ओप. हाउसिंग सोसायटी लीमिटेड. ब्लॉक नं: बोरीवली प. मुंबई-400092, रोड चंदावरकर रोड. एल.टी. रोडच्या जवळ. इतर माहिती: सदनिके चे एकूण क्षेत्रफळ -400 चौ. फूट कारपेट (C.T.S. Number : 640 A to D :))
(5) क्षेत्रफळ	44.60 चौ.मीटर
(6) आकारणी किंवा जुही देण्यात असेल तेव्हा	
(7) दस्तऐवज करून देणा-या जिल्हा ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1) नाव -अनिल विठ्ठलदास धकन वय -54 पत्ता -पल्ले नं 603, विलडींग नं 3, माळा नं. 6 वा मजला. इमारतीचे नाव दिशा सोपचरस लीमिटेड. ब्लॉक नं बोरीवली प., रोड नं चंदावरकर रोड, एल.टी रोडच्या जवळ, महाराष्ट्र, MUMBAI पिन कोड -400092 पॅन नं -AGQFD65201
(8) दस्तऐवज करून देणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव व पत्ता	1) नाव -शौभना जितेंद्र वीरा वय -56, पत्ता -पल्ले नं 405, माळा नं. 4, इमारतीचे नाव गोरई मातू आशीष सोपचरस ली. ब्लॉक नं बोरीवली प., रोड नं गोरई-2, महाराष्ट्र, MUMBAI पिन कोड -400091 पॅन नं -AADPV71611 2) नाव -निखिल जितेंद्र वीरा वय -29, पत्ता -पल्ले नं 405, माळा नं. 4, इमारतीचे नाव गोरई मातू आशीष सोपचरस ली. ब्लॉक नं बोरीवली प., रोड नं गोरई-2, महाराष्ट्र, MUMBAI पिन कोड -400091 पॅन नं -AJZPV461811
(9) दस्तऐवज करून दिल्याचा दिनांक	31/12/2020
(10) दस्त नोंदणी केल्याचा दिनांक	18/01/2021
(11) अनुक्रमांक, खंड व पृष्ठ	740/2021
(12) बाजारभावाचमणे मुद्रांक शुल्क	160000
(13) बाजारभावाचमणे नोंदणी शुल्क	30000

https://eSearchig-service.maharashtra.gov.in/saritaHTMLReportSachKramank2_RegLive.aspx

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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **30th June 2021**

The term Value is defined as

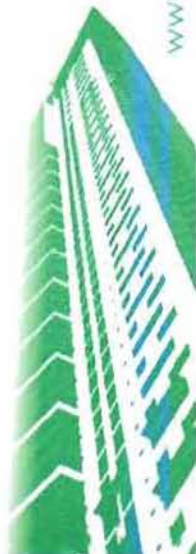
"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each 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 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 ₹ 1,14,82,020.00 (Rupees One Crore Fourteen Lakh Eighty Two Thousand Twenty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar
B. Chalikwar

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=Mumbai, email=cmb@vastukala.org,
c=IN
Date: 2021.06.30 14:21:44 +05'30



C.M.D.

Director



Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

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Vastukala Consultants (I) Pvt. Ltd.

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