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CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Deric Jerome Henriques**

Residential Flat No. 302, 3rd Floor, Building No. 5, "**5 - Shup Karna Co-op. Hsg. Soc. Ltd.**", Siddharth Nagar,
Station Road, Village - Bhayandar, Mira Road (East), Taluka & District - Thane,
PIN - 401 107, State - Maharashtra, Country - India.

Latitude Longitude - 19°17'01.4"N 72°51'50.4"E

Valuation Prepared for:

Cosmos Bank

Dahisar (East) Branch

Sanghvi Exotica, Near Maratha Colony, Vamanrao Sawant Marg, Maratha Colony, Dahisar (East)
Mumbai – 400 068, State - Maharashtra, Country - India

Our Pan India Presence at :

- | | | | |
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Regd. Office

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Valuation Report Prepared For: Cosmos Bank/Dahisar (East) Branch/ Mr. Deric Jerome Henriques (009165/2306659) Page 2 of 17

Vastu/Mumbai/06/2024/9165/2306659

10/10-103-JANI

Date: 10.06.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 302, 3rd Floor, Building No. 5, "5 - Shup Karṇa Co-op. Hsg. Soc. Ltd.", Siddharth Nagar, Station Road, Village - Bhayandar, Mira Road (East), Taluka & District - Thane, PIN - 401 107, State - Maharashtra, Country - India belongs to **Mr. Deric Jerome Henriques**.

Boundaries of the property.

North : Internal Road
South : Station Road
East : Shram Saphalya CHSL
West : Rasaz Circle

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 ₹ 71,39,256.00 (Rupees Seventy One Lakh Thirty Nine Thousand Two Hundred Fifty 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.**

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: 2024.06.10 15:29:16 +05'30'



Auth. Sign.



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Valuation Report of Residential Flat No. 302, 3rd Floor, Building No. 5, "5 - Shup Karna Co-op. Hsg. Soc. Ltd.",
Siddharth Nagar, Station Road, Village - Bhayandar, Mira Road (East), Taluka & District - Thane,
PIN - 401 107, 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 10.06.2024 for Bank Loan Purpose
2	Date of inspection	07.06.2024
3	Name of the owner/ owners	Mr. Deric Jerome Henriques
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. 302, 3 rd Floor, Building No. 5, "5 - Shup Karna Co-op. Hsg. Soc. Ltd.", Siddharth Nagar, Station Road, Village - Bhayandar, Mira Road (East), Taluka & District - Thane, PIN - 401 107, State - Maharashtra, Country - India. Contact Person: Mr. Deric Henriques (Owner) Contact No.: 9820475621
6	Location, street, ward no	Siddharth Nagar, Station Road
7	Survey/ Plot no. of land	Old Survey No. 482(pt), New Survey No. 104(pt) of village - Bhayandar
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, Auto, Taxies and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 570.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 570.00 (Carpet Area + 20%)

		Super Built-up Area in Sq. Ft. = 780.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Siddharth Nagar, Station Road
14	If freehold or leasehold land	Freehold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (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	Fully
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per MBMC norms Percentage actually utilized – Details not available
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	₹ 15,000.00 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?	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 – 2001 (As per Part 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:		

PART II- VALUATION**GENERAL:**

Under the instruction of Cosmos Bank, Dahisar (East) Branch to assess fair market value as on 10.06.2024 for Residential Flat No. 302, 3rd Floor, Building No. 5, “5 - Shup Karna Co-op. Hsg. Soc. Ltd.”, Siddharth Nagar, Station Road, Village - Bhayandar, Mira Road (East), Taluka & District - Thane, PIN - 401 107, State - Maharashtra, Country - India belongs to **Mr. Deric Jerome Henriques**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 27.02.2000 between M/s. Sai Samarth Enterprises (the Builders / Promoters) AND Mr. Deric Jerome Henriques (the Purchaser)
2	Copy of Revised Commencement Certificate No. MNP / NR / 2304 / 7767 / 96-97 dated 03.03.1997 issue by Mira Bhayandar Municipal Corporation.
3	Copy of No Objection Certificate to create Mortgage / Lien in favour of the Cosmos Co-op. Bank Ltd. dated 03.06.2024 issued by 5 - Shup Karna Co-op. Hsg. Soc. Ltd.
4	Copy of Part Occupancy Certificate No. MNP / NR / 729 / 7057 / 2000-2001 dated 23.02.2001 issued by Mira Bhayandar Municipal Corporation.

LOCATION:

The said building is located at land bearing Qld Survey No. 482(pt), New Survey No. 104(pt) of Village - Bhayandar, Mira Road (East), within the limits of Mira - Bhayandar Municipal Corporation. The property falls in Residential Zone. It is at a travelling distance of 1.1 km. from Mira Road railway station.

BUILDING:

The building under reference is having Ground + 7 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. The 3rd Floor has 4 Residential Flats. The building has 1 lift.

Residential Flat:

The residential flat under reference is situated on the 3rd Floor. It consists of 2 Bedrooms + Living Room + Kitchen + 2 Toilets + Passage (**i.e. 2 BHK with 2 Toilets**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed electrification & plumbing etc.



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Valuation as on 10th June 2024

Super Built-up Area of the Residential Flat	:	780.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	Year of Construction – 2001 (As per Part Occupancy Certificate)
Expected total life of building	:	60 Years Subject to proper, preventive periodic maintenance & structural repairs
Age of the building as on 2024	:	23 Years
Cost of Construction	:	684.00 Sq. Ft. X ₹ 2,800.00 = ₹ 19,15,200.00
Depreciation $\{(100-10) \times 23 / 60\}$:	34.50%
Amount of depreciation	:	₹ 6,60,744.00
Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 84,900.00 per Sq. M. i.e. ₹ 7,887.00 per Sq. Ft.
Guideline rate (after depreciation)	:	₹ 73,906.00 per Sq. M. i.e. ₹ 6,866.00 per Sq. Ft.
Prevailing market rate	:	₹ 10,000.00 per Sq. Ft.
Value of property as on 10.06.2024	:	780.00 Sq. Ft. X ₹ 10,000.00 = ₹ 78,00,000.00

(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)

Total Value of the property as on 10.06.2024	:	₹ 78,00,000.00 - ₹ 6,60,744.00 = ₹ 71,39,256.00
Total Value of the property	:	₹ 71,39,256.00
The realizable value of the property	:	₹ 64,25,330.00
Distress value of the property	:	₹ 57,11,405.00
Insurable value of the property (684.00 X 2,800.00)	:	₹ 19,15,200.00
Guideline value of the property (684.00 X 6,866.00)	:	₹ 46,96,344.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 302, 3rd Floor, Building No. 5, "5 - Shup Karna Co-op. Hsg. Soc. Ltd.", Siddharth Nagar, Station Road, Village - Bhayandar, Mira Road (East), Taluka & District - Thane, PIN - 401 107, State - Maharashtra, Country - India for this particular purpose at ₹ 71,39,256.00 (Rupees Seventy One Lakh Thirty Nine Thousand Two Hundred Fifty Six Only). as on date 10th June 2024.



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NOTES

1. I, Manoj B. Chalikwar Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **10th June 2024 is ₹ 71,39,256.00 (Rupees Seventy One Lakh Thirty Nine Thousand Two Hundred Fifty 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:



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ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 7 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 3 rd Floor
3.	Year of construction	Year of Construction – 2001 (As per Part Occupancy Certificate)
4.	Estimated future life	37 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, Powder Coated Aluminum sliding windows
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering
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 & Plumbing
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	
15.	Sanitary installations	As per Requirement
	(i) No. of water closets	
	(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	Provided
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



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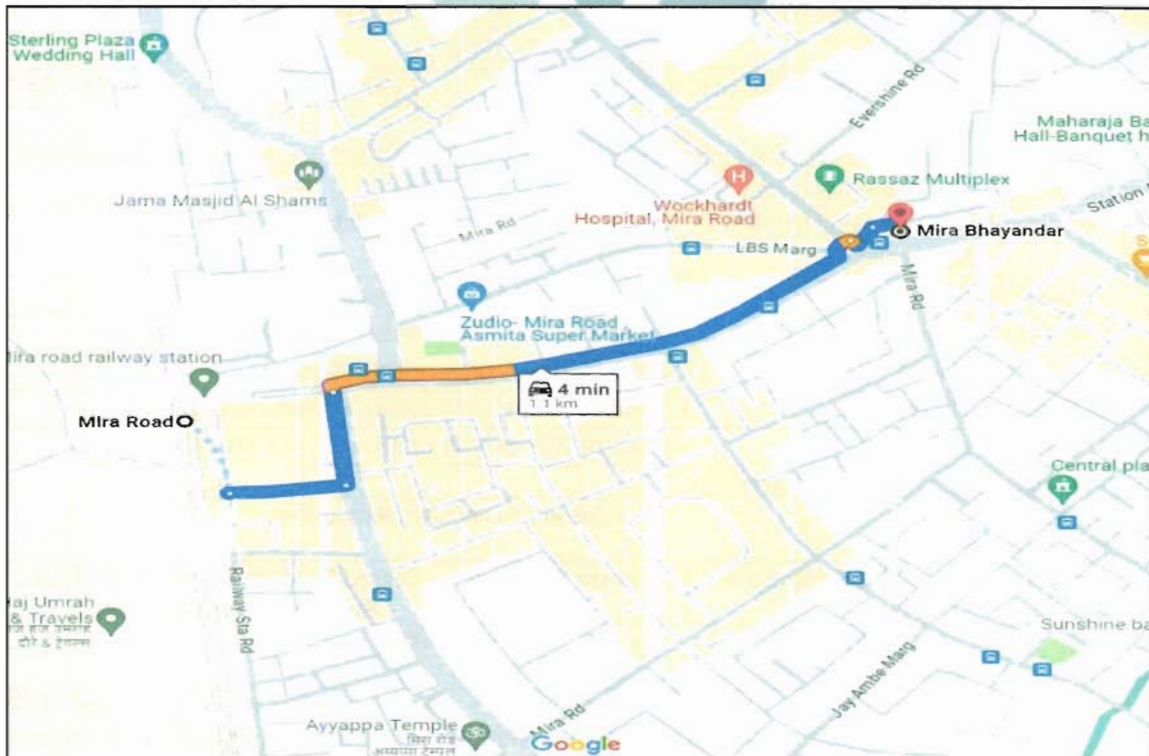
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Route Map of the property

Site, u/r



Latitude Longitude - 19°17'01.4"N 72°51'50.4"E

Note: The Blue line shows the route to site from nearest railway station (Mira Road – 1.1 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	2024-2025	Language	English
Selected District	Thane		
Select Taluka	Thane		
Select Village	Mauje (Gaon) Bhayander No. 1 (Mira Bha		
Search By	<input checked="" type="radio"/> Survey No. <input type="radio"/> SubZones		
Enter Survey No	104	Search	
उपविभाग	पुणे जमीन	निवासी मरम्बिका	Attribute
1/13-के) पु-विभाग हरी भोले भाईरत गोबाजीत देवडे भाईगच्या पुणेकरीत सर्व मरम्बिका वी संकेत क्र.	37100	84900	

Stamp Duty Ready Reckoner Market Value Rate for Flat	84,900.00			
No Increase for Flat located on 3 rd floors	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	84,900.00	Sq. Mtr.	7,887.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	37,100.00			
The difference between land rate and building rate (A – B = C)	47,800.00			
Depreciation Percentage as per table (D) [100% - 23%] (Age of the Building – 23 Years)	77%			
Rate to be adopted after considering depreciation [B + (C x D)]	73,906.00	Sq. Mtr.	6,866.00	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

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 Indicator

NOBROKER

1 RK Flat In Sheetal Plaza For Sale In Mira Bha...

Sheetal Nagar, near Cosmopolitan High School

₹33 Lacs Negotiable

₹18,913/Month Estimated EMI

310 Sq. Ft.

Need Home Loan? [Apply Loan](#)

Home / Flats for Sale in Mumbai / Flats for Sale in Mira road east / 1rk Flat for Sale in Mira road east / Property Details

Photos Location Shortlist

1 Bedroom 1 of 2 Bedroom

1 Bathroom 1 of 2 Bathroom

NA 0/0

Bike and Car Parking

Jan 26, 2024 Posted On

Immediately Possess On

Sheetal Plaza Apartment

None Rera Status

Get Owner Details

Report what was not correct in this property

Listed by Broker Sold Out

Wrong info

Price trends by NBEstimate [Check Now](#)

Nearby: D Mart, McDonald's, GCC Hotel And Club, Razaaz Multiplex, Ramdev Park

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹0.0 Per Sq. Ft/M	Flooring	Cement
Builtup Area	310 Sq. Ft.	Furnishing Status	Unfurnished Furnish Now
Facing	East	Floor	2/3
Parking	Bike And Car	Gated Security	No

Activity On This Property

357 Unique Views

11 Shortlist

11 Contacted

Powered By: NBEstimate

Similar Properties

1 RK Flat In Govind Na...

NOBROKER

1 BHK Flat In Divya Jyothi For Sale In Mira Bha...

Mira Road East near Razaaz Multiplex

₹56 Lacs Negotiable

₹32,096/Month Estimated EMI

480 Sq. Ft.

Need Home Loan? [Apply Loan](#)

Home / Flats for Sale in Mumbai / Flats for Sale in Mira road east / 1Bhk Flat for Sale in Mira road east / Property Details

Photos Location Shortlist

1 Bedroom 1 of 2 Bedroom

1 Bathroom 1 of 2 Bathroom

NA 0/0

None Parking

Mar 11, 2024 Posted On

Immediately Possess On

Divya Jyothi Apartment

None Rera Status

Get Owner Details

Report what was not correct in this property

Listed by Broker Sold Out

Wrong info

Price trends by NBEstimate [Check Now](#)

Nearby: McDonald's, GCC Hotel And Club, Ramdev Park, Razaaz Multiplex, Jangid Complex

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹1.3 Per Sq. Ft/M	Flooring	Vitrified Tiles
Builtup Area	480 Sq. Ft.	Furnishing Status	Unfurnished Furnish Now
Facing	North	Floor	1/4
Parking	None	Gated Security	No

Activity On This Property

165 Unique Views

0 Shortlist

0 Contacted

Powered By: NBEstimate

Similar Properties

1 BHK Flat In Nityanan...



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Price Indicator

NOBROKER

1 BHK Flat in Nityanand Sagar For Sale in Shee...
B-101, Shanti Nagar, Mira Road East, Mira Bhayandar, Maharashtra

₹ 60 Lacs
Negotiable

₹ 34,388/Month
Estimated EMI

570
Sq Ft

Need Home Loan? [Apply Loan](#)

Home / Flats for Sale in Mumbai / Flats for Sale in Mira road east / 1bhk Flat for Sale in Mira road east / Property Details

Photos Location Shortlist

1 Bedroom
% of Bedroom

1 Bathroom
% of Bathroom

NA
Bachelors

Bike and Car
Parking

May 31, 2024
Posted On

Immediately
Possession

Nityanand Sagar
Apartment

None
Power Backup

Get Owner Details

Report what was not correct in this property

Listed by Broker Sold Out

Wrong Info

Price trends by NBEstimate [Check Now](#)

Nearby: McDonald's GCC Hotel And Club Ramdev Park Raxax Multiplex Jangid Complex

Overview

Age of Building >10 Years

Maintenance Charges ₹0.0 Per Sq.Ft/M

Builtup Area 570 Sq.Ft

Facing South

Parking Bike And Car

Ownership Type Self Owned

Flooring NA

Furnishing Status Unfurnished [Furnish Now](#)

Floor 1/7

Gated Security No

Activity On This Property

29 Unique Views

0 Shortlist

1 Contacted

Powered By: NBEstimate

Similar Properties

1 BHK Flat in Divya Jy...

NOBROKER

1 BHK Flat in New Shivangi Chs. Ltd, Mira ...
Near Om Narmada, Sheetal nagar

₹ 56 Lacs
Negotiable

₹ 32,096/Month
Estimated EMI

500
Sq.Ft

Need Home Loan? [Apply Loan](#)

Home / Flats for Sale in Mumbai / Flats for Sale in Mira road east / 1bhk Flat for Sale in Mira road east / Property Details

Photos Location Shortlist

1 Bedroom
% of Bedroom

1 Bathroom
% of Bathroom

NA
Bachelors

Bike
Parking

Jan 10, 2024
Posted On

Immediately
Possession

New Shivangi Chs. ...
Apartment

None
Power Backup

Get Owner Details

Report what was not correct in this property

Listed by Broker Sold Out

Wrong Info

Price trends by NBEstimate [Check Now](#)

Nearby: D Mart McDonald's GCC Hotel And Club Raxax Multiplex Ramdev Park

Overview

Age of Building >10 Years

Maintenance Charges ₹2.4 Per Sq.Ft/M

Builtup Area 500 Sq.Ft

Furnishing Status Unfurnished [Furnish Now](#)

Floor 4/4

Ownership Type Self Owned

Flooring Vitrified Tiles

Carpet Area 420 Sq.Ft

Facing East

Parking Bike

Activity On This Property

58 Unique Views

0 Shortlist

1 Contacted

Powered By: NBEstimate

Similar Properties

There are no Similar Properties



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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 ₹ **71,39,256.00 (Rupees Seventy One Lakh Thirty Nine Thousand Two Hundred Fifty Six 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
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Auth. Sign.



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Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001 : 2015 Certified Company

