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



Vastukala Consultants (I) Pvt. Ltd.



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Vakim Ahamad Amin Ahamad

Residential Flat No. 63, 3rd Floor, Wing - E, **"Tajmahal Apartment Co-Op. Hsg. Soc. Ltd."**, Navghar Phatak Road, Goddev, Bhayander (East), Taluka & District - Thane, PIN - 401 105, State - Maharashtra, Country - India.

Latitude Longitude - 19°18'18.3"N 72°51'35.4"E

Valuation Prepared for: Cosmos Bank

Kandivali (West) Branch

Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West) Mumbai - 400 067, State - Maharashtra, Country - India



Our Pan India Presence at :

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Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai**: 400072, (M.S), India +91 2247495919 mumbai@vastukala.co.in www.vastukala.co.in



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Valuation Report Prepared For: Cosmos Bank/ Kandivali (West) Branch / Mr. Vakim Ahamad Amin Ahamad (9201/2306706) Page 2 of 19

Vastu/Mumbai/06/2024/9201/2306706 12/18-150-JANI Date: 12.06.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 63, 3rd Floor, Wing - E, "Tajmahal Apartment Co-Op. Hsg. Soc. Ltd.", Navghar Phatak Road, Goddev, Bhayander (East), Taluka & District - Thane, PIN - 401 105, State - Maharashtra, Country - India belongs to Mr. Vakim Ahamad Amin Ahamad.

Boundaries of the property.

North Balaji industrial Estate South Navghar Road Sai Krupa Building East Goddev Naka Road 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 ₹ 27,28,700.00 (Rupees Twenty Seven Lakhs Twenty Eight Thousand Seven Hundred 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

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B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India +91 2247495919 mumbai@vastukala.co.in www.vastukala.co.in R

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Valuation Report of Residential Flat No. 63, 3rd Floor, Wing - E, "Tajmahal Apartment Co-Op. Hsg. Soc. Ltd.",

Navghar Phatak Road, Goddev, Bhayander (East), Taluka & District - Thane,

PIN - 401 105, 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 12.06.2024 for Bank Loan Purpose					
2	Date of inspection	11.06.2024 M					
3	Name of the owner/ owners	Mr. Vakim Ahamad Amin Ahamad					
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. 63, 3 rd Floor, Wing - E, "Tajmahal Apartment Co-Op. Hsg. Soc. Ltd.", Navghar Phatak Road, Goddev, Bhayander (East), Taluka & District - Thane, PIN - 401 105, State - Maharashtra, Country - India.					
6	Location, street, ward no	Navghar Phatak Road					
7	Survey/ Plot no. of land	Old Survey No. 111, New Survey No. 89, Hissa No. 5 & 6					
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. = 240.00 Balcony Area in Sq. Ft. = 38.00 (Area as per actual site measurement)					
		Built-up Area in Sq. Ft. = 325.00 (Area as per Agreement for Sale)					



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13	Roads, Streets or lanes on which the land is abutting	Navghar Phatak Road			
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 (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.				
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?				
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.			



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	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 6,000.00 Expected rental income per month.		
	(iv)	Gross amount received for the whole property	N.A.		
27		ny of the occupants related to, or close to ess associates of the owner?	N.A.		
28	of fix cooki	barate amount being recovered for the use atures, like fans, geysers, refrigerators, ang ranges, built-in wardrobes, etc. or for bes charges? If so, give details	N. A.		
29		details of the water and electricity charges, , 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		ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.		
32		ump is installed, who is to bear the cost of tenance 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?				
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 al premium	Information not available		
36		ny dispute between landlord and tenant dispute between landlord and tenant ding rent pending in a court of rent?	N. A.		
37		any standard rent been fixed for the ises under any law relating to the control nt?	N. A.		
	SALI	ES			
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.				
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		e instances are not available or not relied , the basis of arriving at the land rate	N. A.		
	COST	T OF CONSTRUCTION			
41	Year	of commencement of construction and	Year of Construction – 1988 (Approx.)		



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	year of completion	
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, Kandivali (West) Branch to assess fair market value as on 12.06.2024 for Residential Flat No. 63, 3rd Floor, Wing - E, "Tajmahal Apartment Co-Op. Hsg. Soc. Ltd.", Navghar Phatak Road, Goddev, Bhayander (East), Taluka & District - Thane, PIN - 401 105, State - Maharashtra, Country - India belongs to Mr. Vakim Ahamad Amin Ahamad.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 27.05.2024 between Mr. Prashant Parshuram Utekar (theTransferor)
	AND Mr. Vakim Ahamad Amin Ahamad (the Transferee)
2	Copy of Commencement Certificate issued by Group Village panchayat Navghar (Bhayandar – East)
3	Copy of Maintenance Bill No. 63/24-25 dated 01.04.2024 in the name of Prashant Parshuram Utekar issued
	by Taj Mahal Apartment Co-op. Hsg. Soc. Ltd.

LOCATION:

The said building is located at land bearing Old Survey No.111, New Survey No. 89, Hissa No. 5 & 6 of Village -Khari and being in the Regn. Sub-Dist. & Dist. Thane within the limits of Mira - Bhayandar Municipal Corporation. The property falls in Residential Zone. It is at a travelling distance of 1.00 Km. from Bhayander station.

BUILDING:

The building under reference is having Ground + 4 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 3 Residential Flats.

Residential Flat:

The residential flat under reference is situated on the 3rd Floor. It consists of Living Room + Kitchen + WC + Bath. (i.e. Studio Apartment). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Aluminum sliding windows, Concealed electrification & plumbing etc.

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Valuation as on 12th June 2024

Built-up Area of the Residential Flat	:	325.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	Year of Construction – 1988 (Approx.)
Expected total life of building	:	60 Years Subject to proper, preventive periodic maintenance & structural repairs
Age of the building as on 2024	:	36 Years
Cost of Construction	:	325.00 Sq. Ft. X ₹ 2,600.00 = ₹ 8,45,000.00
Depreciation {(100-10) X 36 / 60}	3	54%
Amount of depreciation	:	₹4,56,300.00
Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 59,330.00 per Sq. M. i.e. ₹ 5,512.00 per Sq. Ft.
Guideline rate (after deprecation)	:	₹ 46,899.00 per Sq. M. i.e. ₹ 4,357.00 per Sq. Ft.
Prevailing market rate	:	₹ 9,800.00 per Sq. Ft.
Value of property as on 12.06.2024		325.00 Sq. Ft. X ₹ 9,800.00 = ₹ 31,85,000.00

(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 12.06.2024	:	₹ 31,85,000.00 - ₹ 4,56,300.00 = ₹ 27,28,700.00
Total Value of the property		₹ 27,28,700.00
The realizable value of the property	:	₹ 24,55,830.00
Distress value of the property	:	₹ 21,82,960.00
Insurable value of the property (325.00 X 2,600.00)	:	₹ 8,45,000.00
Guideline value of the property (325.00 X 4,357.00)	:	₹ 14,16,025.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 63, 3rd Floor, Wing - E, **"Tajmahal Apartment Co-Op. Hsg. Soc. Ltd."**, Navghar Phatak Road, Goddev, Bhayander (East), Taluka & District - Thane, PIN - 401 105, State - Maharashtra, Country – India for this particular purpose at ₹ 27,28,700.00 (Rupees Twenty Seven Lakhs Twenty Eight Thousand Seven Hundred Only). as on date 12th 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 12th June 2024 is ₹ 27,28,700.00 (Rupees Twenty Seven Lakhs Twenty Eight Thousand Seven Hundred 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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	Technical details	Main Building
1.	No. of floors and height of each floor	Ground + 4 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 – 1988 (Approx.)
4	Estimated future life	24 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 with MS grills
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(ii)Class of fittings: Superior/ Ordinary/ Poor.	Concealed electrification & Plumbing
15	Sanitary installations (i) No. of water closets (ii) No. of lavatory basins (iii) No. of urinals (iv) No. of sink	As per Requirement
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	Not Provided
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

ANNEXURE TO FORM 0-1



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Actual site photographs







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Latitude Longitude - 19°18'18.3"N 72°51'35.4"E Note: The Blue line shows the route to site from nearest railway station (Bhayander – 1.00 Km)



Ready Reckoner Rate

	H	Dep	artment of Reg Government of	gistration & Sta	amps न		त मुद्रांक तराष्ट्र शार		ाग			
				नोंदणी व मुद्रांक वि	वेभाग, महाराष्	ट्र शासन	r i i					
		_		वाजारम्	र्ल्य दर पत्रक							
	<u>Home</u>		Valuation Ru	<u>les</u> <u>User Manual</u>				<u>Clo</u>	se F	eedba	ck	
Year				Annual Sta	tement of R	ates						Language
20242025 🗸												English 🗸
	Selected [District	ठाणे	~								
	Select Tal	uka	ठाणे	~								
	Select Village मौजे [गांव] खारी											
	Search By OSurvey No		O Survey No O Lo	ocation								
	Select	उपविभाग				खुली जमीन	निवासी सदनिका	ऑफ़ीस	दुकाने	औद्योगिक	एकक (Rs./)	
	<u>SurveyNo</u>	2/15-के) नवघर	भु- विभाग खारी गावातील रोडवर दर्शनी भाग असलेल्या	नवघर रोडचे उत्तरेकडे खाडी 'मिळकती वगळता इतर मिल	. पर्यंतच्या भागातील ळकती र्सव्हे क्रमांक	26500	81400	93700	101800	93700	चौ. मीटर	
	<u>SurveyNo</u>	2/16-के) नवघर रोडर	भु- विभाग खारी गावातील बर दर्शनी भाग असलेल्या मि विनशेती ध	नवघर रोडचे उत्तरेकडे खाडी ळकती वगळता इतर मिळकत अविकसित प्र.चौ.मी.	' पर्यंतच्या भागातील ती र्सव्हे क्रमांक संभांव्य	10280	0	0	0	0	चौ. मीटर	
	<u>SurveyNo</u>	2/17-एल) भु- विभाग खारी गावातील मिळकमी व या रोडचे दक्षिण			24800	69800	80300	106200	80300	ची. मीटर	

Stamp Duty Ready Reckoner Market Value Rate for Flat	69,800.00			
15% Decrease for Flat located on 3 rd floors without lift	10,470.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase)	59,330.00	Sq. Mtr.	5,512.00	Sq. Ft.
(A)				
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	24,800.00			
The difference between land rate and building rate (A – B = C)	34,530.00			
Depreciation Percentage as per table (D) [100% - 36%]	64%			
(Age of the Building – 36 Years)			14	
Rate to be adopted after considering depreciation [B + (C x D)]	46,899.00	Sq. Mtr.	4,357.00	Sq. Ft.
Building not having lift		-	20	

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

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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

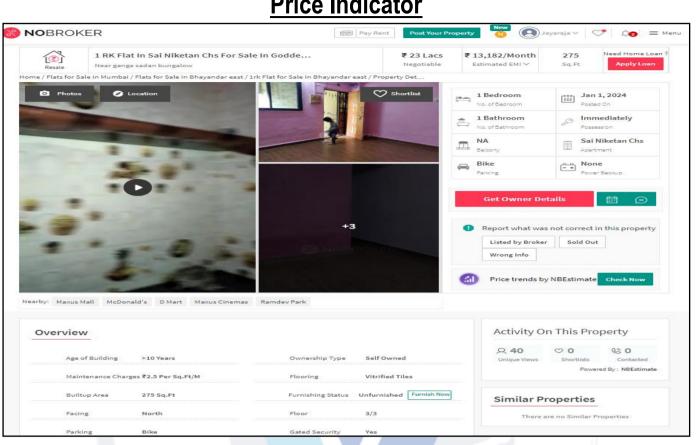
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Property	Flat		
Source	No Broker		1
Floor	-		
	Carpet	Built Up	Saleable
Area	229.00	275.00	316.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹ 10,036.00	₹ 8,364.00	₹ 7,273.00

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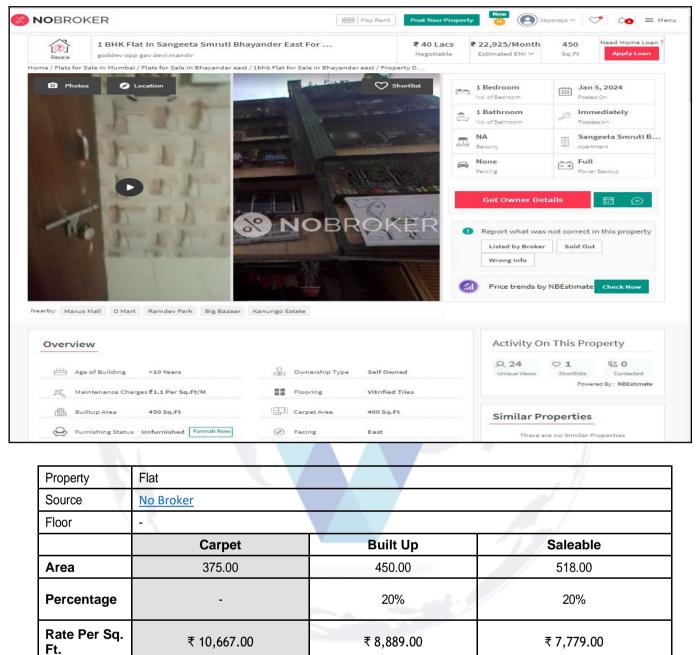
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Price Indicator

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Price Indicator





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Price Indicator

Resale asha nagar	ar, Nr. Jesal Park, Bhayandar		ated EMI → Sq.Ft	Need Hon Apply
ome / Flats for Sale in Mumbai / Flats for Sale in E	Shayandar east / 1bhk Flat for Sale in Bhayandar east /	C Shortlist	droom e++ Fel	b 28, 2024
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-		and a construction of the second seco		ha Nagar, Ni rtment
		Bike Parkin	and Car	ne ver Backup
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		f Owned rified Tiles		
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Hage of Building >10 Years K Maintenance Charges ₹0.9 Per Sq.Ft	/M I Flooring Vit	nified Tiles	Type a message here	(IP) d

Property	Flat			
Source	No Broker			
Floor	-			
	Carpet	Built Up	Saleable	
Area	454.00	545.00	627.00	
Percentage	-	20%	20%	
Rate Per Sq. Ft.	11,009.00	₹ 9,174.00	₹ 7,978.00	

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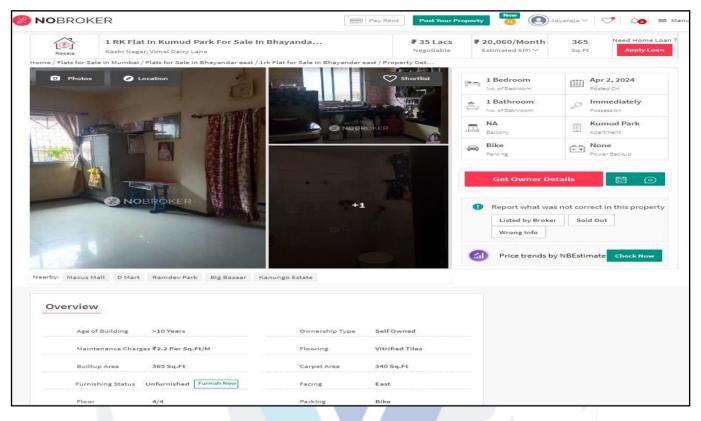
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Price Indicator



Property	Flat		
Source	<u>No Broker</u>		1
Floor			
4	Carpet	Built Up	Saleable
Area	304.00	365.00	419.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	11,507.00	₹ 9,589.00	₹ 8,338.00

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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 12th June 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.

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6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





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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 ₹ 27,28,700.00 (Rupees Twenty Seven Lakhs Twenty Eight Thousand Seven Hundred 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



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