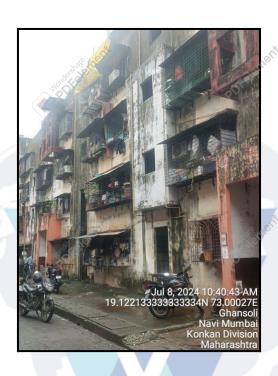


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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Arun Rajaram Pawar

Residential Flat No. 318, 3rd Floor, Building No 2, Wing - C, **"Kai Shivajirao Patil Co-op. Hsg. Soc. Ltd."**, Sector 7, Village - Ghansoli, Taluka - Thane, District - Thane, Navi Mumbai, PIN - 400 701, State - Maharashtra, India.

Latitude Longitude: 19°7'20.8"N 73°0'2.1"E

Intended User:

Cosmos Bank

Dadar Branch

Horizon Bldg.,1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai - 400 028, State - Maharashtra, Country - India.

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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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Page 2 of 18

Vastu/Mumbai/07/2024/009749/2307199 12/16-203-JASH Date: 12.07.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 318, 3rd Floor, Building No 2, Wing - C, **"Kai Shivajirao Patil Co-op. Hsg. Soc. Ltd."**, Sector 7, Village - Ghansoli, Taluka - Thane, District - Thane, Navi Mumbai, PIN - 400 701, State - Maharashtra, India belongs to **Mr. Arun Rajaram Pawar**.

Boundaries of the property

North : Arihant Riddhi Siddhi Apartments

South : Internal Road

East : Internal Road / Nala

West : Internal Road

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at ₹ 39,74,750.00 (Rupees Thirty Nine Lakhs Seventy Four Thousands Seven Hundred And Fifty 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 report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366 Cosmos Bank Empanelment No.:

Encl.: Valuation report





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www.vastukala.co.in

Residential Flat No. 318, 3rd Floor, Building No 2, Wing - C, **"Kai Shivajirao Patil Co-op. Hsg. Soc. Ltd."**, Sector 7, Village - Ghansoli, Taluka - Thane, District - Thane, Navi Mumbai, PIN - 400 701, State - Maharashtra, 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 Fair Market Value as on 12.07.2024 for Bank Loan Purpose.
1	Date of inspection	08.07.2024
3	Name of the owner / owners	Mr. Arun Rajaram Pawar
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. 318, 3 rd Floor, Building No 2, Wing - C, "Kai Shivajirao Patil Co-op. Hsg. Soc. Ltd.", Sector 7, Village - Ghansoli, Taluka - Thane, District - Thane, Navi Mumbai, PIN - 400 701, State - Maharashtra, India. Contact Person: Mr. Arun Rajaram Pawar (Owner) Contact No. 9082765036
6	Location, Street, ward no	Village - Ghansoli, District - Thane
7	Survey / Plot No. of land	Village - Ghansoli
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. = 203.13 (Area as per Site measurement)
	*	Built Up Area in Sq. Ft. = 260.00 (Area As Per Agreement for sale)
13	Roads, Streets or lanes on which the land is abutting	Village - Ghansoli, Taluka - Thane, District - Thane, Pin - PIN - 400 701
14	If freehold or leasehold land	Lease Hold.



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			<u></u>
15	lease and to (i) (ii)	sehold, the name of Lessor/lessee, nature of a date of commencement and termination of lease terms of renewal of lease. Initial Premium Ground Rent payable per annum Unearned increased payable to the Lessor in the event of sale or transfer	N.A.
16		ere any restriction covenant in regard to use of P If so, attach a copy of the covenant.	As per documents
17		nere any agreements of easements? If so, attach by of the covenant	Information not available
18	Plann Gove	the land fall in an area included in any Town ning Scheme or any Development Plan of rnment or any statutory body? If so, give culars.	Information not available
19	or is a	any contribution been made towards development any demand for such contribution still anding?	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
	Attacl	h a dimensioned site plan	N.A.
	IMPR	ROVEMENTS	
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 - Mr. Arun Rajaram Pawar
		property owner occupied, specify portion and t of area under owner-occupation	Fully Owner Occupied
25		is the Floor Space Index permissible and entage actually utilized?	Floor Space Index permissible - As per CIDCO norms Percentage actually utilized – Details not available
26	RENTS		
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Arun Rajaram Pawar
	(ii)	Portions in their occupation	Fully Owner Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	8,700.00 (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?	Information not available



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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.
26	SALES SALES	and the state of t
37	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
38	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.
39	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
40	COST OF CONSTRUCTION	Tight Fee
41	Year of commencement of construction and year of completion	Year of Completion – 2005 (As per CIDCO Allotment Letter)
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.



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44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by	N. A.	and the state of t
	documentary proof.	The office of the original of	The office of the or
	Remark:		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch Branch to assess Fair Market Value as on 12.07.2024 for Residential Flat Residential Flat No. 318, 3rd Floor, Building No 2, Wing - C, "Kai Shivajirao Patil Co-op. Hsg. Soc. Ltd.", Sector 7, Village -Ghansoli, Taluka - Thane, District - Thane, Navi Mumbai, PIN - 400 701, State - Maharashtra, India belongs to Mr. Arun Rajaram Pawar.

We are in receipt of the following documents::

1)	Copy of Agreement for sale Registration No.9464/2015 Dated 01.01.1970 between Mr. Bharat Sadashiv Lekawale(The Transferor) And Mr. Arun Rajaram Pawar(The Transferee).
2)	Copy of CIDCO Letter Dated 01.05.2016Ref. No. CIDCO/AEO/KK/2016/3983, regarding transfer of Apartment No. C-2/3:318, Sector 07 at Ghansoli from Bharat Sadashiv Lekawale to Shri. Arun Rajaram Pawar issued by CIDCO.
3)	Copy of Share Certificate No.187bearing Nos. 932 to 935 having 5 Shares of Rs. 50/- each transferred dated 12/06/2022 in the name of Shri. Arun Rajaram Pawar by Kai. Shivajirao Pratil Co-op. Hsg. Soc. Ltd
4)	Copy of Electricity Bill Consumer No.000157109723 Dated 26.06.2024
5)	Copy of Property Tax No.GH0000650878 Dated 04.01.2024.

Location

The said building is located at Sector - 7, Village - Ghansoli, Taluka - Thane, District - Thane, PIN - 400 701. The property falls in Flat Zone. It is at a traveling distance 2.1 km. from Ghansoli Railway Station.

Building

The building under reference is having Ground + 3 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonery walls. The external condition of building is Normal. The building is used for Residential purpose. 3rd is having 24 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 3rd. The Composition of Residential Flat The composition of Residential Flat is Living Room + Kitchen + Toilet + Bathroom + Passage. This Residential Flat is Mosiac Tile Flooring, Teak wood door frame with flush shutters, Alluminum sliding windows with M. S. Grills, Open plumbing with C.P. fittings. Casing Capping wiringetc.

Valuation as on 12th July 2024

The Built Up Area of the Residential Flat	NonDec	:	260.00 Sq. Ft.	Weigh
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Deduct Depreciation:

Year of Construction of the building	:	2005 (As per CIDCO Allotment Letter)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	19 Years
Cost of Construction	:	260.00 Sq. Ft. X ₹ 2,500.00 = ₹ 6,50,000.00
Depreciation {(100 - 10) X (19 / 60)}	:	28.50%
Amount of depreciation	:	₹ 1,85,250.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 79,135/- per Sq. M. i.e. ₹ 7,352/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 69,837/- per Sq. M. i.e. ₹ 6,488/- per Sq. Ft.
Value of property as on 12th July 2024	:	260.00 Sq. Ft. X ₹ 16,000 = ₹41,60,000.00

(Area of property x market rate of developed land & Residential premises as on 2024 - 2025 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 12th July 2024	1:	₹ 41,60,000.00 - ₹ 1,85,250.00 = ₹ 39,74,750.00
Total Value of the property		₹₹ 39,74,750.00
The realizable value of the property	:	₹35,77,275.00
Distress value of the property	X	₹31,79,800.00
Insurable value of the property (260.00 X 2,500.00	ŀ	₹6,50,000.00
Guideline value of the property (260.00 X 6488.00)	:	₹16,86,880.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat Residential Flat No. 318, 3rd Floor, Building No 2, Wing - C, **"Kai Shivajirao Patil Co-op. Hsg. Soc. Ltd."**, Sector 7, Village - Ghansoli, Taluka - Thane, District - Thane, Navi Mumbai, PIN - 400 701, State - Maharashtra, India for this particular purpose at ₹ 39,74,750.00 (Rupees Thirty Nine Lakhs Seventy Four Thousands Seven Hundred And Fifty Only) as on 12th July 2024

NOTES

- 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 12th July 2024 is ₹ 39,74,750.00 (Rupees Thirty Nine Lakhs Seventy Four Thousands Seven
 Hundred And Fifty 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.



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PARTIII- VALUATION

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 floo	ors and height of each floor	:	Ground + 3 Upper Floors
2	Plinth area	a 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 co	onstruction	:	2005 (As per CIDCO Allotment Letter)
4	Estimated	future life	:	41 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of co	onstruction- load bearing walls/RCC eel frame		R.C.C. Framed Structure
6	Type of fo	oundations	V	R.C.C. Foundation
7	Walls	a se and the second sec		All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.
8	Partitions	Kee Tilling Kee	:	6" Thk. Brick Masonery.
9	Doors and Windows		:/	Teak wood door frame with flush shutters, Alluminum sliding windows with M. S. Grills, .
10	Flooring		:	Mosiac Tile Flooring.
11	Finishing		:	Cement Plastering.
12	Roofing a	nd terracing	:	R.C.C. slab.
13	Special ar	chitectural or decorative features, if any	:	No white the second sec
14	(i)	Internal wiring – surface or conduit	:	Open plumbing with C.P. fittings. Casing Capping wiring
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		



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Technical details

Main Building

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.	or :	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		Not Provided TM
19	Underground sump – capacity and type of construction		Connected to Municipal Sewerage System
20	Over-head tank Location, capacity Type of construction		Connected to Municipal Sewerage System
21	Pumps- no. and their horse power	1 / ;	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	:	Chequred tiles in open spaces, etc.
23	Sewage disposal – whereas connected to sewers, if septic tanks provided, no. and of		Connected to Municipal Sewerage System

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Actual Site Photographs



















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Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°7'20.8"N 73°0'2.1"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Ghansoli - 2.1 km.).



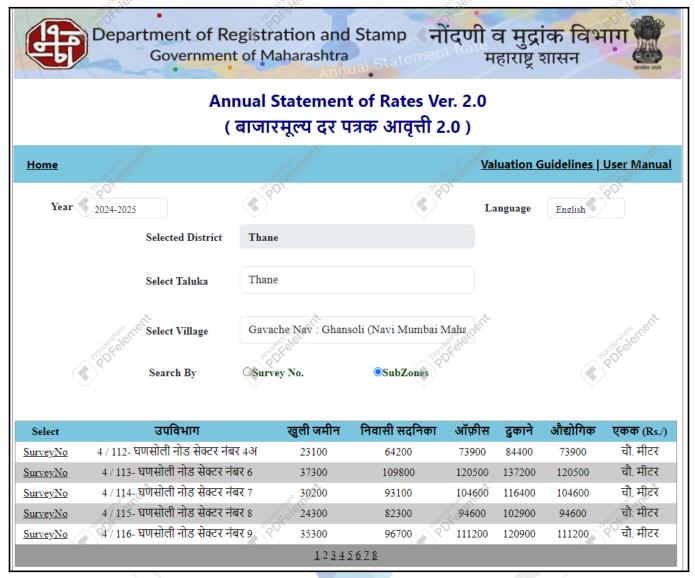
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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	93100	1	//	
Decrease by 15% on Flat Located on 3 rd Floor	13965			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	79,135.00	Sq. Mtr.	7,352.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	30200	ine.		Stoll of
The difference between land rate and building rate(A-B=C)	48,935.00		Nous A	
Percentage after Depreciation as per table(D)	19%			
Rate to be adopted after considering depreciation [B + (C X D)]	69,837.00	Sq. Mtr.	6,488.00	Sq. Ft.

Building not having lift

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

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%



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d)	Third Floor	, it	85%	, i
e)	Fourth Floor and above	Not only	80%	Religion of the state of the st

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	depreciation is to be considered. However	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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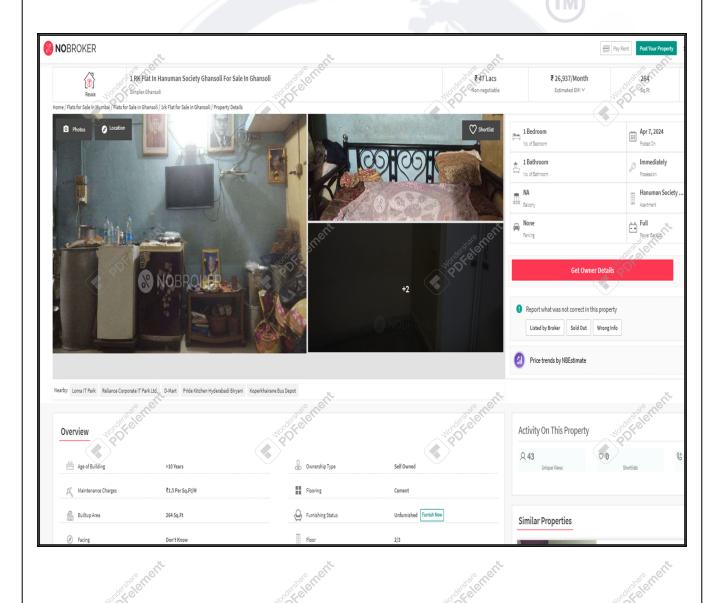
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Price Indicators

Property	Simplex CHSL., Ghan	soli Sector 7	
Source	Nobroker.com	Nobroker.com	
Floor	Middle		
	Carpet	Built Up	Saleable
Area	220.00	264.00	- %.
Percentage		20%	S. T.
Rate Per Sq. Ft.	₹21,364.00	₹17,803.00	Told -



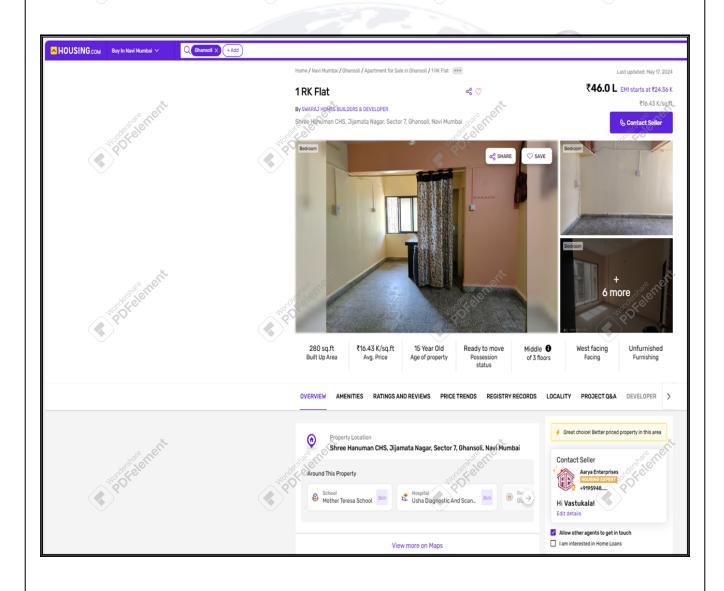


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Property	Shree Hanuman CHSL.	, Ghansoli Sector 7	Self Eller
Source	Housing.Com	A POP	N. Or
Floor	Middle		
	Carpet	Built Up	Saleable
Area	233.33	280.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹19,715.00	₹16,429.00	- 🤼





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Sale Instances

Property	Shree Hanuman CHSL	Shree Hanuman CHSL., Ghansoli Sector 7	
Source	Index no.2	Index no.2	
Floor	Ground		
	Carpet	Built Up	Saleable
Area	215.00	258.00	- 3.
Percentage	- Carlott	20%	S. T. SILON
Rate Per Sq. Ft.	₹19,535.00	₹16,279.00	TAPE -

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(2)मोबदला	4200000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2237193	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	-17,बिल्डिंग नं-एन एच 4,तळ मज लिमिटेड,सिम्प्लेक्स,सेक्टर -7,घण	इतर वर्णन :, इतर माहिती: सदनिका क्रमां ाला,श्री हनुमान कोऑप हौसिंग सोसायटी सोली नवी मुंबई ेक्षेत्र-24.03 चौरस मीटर 1 /16010/2023 दि.01/10/2023 अन्वये मु BER र्वेड))
(5) क्षेत्रफळ	24.03 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	नं: -, रोड नं: सदिनकां क्रमांक -17,बिल्डिं सोसायटी लिमिटेड,सिम्प्लेक्स,सेक्टर -7 ,५ कोड:-400701 पॅन नं:-ALFPJ9377B 2): नाव:-वैशाली अविनाश जाधव वय:	51 पत्ता:-प्लॉट नं: ुमाळा नं: -, इमारतीचे नाव: -, ग नं-एन एच ४ तळ मजला,श्री हनुमान कोऑप हौरि
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नावः-हिरालाल लक्ष्मणजी गुर्जर वयः-35; पत्ताः-प्लॉट नं: -, माळा नं: -, इमारतीचे नावः -, ब्लॉक नं: -, रोड नं: रूम नं -550 इंदिरानगर तुर्भे नवी मुंबई , महाराष्ट्र, ठाणे. पिन कोडः-40070: पॅन नं:-APUPG2773D	
(९) दस्तऐवज करुन दिल्याचा दिनांक	28/12/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	28/12/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	25144/2023	North
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	500	Sold Control





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 12th July 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 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.
- 4. There is no direct/ indirect interest in the property valued.
- 5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





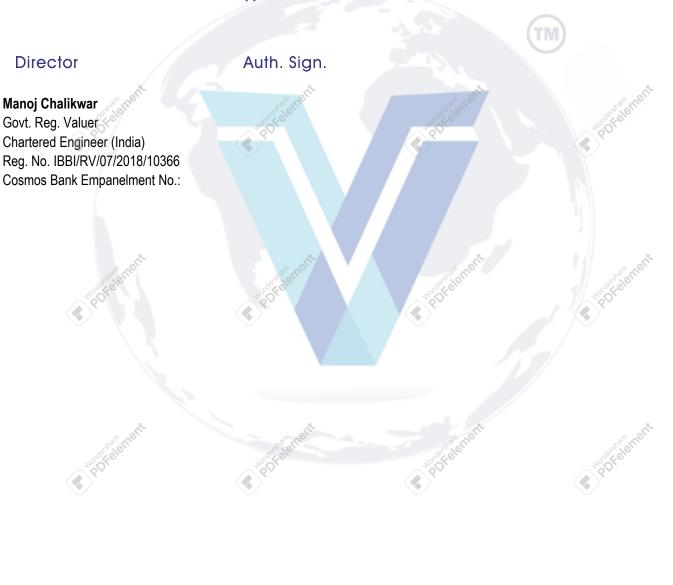
DECLARATION OF PROFESSIONAL FEES CHARGED

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 ₹ 39,74,750.00 (Rupees Thirty Nine Lakhs Seventy Four Thousands Seven Hundred And Fifty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.





Vastukala Consultants (I) Pvt. Ltd. An ISO 9001: 2015 Certified Company