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CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Jul 8, 2024 5:26:11 PM
19.10459993N 72.84943782E
Subhash Road
Vile Parle
Mumbai
Konkan Division
Maharashtra

Details of the property under consideration:

Name of Owner : **Mrs. Mita Mukesh Redkar**

Residential Flat No. 103, 1st Floor, "**Sai Prasad Co-op Hsg. Soc. Ltd.**", M. V. Pandloskar Marg,
Village - Vile Parle, Vile Parle (East), Mumbai., Taluka - Andheri, District - Mumbai Suburban, PIN -
400 057, State - Maharashtra, India.

Latitude Longitude : 19°6'17.0"N 72°50'59.2"E

Intended User:

Cosmos Bank

Vile Parle (East) Branch

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



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- | | | | |
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Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road,
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Vastu/Mumbai/07/2024/009789/2307188

12/5-192-BHNC

Date: 12.07.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 103, 1st Floor, "Sai Prasad Co-op Hsg. Soc. Ltd. ", M. V. Pandloskar Marg, Village - Vile Parle, Vile Parle (East), Mumbai , Taluka - Andheri, District - Mumbai Suburban, PIN - 400 057, State - Maharashtra, India belongs to **Mrs. Mita Mukesh Redkar.**

Boundaries of the property

North : Internal Road & Datta Ramanand Society,
South : Internal Road
East : Vishnu Prasad Society
West : Saraswati Sadan CHSL

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 **₹ 1,43,83,610.00 (Rupees One Crore Forty Three Lakhs Eighty Three Thousands Six Hundred And Ten 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.

Manoj Chalikwar

Director

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.07.12 12:05:28 +05'30'

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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Residential Flat No. 103, 1st Floor, "Sai Prasad Co-op Hsg. Soc. Ltd. ", M. V. Pandloskar Marg, Village - Vile Parle, Vile Parle (East), Mumbai , Taluka - Andheri, District - Mumbai Suburban, PIN - 400 057, 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	Mrs. Mita Mukesh Redkar
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. 103, 1 st Floor, " Sai Prasad Co-op Hsg. Soc. Ltd. ", M. V. Pandloskar Marg, Village - Vile Parle, Vile Parle (East), Mumbai , Taluka - Andheri, District - Mumbai Suburban, PIN - 400 057, State - Maharashtra, India. Contact Person : Mukesh Redkar (Owner) Contact No. 8291231150
6	Location, Street, ward no	M. V. Pandloskar Marg Village - Vile Parle, Vile Parle (East), Mumbai District - Mumbai Suburban
7	Survey / Plot No. of land	CTS No - 740, 740/1 to 5, Hissa No - 3 (part) of Village - Vile Parle New Survey No - 64-A
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	



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12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 373.27 (Area as per Site measurement) Carpet Area in Sq. Ft. = 389.00 (Area As Per Agreement of Permanent Alternate Accommodation) Built Up Area in Sq. Ft. = 466.80 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - Vile Parle, Vile Parle (East), Mumbai Taluka - Andheri, District - Mumbai Suburban, Pin - PIN - 400 057
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.	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
	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?	Tenant Occupied - Mr. Nitin Rane
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied

25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MCGM norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Nitin Rane
	(ii) Portions in their occupation	Fully Tenant Occupied
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	36000.00 (Present 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.
26	SALES	
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	<i>COST OF CONSTRUCTION</i>	
41	Year of commencement of construction and year of completion	Year of Completion – 2018 (As per 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, Vile Parle (East) Branch Branch to assess Fair Market Value as on 12.07.2024 for Residential Flat Residential Flat No. 103, 1st Floor, "**Sai Prasad Co-op Hsg. Soc. Ltd.**", M. V. Pandloskar Marg, Village - Vile Parle, Vile Parle (East), Mumbai , Taluka - Andheri, District - Mumbai Suburban, PIN - 400 057, State - Maharashtra, India belongs to **Mrs. Mita Mukesh Redkar**.

We are in receipt of the following documents::

1)	Copy of Agreement of Permanent Alternate Accommodation Dated 01.01.1970 between Sai Prasad Co-Op Hsg. Soc. Ltd. & M/s. Sumit Woods Private Limited(The Developers) And Mrs. Mita Mukesh Redkar(The Member).
2)	Copy of Full Occupation Certificate No.CHE / WS / 0467 / K / 337 / New Dated 02.08.2019 issued by Municipal Corporation of Greater Mumbai.

Location

The said building is located at Village - Vile Parle, Vile Parle (East), Mumbai , Taluka - Andheri, District - Mumbai Suburban, PIN - 400 057. The property falls in Flat Zone. It is at a traveling distance 900 Mts. from Vile Parle Railway Station.

Building

The building under reference is having Part Ground + Part Stilt + 6 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 Good. The building is used for Residential purpose. 1st is having 4 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 1st. The Composition of Residential Flat The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + 2 Toilet. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Proposed Powder coated aluminium sliding windows, Concealed plumbing with C.P. fittings. Casting Capping



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Electrical wiring etc.

Valuation as on 12th July 2024

The Carpet Area of the Residential Flat	:	389.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2018 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	6 Years
Cost of Construction	:	466.80 Sq. Ft. X ₹ 3,000.00 = ₹ 14,00,400.00
Depreciation $\{(100 - 10) \times (6 / 60)\}$:	9.00%
Amount of depreciation	:	₹ 1,26,090.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 93,100/- per Sq. M. i.e. ₹ 8,649/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 90,506/- per Sq. M. i.e. ₹ 8,408/- per Sq. Ft.
Value of property as on 12th July 2024	:	389.00 Sq. Ft. X ₹ 37,300 = ₹1,45,09,700.00

(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	:	₹ 1,45,09,700.00 - ₹ 1,26,090.00 = ₹ 1,43,83,610.00
Total Value of the property	:	₹ ₹ 1,43,83,610.00
The realizable value of the property	:	₹1,29,45,249.00
Distress value of the property	:	₹1,15,06,888.00
Insurable value of the property (466.80 X 3,000.00)	:	₹14,00,400.00
Guideline value of the property (466.80 X 8408.00)	:	₹39,24,854.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat Residential Flat No. 103, 1st Floor, "Sai Prasad Co-op Hsg. Soc. Ltd. ", M. V. Pandloskar Marg, Village - Vile Parle, Vile Parle (East), Mumbai , Taluka - Andheri, District - Mumbai Suburban, PIN - 400 057, State - Maharashtra, India for this particular purpose at ₹ **1,43,83,610.00 (Rupees One Crore Forty Three Lakhs Eighty Three Thousands Six Hundred And Ten Only)** as on 12th July 2024

NOTES

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **12th July 2024** is ₹ **1,43,83,610.00 (Rupees One Crore Forty Three Lakhs Eighty Three Thousands Six Hundred And Ten Only)** Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.



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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- 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 floors and height of each floor	: Part Ground + Part Stilt + 6 Upper Floors
2 Plinth area floor wise as per IS 3361-1966	: N.A. as the said property is a Residential Flat Situated on 1 st Floor
3 Year of construction	: 2018 (As per occupancy certificate)
4 Estimated future life	: 54 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" Thk. Brick Masonery.
8 Partitions	: 6" Thk. Brick Masonery.
9 Doors and Windows	: Teak Wood Door frame with Solid flush door, Proposed Powder coated aluminium sliding windows, .
10 Flooring	: Vitrified Tile Flooring.
11 Finishing	: Cement Plastering.
12 Roofing and terracing	: R. C. C. Slab.
13 Special architectural or decorative features, if any	: No



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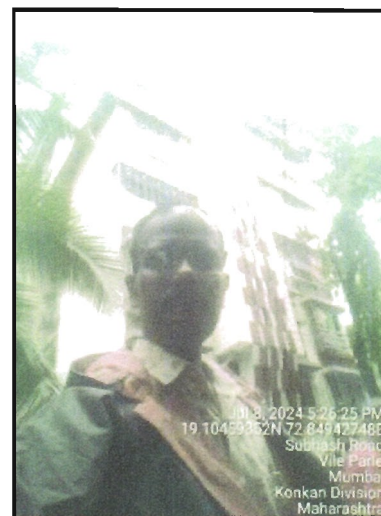
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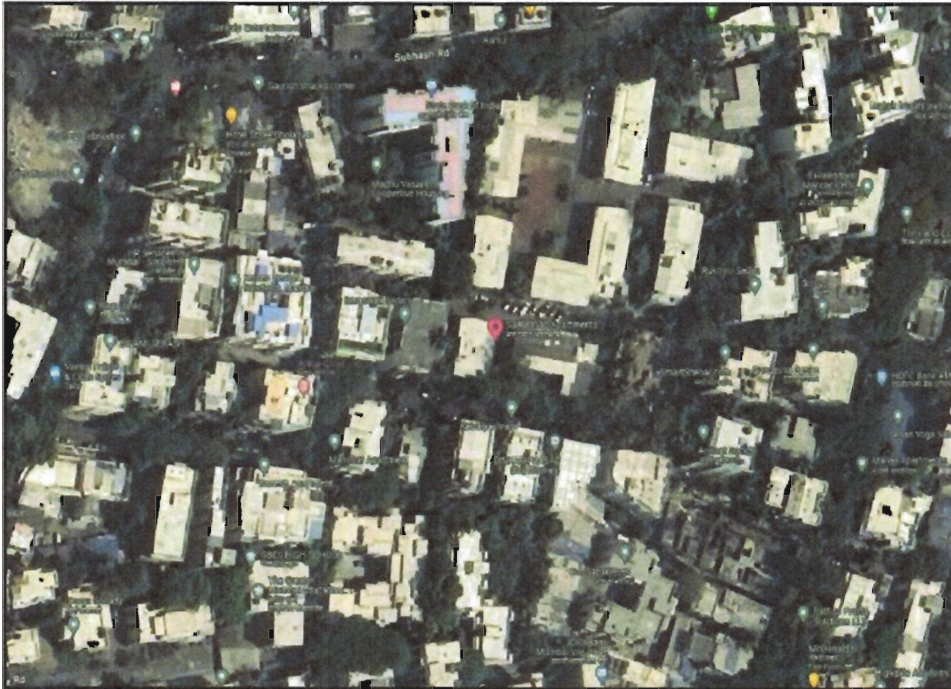


Technical details		Main Building								
14	<table border="1"> <tr> <td>(i)</td> <td>Internal wiring – surface or conduit</td> </tr> <tr> <td>(ii)</td> <td>Class of fittings: Superior/Ordinary/Poor.</td> </tr> </table>	(i)	Internal wiring – surface or conduit	(ii)	Class of fittings: Superior/Ordinary/Poor.	: Concealed plumbing with C.P. fittings. Casting Capping Electrical wiring				
(i)	Internal wiring – surface or conduit									
(ii)	Class of fittings: Superior/Ordinary/Poor.									
15	Sanitary installations <table border="1"> <tr> <td>(i)</td> <td>No. of water closets</td> </tr> <tr> <td>(ii)</td> <td>No. of lavatory basins</td> </tr> <tr> <td>(iii)</td> <td>No. of urinals</td> </tr> <tr> <td>(iv)</td> <td>No. of sink</td> </tr> </table>	(i)	No. of water closets	(ii)	No. of lavatory basins	(iii)	No. of urinals	(iv)	No. of sink	: 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.	: Superior Colored								
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	: 1Lift								
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	: May be provided as per requirement								
22	Roads and paving within the compound approximate area and type of paving	: Chequered tiles in open spaces, etc.								
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	: Connected to Municipal Sewerage System								

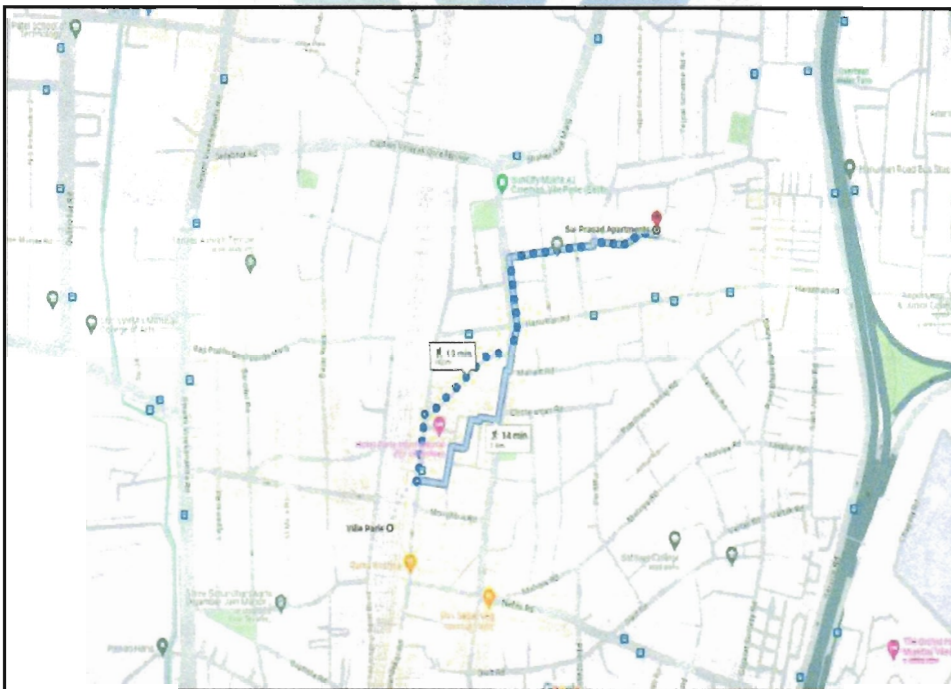
Actual Site Photographs



Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°6'17.0"N 72°50'59.2"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Vile Parle - 900 Mts.).

Ready Reckoner Rate

DIVISION / VILLAGE - VILE PARLE EAST Commence From 1st April 2024 To 31st March 2025						
Type of Area	Urban		Local Body Type	Corporation "A" Class		
Local Body Name	Municipal Corporation of Greater Mumbai					
Land Mark	Terrain: Village Boundary to the North-East, and Western Express Highway to the West, Ward Boundary to the South.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
35	35/186	49870	93100	113950	140690	114420
CTS No. 116, 121, 168, 768, 769, 790, 791, 1070, 1071, 1072, 1073, 1074, 1075, 1076, 1077, 1078, 1079, 1080, 1081, 1082, 1083, 1084, 1085, 1086, 1087, 1088, 1089, 1090, 1091, 1092, 1093, 1094, 1095, 1096, 1097, 1098, 1099, 2000, 2001, 2002, 2003, 2004, 2005, 2005, 2007, 2008, 2006, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2065, 2067, 2086, 2089, 2089/1, 2089/2, 2089/3, 2089/4, 2090, 2091, 2092A/1, 2092A/2, 2092A/3, 2093, 2094, 2097, 2099D.						
← Compare With Previous Year						

Stamp Duty Ready Reckoner Market Value Rate for Flat	93100			
Flat Located on 1 st Floor				
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	93,100.00	Sq. Mtr.	8,649.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	49870			
The difference between land rate and building rate(A-B=C)	43,230.00			
Percentage after Depreciation as per table(D)	6%			
Rate to be adopted after considering depreciation [B + (C X D)]	90,506.00	Sq. Mtr.	8,408.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate



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Price Indicators

Property	2 BHK Flat In Om Shri Siddhivinayak CHSL Vile Parle (East), Mumbai		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	541.00	649.20	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹38,817.00	₹32,348.00	-

The screenshot displays a property listing on the Nobroker.com website. The main heading is "2 BHK Flat In Om Shri Siddhivinayak CHSL For Sale In Vile Parle East, ...". The price is listed as ₹2.1 Crores (negotiable), and the monthly rent is ₹1.2 Lacs (estimated 2 BHK). The listing includes a gallery of photos, with one showing a bedroom labeled "BEDROOM 1". The overview section provides the following details:

- Age of Building: 100 Years
- Ownership Type: Self Owned
- Handover Charges: ₹1.4 Per Sq. Ft. M
- Flooring: Marble/Granite
- Buildup Area: 700 Sq. Ft.
- Carpet Area: 541.2 Sq. Ft.
- Furnishing Status: Unfurnished (Refresh Now)
- Facing: East
- Floor: 5-5
- Rearring: Car
- Water Security: N/A

The listing also features a "NoBroker Services" section and a "Similar Properties" section with thumbnail images of other properties. A "Live Support" chat window is visible on the right side of the page.



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Property	1 BHK Flat In Standalone Building For Sale In Vile Parle East		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	469.00	562.80	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹35,181.00	₹29,318.00	-

NOBROKER

1 BHK Flat In Standalone Building For Sale In Vile Parle East

₹1.65 Crores (Negotiable) | ₹94,568/Month (Estimated) | 600 Sq.Ft.

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹1.3 Per Sq Ft/M	Flooring	Marble/Granite
Builtup Area	490 Sq.Ft	Carpet Area	469 Sq.Ft
Furnishing Status	Fully Furnished	Facing	East
Floor	2 / 7	Parking	None
gated security	Yes		

Similar Properties



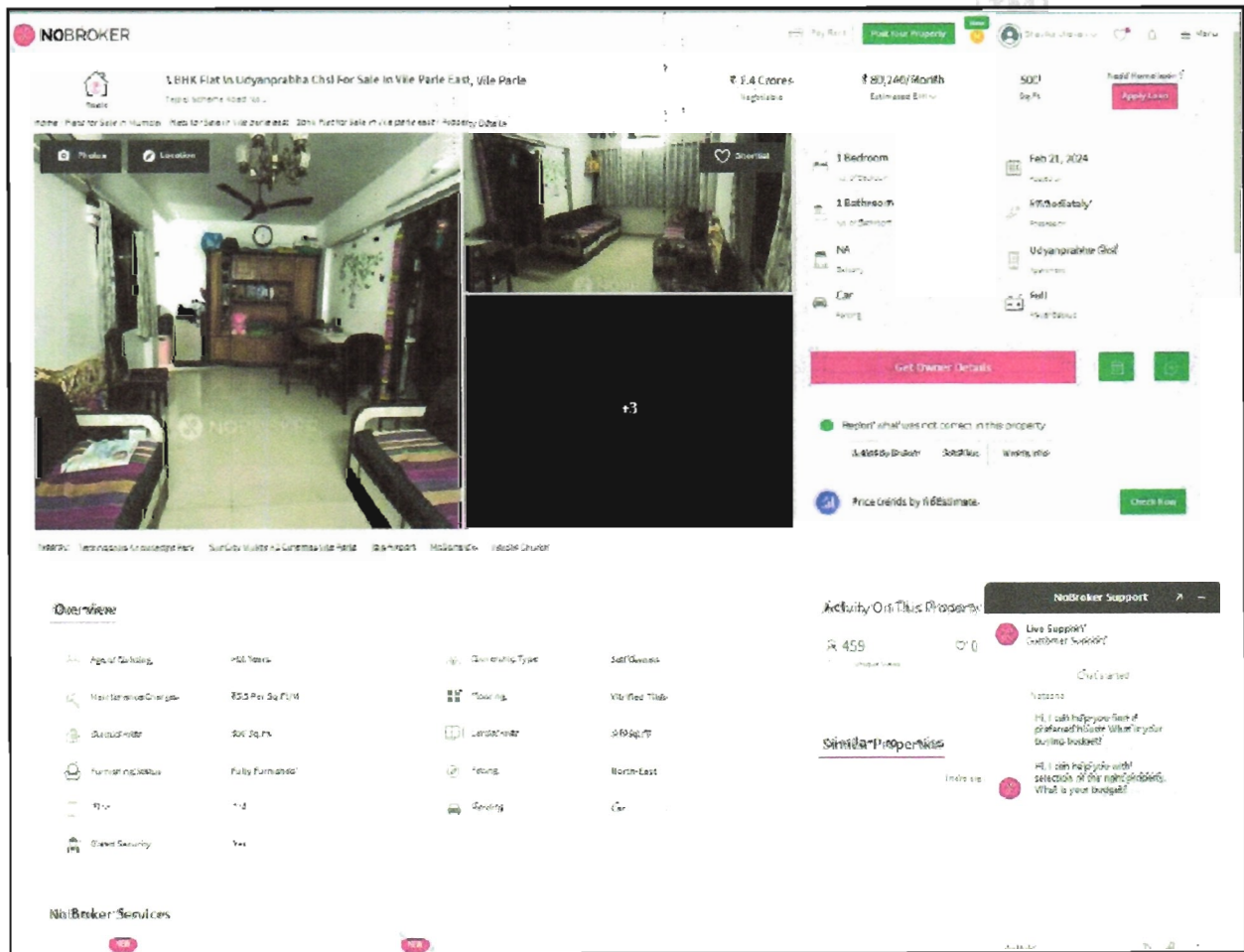
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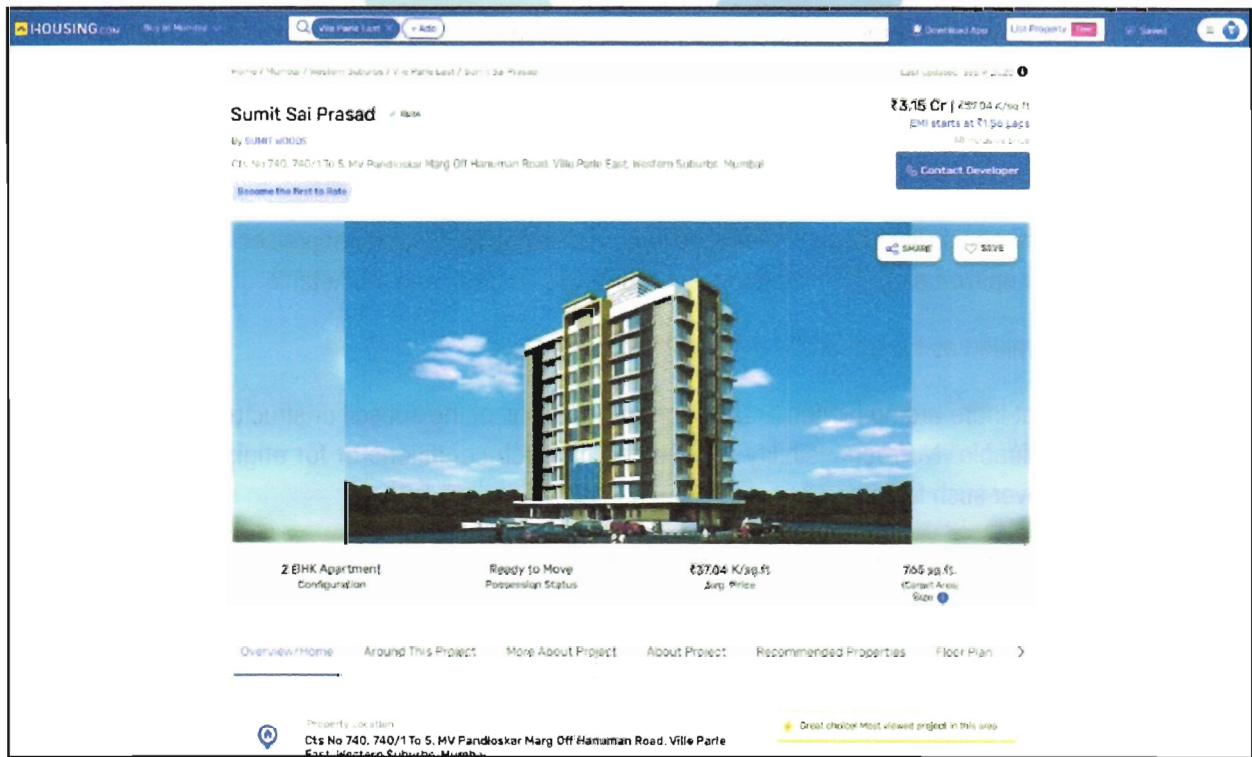
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Property	1 BHK Flat In Udyanprabha Chsl Vile Parle (East), Mumbai		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	375.00	450.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹37,333.00	₹31,111.00	-



Property	Sumit Sai Prasad MV Pandloskar Marg Off Hanuman Road, Ville Parle East		
Source	Housing.Com		
Floor	-		
	Carpet	Built Up	Saleable
Area	765.00	918.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹41,176.00	₹34,314.00	-



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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 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.



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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 ₹ 1,43,83,610.00 (Rupees One Crore Forty Three Lakhs Eighty Three Thousands Six Hundred And Ten Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**
Director

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.07.12 12:05:43 +05'30'

Auth. Sign.

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



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