

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Shri. Bhaskar Dagdu Thakur

Residential Flat No. 203, 2nd Floor, Wing - A, "Tulsi Kamal", Plot No. 233, Sector 10, Village -Kharghar, Navi Mumbai, Taluka - Panvel, District - Raigad, PIN - 410 210, State - Maharashtra, India.

Latitude Longitude: 19°1'57.6"N 73°4'31.7"E

Intended User:

Cosmos Bank Kalamboli Branch

Shivam Apartment, Plot No 12, Sector 2E, Kalamboli Raigadh 410218



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



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Vastu/Mumbai/07/2024/009823/2307194 12/11-198-JANK

Date: 12.07.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 203, 2nd Floor, Wing - A, "Tulsi Kamal", Plot No. 233, Sector 10, Village - Kharghar, Navi Mumbai, Taluka - Panvel, District - Raigad, PIN - 410 210, State - Maharashtra, India belongs to Shri. Bhaskar Dagdu Thakur.

Boundaries of the property

North : Tricity Pristine

South **Omkar Empire Building**

East Kopra Road & Suncity Avenue

West : Internal Road & Open Plot

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 ₹ 1,00,18,652.00 (Rupees One Crore Eighteen Thousands Six Hundred And Fifty Two 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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Residential Flat No. 203, 2nd Floor, Wing - A, **"Tulsi Kamal"**, Plot No. 233, Sector 10, Village - Kharghar, Navi Mumbai, Taluka - Panvel, District - Raigad, PIN - 410 210, 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	10.07.2024
3	Name of the owner / owners	Shri. Bhaskar Dagdu Thakur
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. 203, 2 nd Floor, Wing - A, "Tulsi Kamal", Plot No. 233, Sector 10, Village - Kharghar, Navi Mumbai, Taluka - Panvel, District - Raigad, PIN - 410 210, State - Maharashtra, India. Contact Person: Shri. Bhaskar Dagdu Thakur (Owner) Contact No. 9324251569
6	Location, Street, ward no	Kopra Road
7	Survey / Plot No. of land	Sector - 10, Plot No. 233 of Village - Kharghar
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. = 616.41 (Area as per Site measurement)
		Carpet Area in Sq. Ft. = 593.00 (Area As Per Agreement for sale)
		Built Up Area in Sq. Ft. = 711.60 (Carpet Area + 20%)





13	Roads, Streets or lanes on which the land is abutting	Kopra 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		
	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 Owner Occupied		
25	What is the Floor Space Index permissible and Percentage 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		
	(ii) Portions in their occupation	Fully Owner Occupied		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	20,500.00 (Expected rental income per month)		



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	(iv)	Gross amount received for the whole property	N.A.		
27		of the occupants related to, or close to ss associates of the owner?	Information not available		
28	fixtures ranges	rate amount being recovered for the use of , like fans, geysers, refrigerators, cooking , built-in wardrobes, etc. or for services s? 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		e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.		
31		s installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.		
32		np is installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.		
33	lighting	as to bear the cost of electricity charges for of common space like entrance hall, stairs, e, compound, etc. owner or tenant?	N. A.		
34		the amount of property tax? Who is to bear it? etails with documentary proof	Information not available		
35		uilding insured? If so, give the policy no., tfor which it is insured and the annual premium	Information not available		
36	-	dispute between landlord and tenant regarding nding in a court of rent?	N. A.		
37		y standard rent been fixed for the premises any law relating to the control of rent?	N. A.		
26	SALES				
37	locality address	stances of sales of immovable property in the on a separate sheet, indicating the Name and s of the property, registration No., sale price a of land sold.	As per sub registrar of assurance records		
38	Land ra	ate 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		nstances are not available or not relied up on, is of arriving at the land rate	N. A.		
40	COST	OF CONSTRUCTION			
41	Year of comple	commencement of construction and year of tion	Year of Completion – 2012 (As per Agreement)		
42		vas the method of construction, by contract/By ing Labour directly/ both?	N. A.		



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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, Kalamboli Branch Branch to assess Fair Market Value as on 12.07.2024 for Residential Flat Residential Flat No. 203, 2nd Floor, Wing - A, "Tulsi Kamal", Plot No. 233, Sector 10, Village - Kharghar, Navi Mumbai, Taluka - Panvel, District - Raigad, PIN - 410 210, State - Maharashtra, India belongs to Shri. Bhaskar Dagdu Thakur.

We are in receipt of the following documents::

	Copy of Agreement for sale Registration No. 452/2014 Dated 10.01.2014 between M/s. Metro Realty(The Builder) And Shri. Bhaskar Dagdu Thakur(The Purchaser).
2)	Copy of Commencement Certificate No. CIDCO/BP/ATPO/402 Dated 05.06.2009 issued by CIDCO.

Location

The said building is located at bearing Plot No - 233 in Sector - 10, Village - Kharghar, Navi Mumbai, Taluka - Panvel, District -Raigad, PIN - 410 210. The property falls in Flat Zone. It is at a traveling distance 2.3 km. from Kharghar Railway Station.

Building

The building under reference is having Stilt + 11 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. 2nd is having 3 Residential Flat. The building is having 2 lifts.

Residential Flat:

The Residential Flat under reference is situated on the 2nd. The Composition of Residential Flat The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + Dining + Passage + 2 Toilet. + Attached Terrace + Flowerbed area This Residential Flat is Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Concealed Electrical wiringetc.

Valuation as on 12th July 2024

The Carpet Area of the Residential Flat	:	593.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2012 (As per Agreement)
Expected total life of building	:	60 Years



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Age of the building as on 2024	:	12 Years		
Cost of Construction		711.60 Sq. Ft. X ₹ 2,800.00 = ₹ 19,92,480.00		
Depreciation {(100 - 10) X (12 / 60)}		18.00%		
Amount of depreciation		₹ 3,58,848.00		
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 1,08,700/- per Sq. M. i.e. ₹ 10,099/- per Sq. Ft.		
Guideline rate (after depreciate)		₹ 1,01,104/- per Sq. M. i.e. ₹ 9,393/- per Sq. Ft.		
Value of property as on 12th July 2024	:	593.00 Sq. Ft. X ₹ 17,500 = ₹1,03,77,500.00		

(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	:	₹ 1,03,77,500.00 - ₹ 3,58,848.00 = ₹ 1,00,18,652.00
Total Value of the property		₹ 1,00,18,652.00
The realizable value of the property		₹ 90,16,787.00
Distress value of the property		₹ 80,14,922.00
Insurable value of the property (712.00 X 2,800.00	À	₹ 19,93,600.00
Guideline value of the property (712.00 X 9,393.00)	:,	₹ 66,87,816.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat Residential Flat No. 203, 2nd Floor, Wing - A, "Tulsi Kamal", Plot No. 233, Sector 10, Village - Kharghar, Navi Mumbai, Taluka - Panvel, District - Raigad, PIN - 410 210, State - Maharashtra, India for this particular purpose at ₹ 1,00,18,652.00 (Rupees One Crore Eighteen Thousands Six Hundred And Fifty Two 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 ₹ 1,00,18,652.00 (Rupees One Crore Eighteen Thousands Six Hundred And
 Fifty Two Only) Value varies with time and purpose and hence this value should not be referred for any purpose other
 than mentioned in this report.
- 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



Vastukala Consultants (I) Pvt. Ltd.



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

				t	
1	No. of floo	ors and height of each floor	:	Stilt + 11 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 2 nd Floor	
3	Year of co	onstruction	:	2012 (As per Agreement)	
4	Estimated	I future life	:	48 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	:	R.C.C. Foundation	
7	Walls		:	All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.	
8	Partitions		V	6" Thk. Brick Masonery.	
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 a	nd terracing	:	R.C.C. slab.	
13	Special ar	rchitectural or decorative features, if any	:	No	
14	(i)	Internal wiring – surface or conduit	:	Concealed plumbing with C.P. fittings. Concealed	
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		Electrical wiring	
15	Sanitary in	nstallations	:	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.	



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Technical details

Main Building

17	Compound wall Height and length Type of construction	:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity	:	2 Lifts
19	Underground sump – capacity and type of construction	:	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		Chequred 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

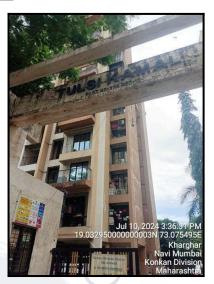




Actual Site Photographs



















Route Map of the property



Note: Red marks shows the exact location of the property

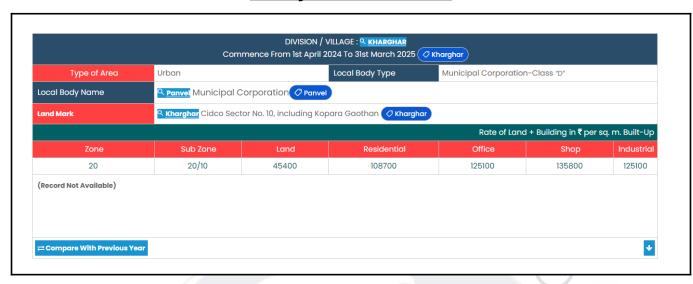


Longitude Latitude: 19°1'57.6"N 73°4'31.7"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Kharghar - 2.3 km.).



Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	108700			
Flat Located on 2 nd Floor				
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,08,700.00	Sq. Mtr.	10,099.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	45400			
The difference between land rate and building rate(A-B=C)	63,300.00		/ /	
Percentage after Depreciation as per table(D)	12%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,01,104.00	Sq. Mtr.	9,393.00	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

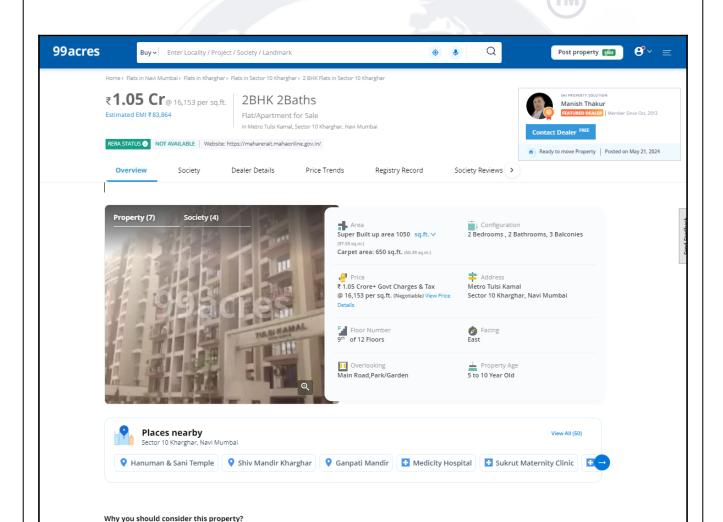
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation 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	





Price Indicators

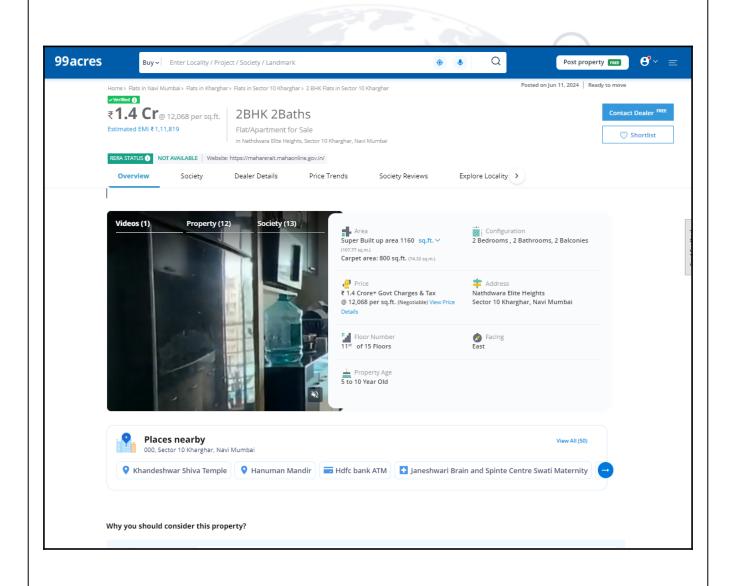
Property	Metro Tulsi Kamal, Secto	Metro Tulsi Kamal, Sector 10 Kharghar, Navi Mumbai	
Source	https://www.99acres.com	https://www.99acres.com/	
Floor	-		
	Carpet	Built Up	Saleable
Area	650.00	780.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹16,154.00	₹13,462.00	-







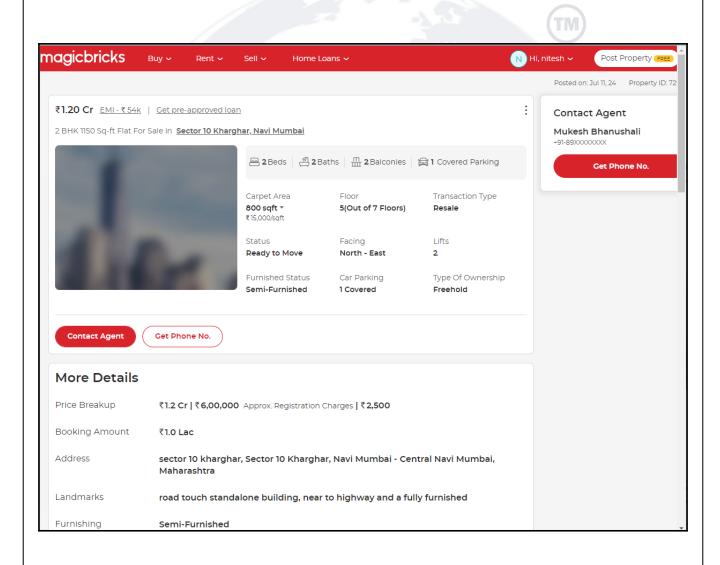
Property	Metro Tulsi Kamal, Plot No 233, Sector 10, Kharghar, Navi Mumbai		
Source	Housing.Com		
Floor	-		
	Carpet	Built Up	Saleable
Area	800.00	960.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹17,500.00	₹14,583.00	-







Property	Kesar Exotica, Sector 10 Kharghar, Navi Mumbai Shortlist Property added to your shortlist Contact DealerFREE		
Source	magic bricks		
Floor	-		
	Carpet	Built Up	Saleable
Area	780.00	936.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹17,949.00	₹14,957.00	-







Sale Instances

Property	Metro Tulsi Kamal, Sector 10 Kharghar, Navi Mumbai		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	622.00	746.40	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹15,434.00	₹12,862.00	-

24, 2:18 PM	igr_3554	
554528 9-03-2024 lote:-Generated Through eSearch Module,For original report please ontact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.पनवेल ४ दस्त क्रमांक : 3554/2024 नोदंणी : Regn:63m
	गावाचे नाव: खारघर	
(1)विलेखाचा प्रकार	सेल डीड	
(2)मोबदला	9600000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	8291000	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पनवेल म.न.पा.इतर वर्णन :, इतर माहिती: सदनिका नंबर 601,सहावा मजला,बी-विंग,तुलसी कमल सीएचएस लि.,प्लॉट नं.233,सेक्टर 10,खारघर,ता. पनवेल,जि. रायगड,क्षेत्र 622 चौरस फुट कारपेट व ओपन फोर व्हीलर पार्किंग लॉट नं.45,सदरह मिळकतीचे दस्त क्र. 14820/2023 पनवेल-4,दिनांक 23/10/2023 रोजीच्या करारनामानुसार मु.शु. व नोंदणी फी. वसुल केली((SECTOR NUMBER : 10 ;))	
(5) क्षेत्रफळ	622 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या/तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-अमित एच.पटेल वय:-55 पत्ताः-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: 131,प्रभू निवास,तळ मजला,एसआयङब्लूएस कॉलेज जवळ,वडाळा (प),मुंबई,, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, मुम्बई: पिन कोड:-400031 पॅन नं:-AAIPP8042M	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-प्रशांत बाळकृष्ण श्रीरामे वय:-40; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: फ्लॅट नं,ई-85,ओएनजीसी कॉलनी,विद्याविहार (पू),मुंबई,, रोड नं: -, महाराष्ट्र, मुम्बई. पिन कोड:-400077 पेंन नं:-BKDPS7337E	
(९) दस्तऐवज करुन दिल्याचा दिनांक	23/02/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	23/02/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	3554/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	100	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:	मुल्यांकनाची आवश्यकता नाही कारण करारनामा अलाहिदा नोंदविला आहे कारणाचा तपशील करारनामा अलाहिदा नोंदविला आहे	
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	





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.





An ISO 9001: 2015 Certified Company

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 ₹ 1,00,18,652.00 (Rupees One Crore Eighteen Thousands Six Hundred And Fifty Two Only).

Director Auth. Sign.

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



