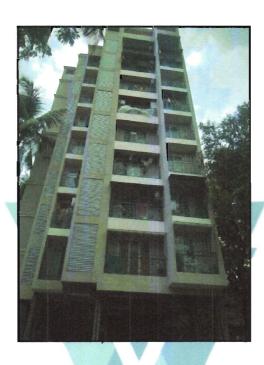


Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Deepak Balaram Konde & Mrs. Rohini Deepak Konde

Residential Flat No. 201, 2nd Floor, Wing - A, "Jivdani Building", Village - Kalwa, Kalwa (West), Taluka - Thane , District - Thane , PIN - 400 605, State - Maharashtra, Country - India.

Latitude Longitude: 19°11'32.1"N 72°59'20.1"E

Intended User:

Cosmos Bank **FORT BRANCH**

229/231, Bazar Gate, Perin Nariman St, Borabazar Precinct, Ballard Estate, Fort, Mumbai, Maharashtra 400001



Our Pan India Presence at:

Nanded

Thane

Rajkot

🖓 Ahmedabad 💡 Delhi NCR **Raipur**

Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India

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Mumbai Nashik Aurangabad
Pune

♀Indore

♀ Jaipur



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

Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 20

Vastu/Mumbai/08/2024/010295/2307559 05/5-37-PRSH Date: 05.08.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 201, 2nd Floor, Wing - A, "Jivdani Building", Village -Kalwa, Kalwa (West), Taluka - Thane, District - Thane, PIN - 400 605, State - Maharashtra, Country - India belongs to Mr. Deepak Balaram Konde & Mrs. Rohini Deepak Konde .

Boundaries	:	Building	Flat	
North	:	Indrayani Society	Lift	
South	:	Internal Road	Flat No. 203	
East		Jai Bhagwan Apartment	Flat No. 202	
West	:	Shishuvihar Vidyamandir	Sraircase	

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 ₹ 61,54,000.00 (Rupees Sixty One Lakhs Fifty Four Thousands 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

Manoi Chalikwar Digitally signed by Manoj Chalikwa DN: cn=Manoj Chalikwar, o=Vastuka Consultants (I) Pvt. Ltd., ou=Mumba email=manoj@vastukala.org, c=IN Date: 2024.08.05 17:53:49 +05'30'

Director

Auth. Sign.

Manoj Chalikwar

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

Cosmos Bank Empanelment No.: HO/CREDIT/67/ 2019-20

Encl.: Valuation report



Our Pan India Presence at:

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Thane Nashik

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Residential Flat No. 201, 2nd Floor, Wing - A, "Jivdani Building", Village - Kalwa, Kalwa (West), Taluka - Thane, District - Thane, PIN - 400 605, 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 Fair Market Value as on 05.08.2024 for Housing Loan Purpose.
1	Date of inspection	02.08.2024
3	Name of the owner / owners	Mr. Deepak Balaram Konde & Mrs. Rohini Deepak Konde
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 201, 2 nd Floor, Wing - A, "Jivdani Building", Village - Kalwa, Kalwa (West), Taluka - Thane, District - Thane, PIN - 400 605, State - Maharashtra, Country - India. Contact Person: Mr. Deepak Balaram Konde (Owner) Contact No. 9372890992
6	Location, Street, ward no	Village - Kalwa, Kalwa (West) District - Thane
7	Survey / Plot No. of land	CTS No - 1332(Part) of Village - Kalwa
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. = 396.00 (Area as per Site measurement)
		Carpet Area in Sq. Ft. = 362.00 (Area As Per Article of Agreement)
		Built Up Area in Sq. Ft. = 398.20 (Carpet Area + 10%)





13	Roads, Streets or lanes on which the land is abutting	Village - Kalwa, Kalwa (West)Taluka - Thane , District - Thane , Pin - PIN - 400 605		
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?	Owner Occupied - Mr. Deepak Balaram Konde & Mrs. Rohini Deepak Konde		
	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 TMC norms Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied		
	1			



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(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	12,800.00 (Expected rental income per month)
(iv)	Gross amount received for the whole property	N.A.
		Information not available
fixtures ranges	, like fans, geysers, refrigerators, cooking built-in wardrobes, etc. or for services	N. A.
1		N. A.
		N. A.
	,	N. A.
		N. A.
lighting	of common space like entrance hall, stairs,	N. A.
		Information not available
1	Total Control of the	Information not available
_		N. A.
	1 Table 1 Table 1	N. A.
SALES		
locality address	on a separate sheet, indicating the Name and s of the property, registration No., sale price and	As per sub registrar of assurance records
Land ra	te adopted in this valuation	N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.
		N. A.
COST	OF CONSTRUCTION	
	•	Year of Completion – 2023 (As per occupancy certificate)
	(iv) Are any busines Is sepa fixtures ranges, charges of to be be to be be to be be to be be to be amount If a pun mainter Who had lighting passag What is Give deal Is the bamount Is any crent per the period of the bas area of Land rate of the bas cost of the cost of t	fee, etc. paid by each





CORSULTANZ

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, FORT BRANCH Branch to assess Fair Market Value as on 05.08.2024 for Residential Flat No. 201, 2nd Floor, Wing - A, "Jivdani Building", Village - Kalwa, Kalwa (West), Taluka - Thane, District - Thane, PIN - 400 605, State - Maharashtra, Country - India belongs to Mr. Deepak Balaram Konde & Mrs. Rohini Deepak Konde.

We are in receipt of the following documents:

	TOTAL CONTRACTOR STATE OF THE PROPERTY AND ADDRESS OF THE PROPERTY OF THE PROP
1)	Copy of Article of Agreement Dated 18.10.2023 between M/s. Mildstone Enterprises LLP(The Developers) And Mr. Deepak Balaram Konde & Mrs. Rohini Deepak Konde (The Purchasers).
2)	Copy of Occupancy Certificate No.TMCB / FQ / 2023 / APL / 00054 Dated 31.10.2023 issued by Thane Municipal Corporation (As downloaded from RERA site).
3)	Copy of Commencement Certificate No.S08 / 0115 / 21 / TMC / TDD / 3970 / 22 Dated 15.02.2022 issued by Thane Municipal Corporation.
4)	Copy of RERA Certificate No.P51700034876 Dated 28.04.2022 issued by Maharashtra Real Estate Regulatory Authority.

Location

The said building is located at Village - Kalwa, Kalwa (West), Taluka - Thane, District - Thane, PIN - 400 605. The property falls in Residential Zone. It is at a traveling distance 1.1 Km. from Kalwa Railway Station.

Building

The building under reference is having Stilt + 8 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 Floor is having 3 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 2nd Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + WC + Bathroom + Passage. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door Frame With Flush Shutters, Powder coated Aluminum sliding windows with M. S. Grills, Concea[ed plumbing with C.P. fittings. Concealed Electrical wiringetc.



Year Parmer () Color Brown () Color

Valuation as on 5th August 2024

The Carpet Area of the Residential Flat	:	362.00 Sq. Ft.	
---	---	----------------	--

Deduct Depreciation:

Year of Construction of the building	:	2023 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	1 Year
Cost of Construction	:	398.20 Sq. Ft. X ₹ 2,700.00 = ₹ 10,75,140.00
Depreciation {(100 -) X (1 / 60)}	:	N.A. Age of Property below 5 year
Amount of depreciation	:	-
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 72,500/- per Sq. M. i.e. ₹ 6,735/- per Sq. Ft.
Guideline rate (after depreciate)	:	N.A. Age of Property below 5 year
Value of property as on 5th August 2024	:	362.00 Sq. Ft. X ₹ 17,000 = ₹61,54,000.00

(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 5th August 2024	:	₹ 61,54,000.00
Total Value of the property	V	₹₹ 61,54,000.00
The realizable value of the property		₹55,38,600.00
Distress value of the property		₹49,23,200.00
Insurable value of the property (398.20 X 2,700.00	:	₹10,75,140.00
Guideline value of the property (398.20 X 6735.00)		₹26,81,877.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 201, 2nd Floor, Wing - A, "Jivdani Building", Village - Kalwa, Kalwa (West), Taluka - Thane, District - Thane, PIN - 400 605, State - Maharashtra, Country - India for this particular purpose at ₹ 61,54,000.00 (Rupees Sixty One Lakhs Fifty Four Thousands Only) as on 5th August 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 5th August 2024 is ₹ 61,54,000.00 (Rupees Sixty One Lakhs Fifty Four Thousands 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.



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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 flo	ors and height of each floor	:	Stilt + 8 Upper Floors		
2	Plinth are	ea 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 c	construction	:	2023 (As per occupancy certificate)		
4	Estimate	d future life	1	59 Years Subject to proper, preventive periodic maintenance & structural repairs		
5		construction- load bearing walls/RCC eel frame		R.C.C. Framed Structure		
6	Type of f	oundations	:	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 Flush Shutters, Powder coated Aluminum sliding windows with M. S. Grills, .		
10	Flooring		:	Vitrified Tile Flooring.		
11	Finishing		:	Cement Plastering + POP Finish.		
12	Roofing a	and terracing	:	R. C. C. Slab.		
13	Special architectural or decorative features, if any		:	No		
14	4 (i) Internal wiring – surface or conduit		:	Concealed plumbing with C.P. fittings. Concealed		
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		Electrical wiring		







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 white/or	fittings: Superior colored / superior dinary.	:	Superior Colored
17	_	and wall and length construction	:	All external walls are 9" thick and partition walls are 6" thick.
18	No. of lif	ts and capacity	:	1Lift
19	Undergr	ound sump – capacity and type of	:	RCC Tank
20		ad tank n, capacity construction	:	RCC Tank on Terrace
21	Pumps-	no. and their horse power	A	May be provided as per requirement
22	1	and paving within the compound mate area and type of paving	:	Chequred tiles in open spaces, etc.
23	_	disposal – whereas connected to public if septic tanks provided, no. and capacity		Connected to Municipal Sewerage System

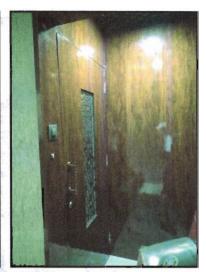


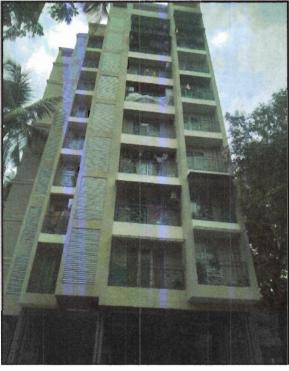


Actual Site Photographs









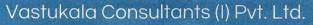








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Actual Site Photographs









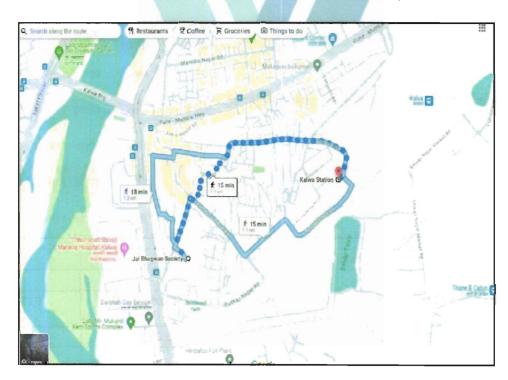




Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°11'32.1"N 72°59'20.1"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Kalwa - 1.1 Km.).



Title State of the state of the

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	72500			·
Flat Located on 2 nd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	72,500.00	Sq. Mtr.	6,735.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	26600			
The difference between land rate and building rate(A-B=C)	45,900.00			
Percentage after Depreciation as per table(D)	100%			
Rate to be adopted after considering depreciation [B + (C X D)]	72,500.00	Sq. Mtr.	6,735.00	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:



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	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 Year	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	

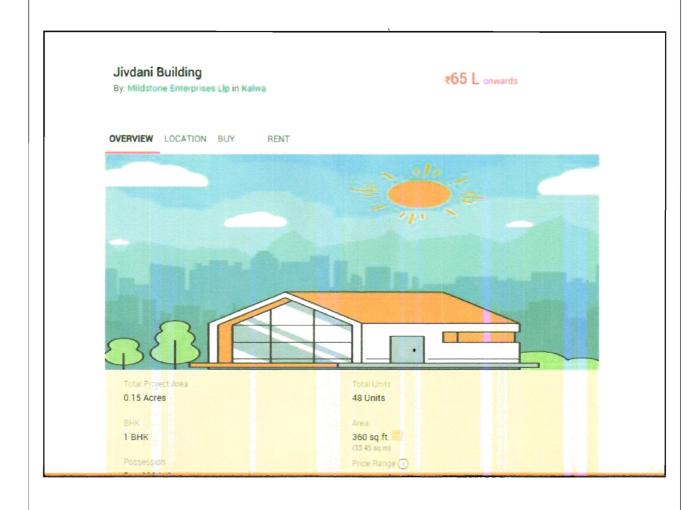






Price Indicators

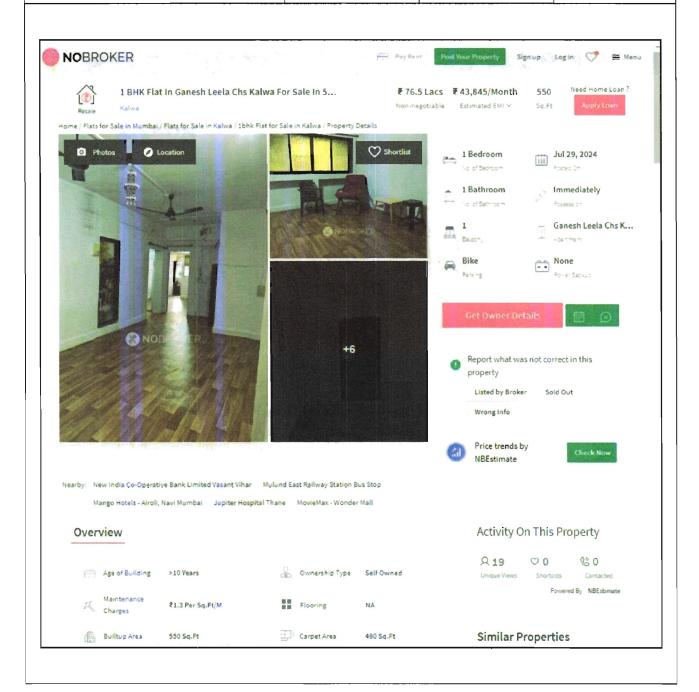
Property	Jivdani Building, Kalwa West		
Source	Commonfloor.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	360.00	396.00	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹18,056.00	₹16,414.00	-







Property	Budhaji Nagar, Kalwa We	Budhaji Nagar, Kalwa West		
Source	Nobroker.com	Nobroker.com		
Floor	Middle			
	Carpet	Built Up	Saleable	
Area	480.00	552.00	-	
Percentage	-	15%	-	
Rate Per Sq. Ft.	₹15,938.00	₹13,859.00	-	

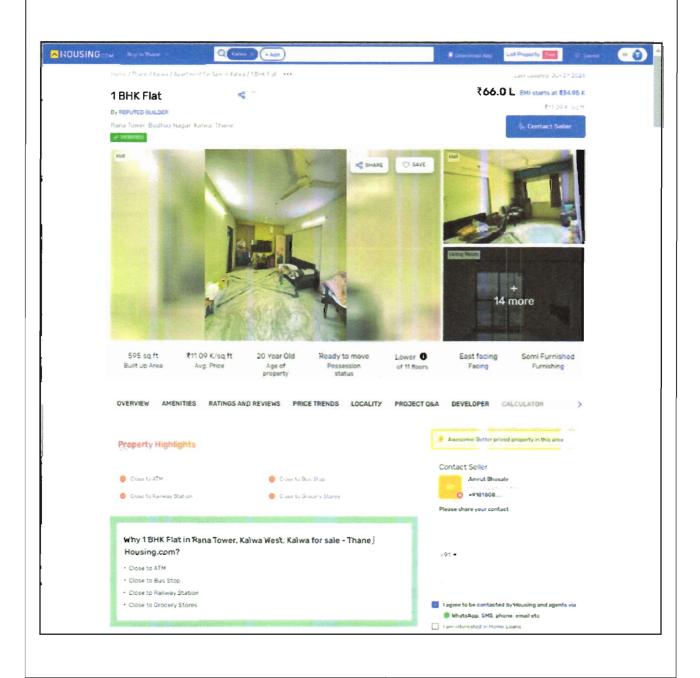








Property	Rana Tower, Kalwa West	Rana Tower, Kalwa West		
Source	Nobroker.com	Nobroker.com		
Floor	Middle			
	Carpet	Built Up	Saleable	
Area	450.00	594.00	-	
Percentage	-	32%	-	
Rate Per Sq. Ft.	₹14,667.00	₹11,111.00	-	







Sale Instances

Property	Jivdani Building, Kalwa West		
Source	Index no.2		
Floor	8th		
	Carpet	Built Up	Saleable
Area	342.00	376.20	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹13,158.00	₹11,962.00	-

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(5) क्षेत्रफळ	342 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणा-या/तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता. (८) दस्तऐवज करुन घेणा-था पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता (८) दस्तऐवज करुन घेणा-था पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता (८) दस्तऐवज करुन घेणा-था पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता (८) दस्तऐवज करुन घेणा-था पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता (८) दस्तऐवज करुन घेणा-था पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा अदिश असल्यास,प्रतिवादिचे नाव व पत्ता (८) नाव:-अक्षय अनिल शिदे वय:-३1; पत्ता:-प्लॉट नं: -, माळा नं -, इमाउ महाराष्ट्र: ठाणे. पिन कोंड:-400605 पॅन नं:-DQKP\$8434R 2): नाव:-करिष्मा अंकुश भोसले (शिदे) - वय:-३0; पत्ता:-प्लॉट नं: -, माळा 402, शकुतला अपार्टमेंट शास्त्री नगर शिव गर्जना जिम जवळ ठाणे कळवा, महाराष्ट्र: ठाणे. पिन कोंड:-400605 पॅन नं:-BIPB\$3\$6B		ळा नं: -, इमारतीचे नाव: गोपाळराव स्पती, भसार आळी,
		र्जना जिम जवळ ठाणे कळवा , ब्लॉक नं: -, रोड नं: र नं:-DQKP\$\$434R वय:-30; फ्ला:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव ाव गर्जना जिम जवळ ठाणे कळवा, ब्लॉक नं: -, रोड नं: -
(९) दस्तऐवज करुन दिल्याचा दिनांक	21/03/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	21/03/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	5226/2024	
(13)बाजारभावाप्रमाणे मुद्रांक शुल्क	315000	
(13)बाजारभावाप्रमाणे नोंदणीं शुल्क	30000	







DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 5th August 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.
- 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 ₹ 61,54,000.00 (Rupees Sixty One Lakhs Fifty Four Thousands Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Digitally signed by Manoj Chalikwa DN: cn=Manoj Chalikwar, o=Vastuk Manoj Chalikwar Consultants (I) Pvr. Ltd., oue-Mumbal, emall=manol@vastukala,org, c=IN Date: 2024.08.05 17:54:03 +05'30'

Director

Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/CREDIT/67/ 2019-20



