

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Proposed Purchaser: Mrs. Sneha Kunal Padwal Name of Owner: Kotak Mahindra Bank Limited

Residential Flat No. 624, 6th Floor, Wing - C, **"Shree Krupa Co-op. Hsg. Soc. Ltd."**, S-15, Shree Samarth Hanuman Street, Dr. Babasaheb Ambedkar Road, Kalachowki, Mazgaon, Chinchpokli (East), Mumbai -, 400 033, State - Maharashtra, India.

Latitude Longitude: 18°59'15.2"N 72°50'11.3"E

Intended User:

Cosmos Bank APMC Vashi Branch

C-1, Phase-II, APMC Masala Market, Sector -19, Vashi Navi Mumbai 400703



Our Pan India Presence at:

Nanded

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Jaipur

Regd. Office

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

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Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/11/2024/012351/2309083 16/2-168-JASK

Date: 16.11.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 624, 6th Floor, Wing - C, "Shree Krupa Co-op. Hsg. Soc. Ltd.", S-15, Shree Samarth Hanuman Street, Dr. Babasaheb Ambedkar Road, Kalachowki, Mazgaon, Chinchpokli (East), Mumbai -, 400 033, State - Maharashtra, India belongs to Kotak Mahindra Bank Limited. Name of Proposed Purchaser is Mrs. Sneha Kunal Padwal.

Boundaries		Building	Flat	
North	:	Shree Samarth Hanuman Street	Marginal Space	
South	:	Slum Area	Flat No. 623	
East		Mill Land	Passage	
West	• •	Badak Chawl	Marginal Space	

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 ₹ 66,99,105.00 (Rupees Sixty Six Lakhs Ninety Nine Thousands One Hundred And Five 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.: HO/Credit/87/2022-23

Encl.: Valuation report



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Read. Office

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Residential Flat No. 624, 6th Floor, Wing - C, **"Shree Krupa Co-op. Hsg. Soc. Ltd."**, S-15, Shree Samarth Hanuman Street, Dr. Babasaheb Ambedkar Road, Kalachowki, Mazgaon, Chinchpokli (East), Mumbai -, 400 033, 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 16.11.2024 for Housing Loan Purpose.
1	Date of inspection	13.11.2024
3	Name of the owner / owners	Kotak Mahindra Bank Limited
	Name of the proposed purchaser	Mrs. Sneha Kunal Padwal
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. 624, 6 th Floor, Wing - C, "Shree Krupa Co-op. Hsg. Soc. Ltd.", S-15, Shree Samarth Hanuman Street, Dr. Babasaheb Ambedkar Road, Kalachowki, Mazgaon, Chinchpokli (East), Mumbai -, 400 033, State - Maharashtra, India. Contact Person: Mr. Vikas Rawat (Representative of Bank) Contact No. 9892421226
6	Location, Street, ward no	S-15, Shree Samarth Hanuman Street
7	Survey / Plot No. of land	CTS No - 798 of Mazagaon Division
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, Taxi and Private Cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 243.09 (Area as per Site measurement) Carpet Area in Sq. Ft. = 225.00 (Area As Per MHADA Allotment Letter) Built Up Area in Sq. Ft. = 270.00 (Carpet Area + 20%)





13	Roads, Streets or lanes on which the land is abutting	Pin - 400 033
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?	Vacant and in the possession of Kotak Mahindra Bank Ltd.
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Vacant and in the possession of Kotak Mahindra Bank Ltd.
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	Vacant and in the possession of Kotak Mahindra Bank Ltd.
	(ii) Portions in their occupation	Fully Vacant
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	14,300.00 (Expected rental income per month)





	(iv)	Gross amount received for the whole property	N.A.
27		y 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 s, like fans, geysers, refrigerators, cooking , built-in wardrobes, etc. or for services s? If so, give details	N. A.
29		etails of the water and electricity charges, If any, orne 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		s the amount of property tax? Who is to bear it? etails with documentary proof	Information not available
35		ouilding insured? If so, give the policy no., t for 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 ea 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 – 2007 (As per occupancy certificate)
42		vas the method of construction, by contract/By ring 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: At present the property is Vacant and in the p	possession of Kotak Mahindra Bank Ltd.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, APMC Vashi Branch Branch to assess Fair Market Value as on 16.11.2024 for Residential Flat No. 624, 6th Floor, Wing - C, **"Shree Krupa Co-op. Hsg. Soc. Ltd."**, S-15, Shree Samarth Hanuman Street, Dr. Babasaheb Ambedkar Road, Kalachowki, Mazgaon, Chinchpokli (East), Mumbai -, 400 033, State - Maharashtra, India belongs to **Kotak Mahindra Bank Limited**. Name of Proposed Purchaser is **Mrs. Sneha Kunal Padwal**.

We are in receipt of the following documents:

1)	Copy of Occupancy Certificate No.EE/BP/4932/E/PB Dated 03.05.2007 issued by Municipal Corporation of Greater Mumbai.
2)	Copy of MHADA Allotment Letter No. 2833 Dated 14.08.2007 And Shri. Dattaram Ramchandra Devrukhkar(The Allottee) issued by Mumbai Housing and Area Development Board.
3)	Copy of Draft Sale Certificate between Kotak Mahindra Bank Limited(The Transferor) And Mrs. Sneha Kunal Padwal(The Transferee) (Draft Sale Certificate made in October 2023).
4)	Copy of MHADA Possession receipt Dated 18.08.2007 in the name of Shri. Dattaram Ramchandra Devrukhkar issued by MHADA
5)	Copy of MHADA Possession receipt Document No. EM/MBR & RB/Letter No. 4309 Dated 18.08.2007 issued by Mumbai Housing and Area Development Board.
6)	Copy of Society Maintenance Bill No. 623 Dated 01.06.2023 in the name of Dattaram Ramchandra Devrukhkar issued by Shree Krupa Sahakari Gruhanirman Sanstha
7)	Copy of Court Order No.Case No . 397 /SA/20 21, CNR N o. MHMM11-003050-2021 Dated 29.09.2022.

Location

The said building is located at , Kalachowki400 033. The property falls in Residential Zone. It is at a traveling distance 850m from Chinchpokli Railway Station.

Building

The building under reference is having Ground + 7 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. 6th Floor is having 25 Residential Flat. The building is having 3 lifts.

Residential Flat:



Since 1989



CONSULTANTO
Valuers & Appraisers
Architects & Indirect Designers (s)
Tev Consultants
Lender's Engineer
MH2010 VCM

The Residential Flat under reference is situated on the 6th Floor The composition of Residential Flat is Living Room + Kitchen + WC + Bathroom.(i.e. 1RK Flat) This Residential Flat is Ceramic Tile Flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Open plumbing with C.P. fittings. Casing Capping wiringetc.

Valuation as on 16th November 2024

The Built Up Area of the Residential Flat	:	270.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2007 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024		17 Years
Cost of Construction		270.00 Sq. Ft. X ₹ 2,700.00 = ₹ 7,29,000.00
Depreciation {(100 - 10) X (17 / 60)}	:	25.50%
Amount of depreciation	:	₹ 1,85,895.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,61,154/- per Sq. M. i.e. ₹ 14,972/- per Sq. Ft.
Guideline rate (after depreciate)	÷	₹ 1,44,920/- per Sq. M. i.e. ₹ 13,464/- per Sq. Ft.
Value of property	:	270.00 Sq. Ft. X ₹ 25,500 = ₹ 68,85,000
Total Value of property as on 16th November 2024	V	₹68,85,000.00

(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 16th November 2024	:/	₹ 68,85,000.00 - ₹ 1,85,895.00 = ₹ 66,99,105.00
Total Value of the property	4	₹ 66,99,105.00
The realizable value of the property	:	₹ 60,29,195.00
Distress value of the property	:	₹ 53,59,284.00
Insurable value of the property (270.00 X 2,700.00)	-	₹ 7,29,000.00
Guideline value of the property (270.00 X 13464.00)	:	₹ 36,35,280.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 624, 6th Floor, Wing - C, "Shree Krupa Co-op. Hsg. Soc. Ltd.", S-15, Shree Samarth Hanuman Street, Dr. Babasaheb Ambedkar Road, Kalachowki, Mazgaon, Chinchpokli (East), Mumbai -, 400 033, State - Maharashtra, India for this particular purpose at ₹ 66,99,105.00 (Rupees Sixty Six Lakhs Ninety Nine Thousands One Hundred And Five Only) as on 16th November 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 16th November 2024 is ₹ 66,99,105.00 (Rupees Sixty Six Lakhs Ninety Nine Thousands One

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Hundred And Five Only) Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.

- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- 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	X	Ground + 7 Upper Floors
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 6 th Floor
3	Year of construction	•	2007 (As per occupancy certificate)
4	Estimated future life		43 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 flush shutters, Powder coated Aluminum sliding windows, .
10	Flooring	:	Ceramic Tile Flooring.
11	Finishing	:	Cement Plastering.
12	Roofing and terracing	:	R.C.C. slab.
13	Special architectural or decorative features, if any	:	No



Since 1989





Technical details

Main Building

			1	
14	(i)	Internal wiring – surface or conduit	:	Open plumbing with C.P. fittings. Casing Capping wiring
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		
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/ord	fittings: Superior colored / superior linary.	-	Superior White
17	Compour Height ar Type of c		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		:	3 Lifts
19	Underground sump – capacity and type of construction		i	RCC Tank
20	Over-head tank Location, capacity Type of construction		:	RCC Tank on Terrace
21	Pumps- r	no. and their horse power		May be provided as per requirement
22		nd paving within the compound late area and type of paving	:	Chequred tiles in open spaces, etc.
23	_	disposal – whereas connected to public f septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System



Actual Site Photographs









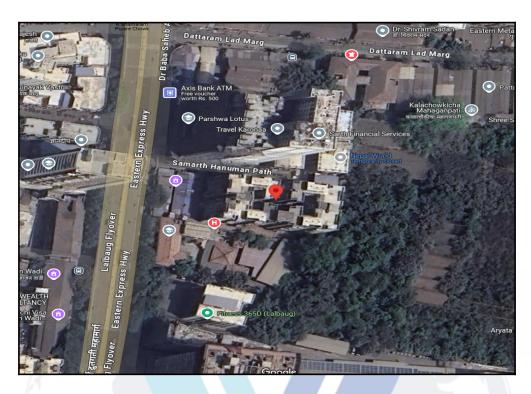




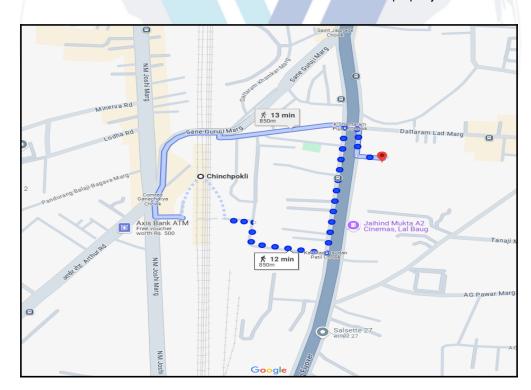




Route Map of the property



Note: Red Place mark shows the exact location of the property



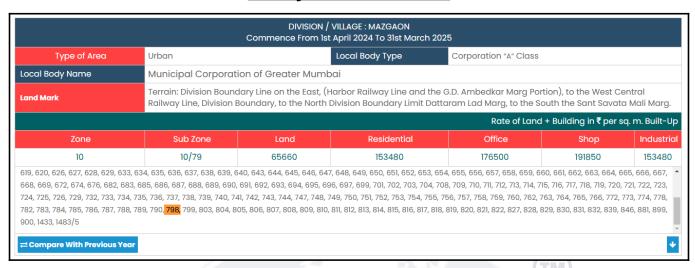
Longitude Latitude: 18°59'15.2"N 72°50'11.3"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Chinchpokli - 850m).



Valuers & Appraisers (1)
Architects & Appraisers (2)
Architects & Appraisers (2)
Architects & Appraisers (3)
Chartered Engineers (1)
Chartered Engineers (3)
Chartered Engineers (3)
Chartered Engineers (4)
Chartered Engineers (4)
Chartered Engineers (5)
Chartered Engineers (6)
Chartered Engineers (6)
Chartered Engineers (7)
Chartered Enginee

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	153480			
Increase by 5% on Flat Located on 6 th Floor	7674	\		
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,61,154.00	Sq. Mtr.	14,972.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	65660			
The difference between land rate and building rate(A-B=C)	95,494.00			
Percentage after Depreciation as per table(D)	17%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,44,920.00	Sq. Mtr.	13,464.00	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

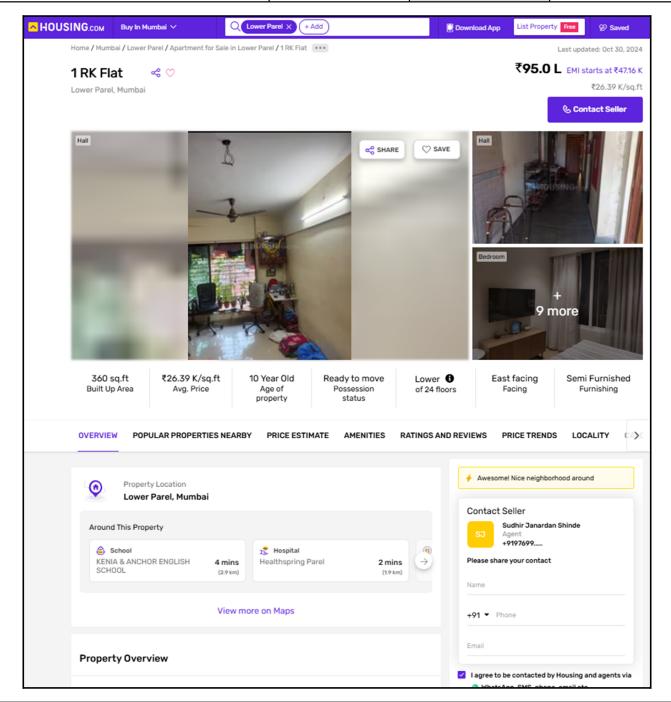
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years		After initial 5 year for every year 1.5% depreciation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





Price Indicators

Property	Residential Flat		
Source	Housing.Com		
Floor	-		
	Carpet	Built Up	Saleable
Area	300.00	360.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹31,667.00	₹26,389.00	-

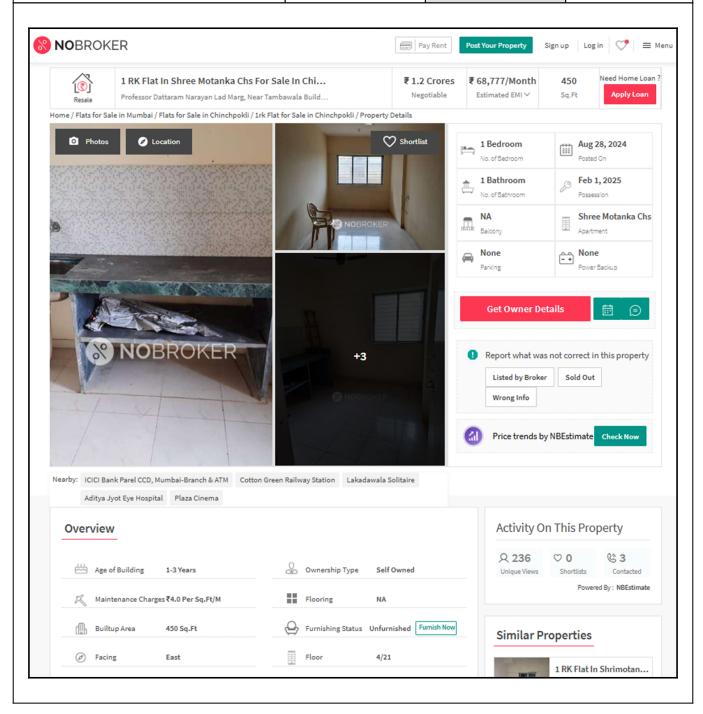






Price Indicators

Property	Residential Flat	Residential Flat		
Source	Nobroker.com	Nobroker.com		
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	375.00	450.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹32,000.00	₹26,667.00	-	





Valuers & Appraisers
Architect & Granters (i)
For Committee (in Committe

Sale Instances

Property	Residential Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	225.00	270.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹29,778.00	₹24,815.00	-

17927319 सची क्र.2 दुय्यम निबंधक : सह दु.नि.मुंबई शहर 2 25-10-2024 दस्त क्रमांक : 17927/2024 Note:-Generated Through eSearch नोदणी : Module, For original report please contact concern SRO office. Regn:63m गावाचे नाव: माझगाव (1)विलेखाचा प्रकार खरेदीखत (2)मोबदला 6700000 (3) बाजारभाव(भाडेपटटयाच्या 3850813.2 बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे) 1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :, इतर माहिती: फ्लॅट क्र.123,पहिला (४) भू-मापन,पोटहिस्सा व घरक्रमोक(असल्यास) मजला,श्री कृपा सहकारी गृहनिर्माण संस्था,समर्थ हनुमान पथ,डॉ. बी. ए. रोड,काळाचौकी,मुंबई-400 033((C.T.S. Number : 798 ;)) (५) क्षेत्रफळ 25.09 चौ.मीटर (६) आकारणी किवा जुड़ी देण्यात असेल तेव्हा. नाव:-सुधाकर शिवराम नागरे वय:-63 पत्ता:-प्लॉट नं: प्लॅट क्र.१२३, माळा नं: पहिला मजला, (७) दस्तऐवज करुन देणा-या/लिहून इमारतीचे नाव: श्री कृपा सहकारी गृहनिर्माण संस्था, ब्लॉक नं: काळाचौकी, रोड नं: समर्थ हनुमान पथ, ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी डॉ. बी. ए. रोड, महाराष्ट्र, मुम्बई. पिन कोड:-400033 पॅन नं:-AAZPN6870G न्यायालयाचा हुकुमनामा किवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता. (8)दस्तऐवज करुन घेणा-या पक्षकाराचे व नाव:-राहुल आनंदा होडे वय:-48; पत्ता:-प्लॉट नं: प्लॅट क्र.१२४, माळा नं: पहिला मजला, किंवा दिवाणी न्यायालयाचा हुकुमनामा इमारतीचे नाव: श्री कृपा सहकारी गृहनिर्माण संस्था, ब्लॉक नं: काळाचीकी, रोड नं: समर्थ हनुमान पथ, किवा आदेश असल्यास,प्रतिवादिचे नाव व डॉ. बी. ए. रोड, महाराष्ट्र, मुम्बई. पिन कोड: 400033 पॅन ने:-ABVPH0756Q (9) दस्तऐवज करुन दिल्याचा दिनांक 30/07/2024 (10)दस्त नोंदणी केल्याचा दिनांक 30/07/2024 17927/2024 (11)अनुक्रमोक,खंड व पृष्ठ (12)बाजारभावाप्रमाणे मुद्रांक शुल्क 402000 (13)बाजारभावाप्रमाणे नोंद्रणी शुल्क 30000





<u>DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE</u>

This exercise is to assess Fair Market Value of the property under reference as on 16th November 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.





<u>DECLARATION OF PROFESSIONAL FEES CHARGED</u>

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 ₹ 66,99,105.00 (Rupees Sixty Six Lakhs Ninety Nine Thousands One Hundred And Five Only).

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.: HO/Credit/87/2022-23



