

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Shri. Inder Ratan Singh & Smt. Madhumali Inder Singh

Residential Flat No. G-3, Ground Floor, Wing - A, "Shree Gopinath Co-op. Hsg. Soc. Ltd.", Village - Gaondevi, Dombivli (West), Taluka - Kalyan, District - Thane, PIN Code - 421 202, State -Maharashtra, India.

Latitude Longitude: 19°13'56.6"N 73°4'55.4"E

Intended User:

Cosmos Bank Mulund East

Ground + 1st Floor of Shop No. 2, 1st Floor of Shop No. 1, "Romell Vasanti", Vasanti Vihar Co-op. Hsg. Soc. Ltd., Navghar Road, Mulund (East), Mumbai – 400 081, State - Maharashtra, Country - India



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

+91 2247495919

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Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/12/2024/012905/2309680 19/17-378-PSH

Date: 19.12.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. G-3, Ground Floor, Wing - A, "Shree Gopinath Coop. Hsg. Soc. Ltd.", Village - Gaondevi, Dombivli (West), Taluka - Kalyan, District - Thane, PIN Code - 421 202, State - Maharashtra, India belongs to Shri. Inder Ratan Singh & Smt. Madhumali Inder Singh.

Boundaries		Building	Flat
North	· ·	Open Plot	Marginal Space
South	:	Road	Flat No. 2
East	:	Road	Staircase & Flat No. 4
West	:	Internal Road & Hanuman Krupa CHSL	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 ₹ 26,85,000.00 (Rupees Twenty Six Lakhs Eighty Five 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.

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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Residential Flat No. G-3, Ground Floor, Wing - A, "Shree Gopinath Co-op. Hsg. Soc. Ltd.", Village - Gaondevi, Dombivli (West), Taluka - Kalyan, District - Thane, PIN Code - 421 202, 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:

		T_
1	Purpose for which the valuation is made	To assess Fair Market Value as on 19.12.2024 for Housing Loan Purpose.
1	Date of inspection	09.12.2024
3	Name of the owner / owners	Shri. Inder Ratan Singh & Smt. Madhumali Inder Singh
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. G-3, Ground Floor, Wing - A, "Shree Gopinath Co-op. Hsg. Soc. Ltd.", Village - Gaondevi, Dombivli (West), Taluka - Kalyan, District - Thane, PIN Code - 421 202, State - Maharashtra, India. Contact Person: Anjali Takane (Neighbour) Contact No. 9870272495
6	Location, Street, ward no	Village - Gaondevi, Dombivli (West) District - Thane
7	Survey / Plot No. of land	Village - Gaondevi New Survey No - 94, Hissa No. 2, 4, 5, Old Survey No. 155
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. = 295.53 (Area as per Site measurement) Built Up Area in Sq. Ft. = 400.00 (Area As Per Agreement for sale)
13	Roads, Streets or lanes on which the land is abutting	Village - Gaondevi, Dombivli (West)Taluka - Kalyan, District - Thane, Pin - PIN Code - 421 202
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		e any restriction covenant in regard to use of 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	Plannir	he land fall in an area included in any Town ng Scheme or any Development Plan of nment or any statutory body? If so, give llars.	Information not available		
19	1	y contribution been made towards development by demand for such contribution still ading?	Information not available		
20	acquisi	e whole or part of the land been notified for ition by government or any statutory body? Give the notification.	No		
	Attach	a dimensioned site plan	N.A.		
	IMPRO	OVEMENTS			
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.		Information not available		
23		h technical details of the building on a ate sheet (The Annexure to this form may be	Attached		
24	Is the b	ouilding owner occupied/ tenanted/ both?	Vacant		
		roperty owner occupied, specify portion and of area under owner-occupation	Fully Vacant		
25		s the Floor Space Index permissible and stage actually utilized?	Floor Space Index permissible - As per KDMC norms Percentage actually utilized – Details not available		
26	RENTS	S			
	(i)	Names of tenants/ lessees/ licensees, etc	Vacant		
	(ii)	Portions in their occupation	Fully Vacant		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each		6,300.00 (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?	N.A.		





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 flat in a building. The rate is considered as composite rate.
39	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
40	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2003 (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.





4	44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
			95.00 Sq. Ft. and Built-Up Area 400.00 Sq. Ft. mentioned in area is 36%. We have considered area mentioned in the

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Mulund East Branch to assess Fair Market Value as on 19.12.2024 for Residential Flat No. G-3, Ground Floor, Wing - A, "Shree Gopinath Co-op. Hsg. Soc. Ltd.", Village - Gaondevi, Dombivli (West), Taluka - Kalyan, District - Thane, PIN Code - 421 202, State - Maharashtra, India belongs to Shri. Inder Ratan Singh & Smt. Madhumali Inder Singh.

We are in receipt of the following documents:

1)	Copy of Agreement for sale Document No.2101/2003 Dated 05.06.2003 between M/s. Dharmi Enterprises(The Promoter) And Shri. Inder Ratan Singh & Smt. Madhumali Inder Singh(The purchaser).
2)	Copy of Commencement Certificate Document No.KDMC / NRV / BP / DOMBI / 339 - 66 Dated 29.11.2000 issued by Kalyan Dombivli Municipal Corporation.
3)	Copy of Occupancy Certificate Document No.KDMC / NRV / BP / Not visible dated 28.02.2003 issued by Kalyan Dombivli Municipal Corporation.

Location

The said building is located at Village - Gaondevi, Dombivli (West), Taluka - Kalyan, District - Thane, PIN Code - 421 202. The property falls in Residential Zone. It is at a traveling distance 2.0 Km. from Dombivli Railway Station.

Building

The building under reference is having Ground + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonry walls. The external condition of building is normal. The building is used for Residential purpose. Ground Floor is having 4 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the Ground Floor The composition of Residential Flat is Living Room + Kitchen + 2 Passage + Bathroom + WC. This Residential Flat is Partly Ceramic & Partly Mosaic Tile Flooring, Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 19th December 2024

The Built Up Area of the Residential Flat	:	400.00 Sq. Ft.
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Deduct Depreciation:



Since 1989





Year of Construction of the building	:	2003 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	21 Years
Cost of Construction	:	400.00 Sq. Ft. X ₹ 2,500.00 = ₹ 10,00,000.00
Depreciation {(100 - 10) X (21 / 60)}	:	31.50%
Amount of depreciation	• •	₹ 3,15,000.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	•	₹ 63,800/- per Sq. M. i.e. ₹ 5,927/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 54,959/- per Sq. M. i.e. ₹ 5,106/- per Sq. Ft.
Value of property		400.00 Sq. Ft. X ₹ 7,500 = ₹30,00,000
Total Value of property as on 19th December 2024	:	₹30,00,000.00

(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 19th December 2024	:	₹ 30,00,000.00 - ₹ 3,15,000.00 = ₹ 26,85,000.00
Total Value of the property		₹ 26,85,000.00
The realizable value of the property	:,	₹24,16,500.00
Distress value of the property	X	₹21,48,000.00
Insurable value of the property (400.00 X 2,500.00)	\:\ '	₹10,00,000.00
Guideline value of the property (400.00 X 5106.00)	:	₹20,42,400.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. G-3, Ground Floor, Wing - A, "Shree Gopinath Co-op. Hsg. Soc. Ltd.", Village - Gaondevi, Dombivli (West), Taluka - Kalyan, District -Thane, PIN Code - 421 202, State - Maharashtra, India for this particular purpose at ₹ 26,85,000.00 (Rupees Twenty Six Lakhs Eighty Five Thousands Only) as on 19th December 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 19th December 2024 is ₹ 26,85,000.00 (Rupees Twenty Six Lakhs Eighty Five 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.
- 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.



Vastukala Consultants (I)

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		:	Ground + 4 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 Ground Floor	
3	Year of co	onstruction	:	2003 (As per occupancy certificate)	
4	Estimated future life		:	39 Years Subject to proper, preventive periodic maintenance & structural repairs	
5	Type of co	onstruction- load bearing walls/RCC eel frame		R.C.C. Framed Structure	
6	Type of fo	oundations	V	R.C.C. Foundation	
7	Walls			All external walls are 9" thick and partition walls are 6" The Brick Masonery.	
8	Partitions			6" Thk. Brick Masonery.	
9	Doors and Windows		<i>:</i> /	Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows	
10	Flooring		:	Partly Ceramic & Partly Mosaic Tile Flooring.	
11	Finishing		:	Cement Plastering.	
12	Roofing and terracing		÷	R. C. C. Slab.	
13	Special architectural or decorative features, if any			No	
14	(i) Internal wiring – surface or conduit		:	Concealed plumbing with C.P. fittings. Electrical wiring with	
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		concealed	



Technical details

Main Building

15	Sanitary i	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 f white/ordi	ittings: Superior colored / superior inary.	:	Ordinary
17	•		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		:	Not Provided TM
19	Underground sump – capacity and type of construction		:	RCC Tank
20	Over-head tank Location, capacity Type of construction		:	RCC Tank on Terrace
21	Pumps- n	o. and their horse power	:	May be provided as per requirement
22		d paving within the compound ate area and type of paving	į	Chequred tiles in open spaces, etc.
23	•	disposal – whereas connected to public septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System





Actual Site Photographs

















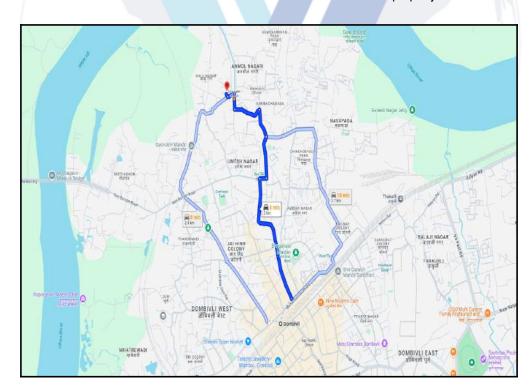




Route Map of the property



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

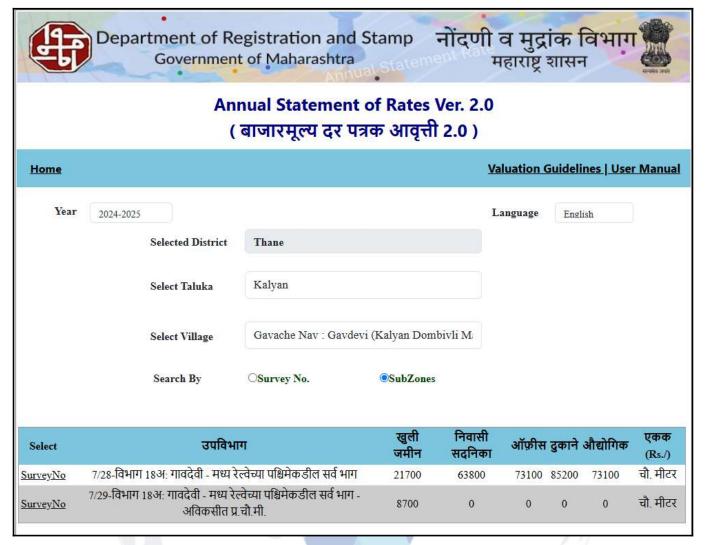


Longitude Latitude: 19°13'56.6"N 73°4'55.4"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Dombivli - 2.0 Km.).



Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	63800			
No Increase onFlat Located on Ground Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	63,800.00	Sq. Mtr.	5,927.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	21700			
The difference between land rate and building rate(A-B=C)	42,100.00			
Percentage after Depreciation as per table(D)	21%			
Rate to be adopted after considering depreciation [B + (C X D)]	54,959.00	Sq. Mtr.	5,106.00	Sq. Ft.

Building not having lift

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

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%



Since 1989





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	

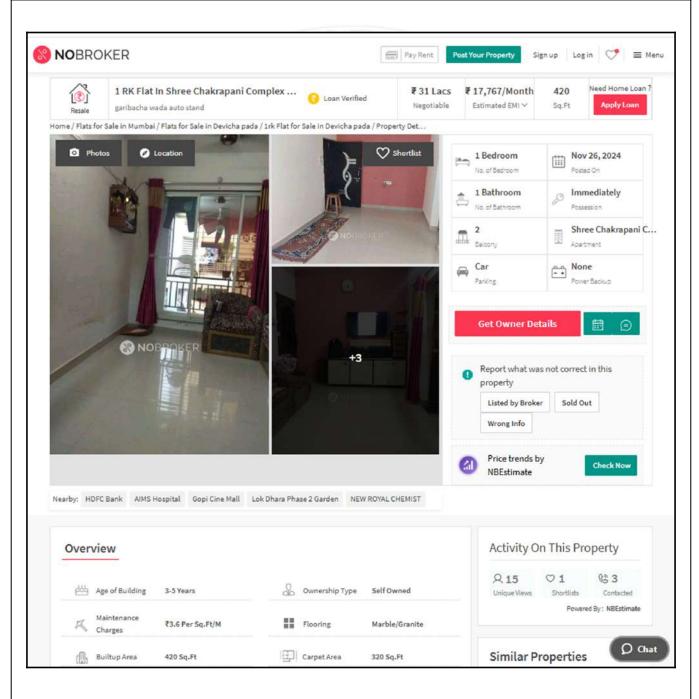






Price Indicators

Property	Shree Chakrapani Complex, Dombivali West		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	320.00	384.00	420.00
Percentage	-	20%	-
Rate Per Sq. Ft.	₹9,688.00	₹8,073.00	₹7,381.00

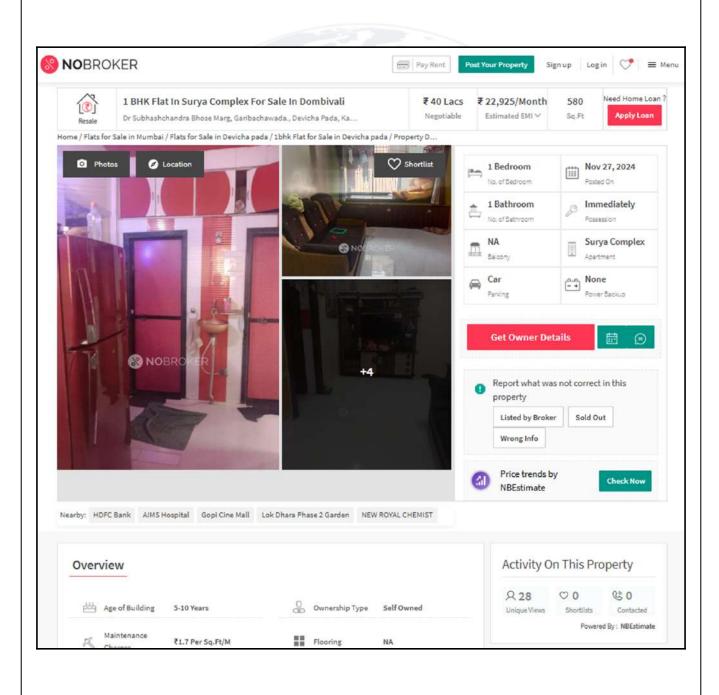






Price Indicators

Property	Surya Complex, Dombivali West			
Source	Nobroker.com			
Floor	Middle	ddle		
	Carpet	Built Up	Saleable	
Area	414.00	496.80	580.00	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹9,662.00	₹8,052.00	₹6,897.00	







Sale Instances

Property	Devicha Pada, Dombivali West		
Source	Index no.2		
Floor Ground			
	Carpet	Built Up	Saleable
Area	330.83	397.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹8,464.00	₹7,053.00	-

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07-06-2024	•	दस्त क्रमांक : 7265/2024
Note:-Generated Through eSearch Module,For original report please		नोदंणी :
contact concern SRO office.		Regn:63m
	गावाचे नाव : गांवदेवी	
(1)विलेखाचा प्रकार	सेल डीड	
(2)मोबदला	2800000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2354000	
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन :, इतर माहिती: विभाग क्र.7/28 दर 63800/- सदिनका क्र. ए/1,तळ मजला,जय कुलस्वामिनी को-ऑप. हौसिंग सोसायटी लिमिटेड,बिल्डिंग क्र. 2,गांवदेवी मंदिरा जवळ,रेतीबंदर क्रॉस रोड,देवीचापाडा,डोंबिवली पश्चिम. एकूण क्षेत्रफळ 397 चौ. फुट(बांधीव)दिनांक 06/05/2024 रोजी सह दुय्यम निबंधक कल्याण 3 येथील नोंदणीकृत दस्त क्र. 6670/2024 करारनामा या दस्तास आवश्यक मुद्रांक शुल्क रुपये 1,96,000/- आणि नोंदणी शुल्क रुपये 28000/- भरलेली आहे या बाबतचा सदरचे सेल डीड.((Survey Number : जुना ३६० नवीन ९० हिस्सा क्र.२९(पैकी) संगणकीय प्रणाली नुसार सर्व्हें क्र. ९०/२९/अ , ९०/२९/ब ;))	
(5) क्षेत्रफळ	397 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	इमारतीचे नाव: जय कुलस्वामिनी को-ऑप	ा:-प्लॉट नं: सदिनिका क्र. ए.१९ , माळा नं: तळ मजला, . हौसिंग सोसायटी लिमिटेड , ब्लॉक नं: बिल्डिंग नं २, नं: रेतीबंदर क्रॉस रोड ,डॉबिवली पश्चिम. पॅन नं. । कोड:-421202 पॅन नं:-BKCPS4662K
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-श्री. रूपेश अर्जुन पालव वय:-30 नाव: स्वतःचे घर , वरची पालव वाडी , ब्लॉ नं.BYBPP3619Q, महाराष्ट्र, सिंधुदुर्ग. फि); पत्ता:-प्लॉट नं: घर क्र. ६९३ , माळा नं: -, इमारतीचे क नं: वर्दे, तालुका - कुडाळ , रोड नं: जिल्हा सिंधुदुर्ग ,पे न कोड:-416521 पॅन नं:-BYBPP3619Q
(9) दस्तऐवज करुन दिल्याचा दिनांक	16/05/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	16/05/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	7265/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	500	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100	





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 19th December 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 ₹ 26,85,000.00 (Rupees Twenty Six Lakhs Eighty Five Thousands 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



