

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Dr. Snehal Nitin Thakare & Dr. Nitin Ananta Thakare

Commercial Shop No. 14, Ground Floor, Wing - D, "Ami Varsha", Near NKGSB Bank, New/Current Survey No. 99-A/ Hissa No. 1/2, Village - Chikanghar, Kalyan (West), Taluka - Kalyan, District - Thane, PIN Code - 421 301, State - Maharashtra, India.

Latitude Longitude: 19°14'37.9"N 73°8'2.0"E

Intended User:

Cosmos Bank Naupada

Kusumanjali, Opp. Devdhar Hospital, Naupada, Thane (West) - 400 602, State - Maharashtra, Country - India.



Thane: 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA Email :thane@vastukala.co.in | Tel : 80978 82976 / 90216 05621

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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/Thane/01/2025/013036/2309959 08/8-78-PSSK Date: 07.01.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Commercial Shop No. 14, Ground Floor, Wing - D, "Ami Varsha", Near NKGSB Bank, New/Current Survey No. 99-A/ Hissa No. 1/2, Village - Chikanghar, Kalyan (West), Taluka - Kalyan, District - Thane, PIN Code - 421 301, State - Maharashtra, India belongs to **Dr. Snehal Nitin Thakare & Dr. Nitin Ananta Thakare**.

Boundaries of the property

North : Padmavati Jain Society Road

South : Wing - A

East : Internal Road

West : Wing - C

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 ₹ 50,99,500.00 (Rupees Fifty Lakhs Ninety Nine Thousands Five Hundred 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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Commercial Shop No. 14, Ground Floor, Wing - D, "Ami Varsha", Near NKGSB Bank, New/Current Survey No. 99-A/ Hissa No. 1/2, Village - Chikanghar, Kalyan (West), Taluka - Kalyan, District - Thane, PIN Code - 421 301, 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 07.01.2025 for Bank Loan Purpose.			
1	Date of inspection	12.12.2024			
3	Name of the owner / owners	Dr. Snehal Nitin Thakare & Dr. Nitin Ananta Thakare			
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: Commercial Shop No. 14, Ground Floor, Wing - D, "Ami Varsha", Near NKGSB Bank, New/Current Survey No. 99-A/ Hissa No. 1/2, Village - Chikanghar, Kalyan (West), Taluka - Kalyan, District - Thane, PIN Code - 421 301, State - Maharashtra, India. Contact Person: Dr. Nitin Ananta Thakare (Owner) Contact No. 9869377028			
6	Location, Street, ward no	Village - Chikanghar, Kalyan (West) District - Thane			
7	Survey / Plot No. of land	Village - Chikanghar New Survey No - 99-A/ Hissa No. 1/2			
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Commercial 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. = 251.00 (Area as per Site measurement) Built Up Area in Sq. Ft. = 280.00 (Area As Per Agreement for sale)			
13	Roads, Streets or lanes on which the land is abutting	Village - Chikanghar, Kalyan (West)Taluka - Kalyan, District - Thane, Pin - PIN Code - 421 301			
14	If freehold or leasehold land	Free Hold.			



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Why 2010 PTCL

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		ere any agreements of easements? If so, attach of the covenant	Information not available		
18	Plannir	ne land fall in an area included in any Towning Scheme or any Development Plan of ment or any statutory body? If so, give lars.	Information not available		
19		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 tion by government or any statutory body? Give the notification.	No		
	Attach	a dimensioned site plan	N.A.		
	IMPRO	DVEMENTS			
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 b	ouilding owner occupied/ tenanted/ both?	Owner Occupied - Dr. Snehal Nitin Thakare & Dr. Nitin Ananta Thakare		
		roperty owner occupied, specify portion and of area under owner-occupation	Fully Owner Occupied		
25		s the Floor Space Index permissible and tage 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	Owner Occupied - Dr. Snehal Nitin Thakare & Dr. Nitin Ananta Thakare		
	(ii)	Portions in their occupation	Fully Owner Occupied		
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	17,700.00 (Expected rental income per month)		
	(iv)	Gross amount received for the whole property	N.A.		





27	Are any of the occupants related to, or close to business associates of the owner?	Information not available
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29	Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
26	SALES	
37	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
38	Land rate adopted in this valuation	N. A. as the property under consideration is a Commercial 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 – 2004 (Building Completion Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.





44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Naupada Branch to assess Fair Market Value as on 07.01.2025 for Commercial Shop No. 14, Ground Floor, Wing - D, "Ami Varsha", Near NKGSB Bank, New/Current Survey No. 99-A/ Hissa No. 1/2, Village -Chikanghar, Kalyan (West), Taluka - Kalyan, District - Thane, PIN Code - 421 301, State - Maharashtra, India belongs to Dr. Snehal Nitin Thakare & Dr. Nitin Ananta Thakare.

We are in receipt of the following documents:

1)	Copy of Agreement for sale Document No.52/2009 Dated 27.12.2007 between M/s. Aarohi Development(The Promoter) And Dr. Mrs. Snehal Nitin Thakare & Dr. Nitin Ananta Thakare(The purchaser).
2)	Copy of Commencement Certificate No.KDMC / NRV / BP / KV / 366 - 141 Dated 31.12.1999 issued by Kalyan Dombivli Municipal Corporation.
3)	Copy of Part Building Completion Certificate Dated 07.04.2004 issued by Kalyan Dombivli Municipal Corporation.

Location

The said building is located at Village - Chikanghar, Kalyan (West), Taluka - Kalyan, District - Thane, PIN Code - 421 301. The property falls in Commercial Zone. It is at a traveling distance 1.7 Km from Kalyan Railway Station.

Building

The building under reference is having Part Ground + Part Stilt + 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 Good. The building is used for Commercial purpose. Ground Floor is having 10 Commercial Shop. The building is having 1 lift.

Commercial Shop:

The Commercial Shop under reference is situated on the Ground Floor The composition of shop is Single unit + Otla Area This Commercial Shop is Kota Flooring, MS frame Glass door with MS Grill, N.A., Concealed plumbing with C.P. fittings. Concealed Electrical wiringetc.

Valuation as on 7th January 2025

The Built Up Area of the Commercial Shop	:	280.00 Sq. Ft.	
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Deduct Depreciation:

Year of Construction of the building		2004 (Building Completion Certificate)
Expected total life of building	:	60 Years



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Age of the building as on 2024	:	21 Years		
Cost of Construction		280.00 Sq. Ft. X ₹ 2,500.00 = ₹ 7,00,000.00		
Depreciation {(100 - 10) X (21 / 60)}	:	31.50%		
Amount of depreciation		₹ 2,20,500.00		
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 80,100/- per Sq. M. i.e. ₹ 7,442/- per Sq. Ft.		
Guideline rate (after depreciate)		₹ 65,514/- per Sq. M. i.e. ₹ 6,086/- per Sq. Ft.		
Value of property	:	280.00 Sq. Ft. X ₹ 19,000 = ₹53,20,000		
Total Value of property as on 7th January 2025		₹53,20,000.00		

(Area of property x market rate of developed land & Residential premises as on 2025 - 2026 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 7th January 2025	:	₹ 53,20,000.00 - ₹ 2,20,500.00 = ₹ 50,99,500.00
Total Value of the property	:	₹ 50,99,500.00
The realizable value of the property	:	₹45,89,550.00
Distress value of the property	:	₹40,79,600.00
Insurable value of the property (280.00 X 2,500.00)	\ : _/	₹7,00,000.00
Guideline value of the property (280.00 X 6086.00)	X	₹17,04,080.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Shop No. 14, Ground Floor, Wing - D, "Ami Varsha", Near NKGSB Bank, New/Current Survey No. 99-A/ Hissa No. 1/2, Village - Chikanghar, Kalyan (West), Taluka - Kalyan, District - Thane, PIN Code - 421 301, State - Maharashtra, India for this particular purpose at ₹ 50,99,500.00 (Rupees Fifty Lakhs Ninety Nine Thousands Five Hundred Only) as on 7th January 2025

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 7th January 2025 is ₹ 50,99,500.00 (Rupees Fifty Lakhs Ninety Nine Thousands Five Hundred 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.



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Charles C

PART III- VALUATION

I, hereby declare that

- a. The information furnished in part I is true and correct to the best of my knowledge and belief;
- b. I have no direct or indirect interest in the property valued:

ANNEXURE TO FORM 0-1

Technical details

Main Building

1	No. of floors and height of each floor	==	Part Ground + Part Stilt + 7 Upper Floors			
2	Plinth area floor wise as per IS 3361-1966	3 :	N.A. as the said property is a Commercial Shop Situated on Ground Floor			
3	Year of construction	:	2004 (Building Completion Certificate)			
4	Estimated future life		39 Years Subject to proper, preventive periodic maintenance & structural repairs			
5	Type of construction- load bearing walls/F frame/ steel frame	RCC :	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		MS frame Glass door with MS Grill, N.A., .			
10	Flooring	1:	Kota Flooring.			
11	Finishing	:	Cement Plastering + POP Finish.			
12	Roofing and terracing	:	R. C. C. Slab.			
13	Special architectural or decorative features, if any		No			
14	(i) Internal wiring – surface or cor (ii) Class of fittings: Superior/Ordin Poor.		Concealed plumbing with C.P. fittings. Concealed Electrical wiring			



Technical details

Main Building

15	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.	:	Ordinary		
17		nd wall nd length construction	: 18	6'.0" High, R.C.C. column with B. B. masonry wall		
18	No. of lift	ts and capacity	:	1Lift TM		
19	Undergro	ound sump – capacity and type of tion	:	RCC Tank		
20		ad tank , capacity construction	:	RCC Tank on Terrace		
21	Pumps-	no. and their horse power		May be provided as per requirement		
22		nd paving within the compound nate 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





















Actual Site Photographs









Route Map of the property



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



Longitude Latitude: 19°14'37.9"N 73°8'2.0"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Kalyan - 1.7 Km).



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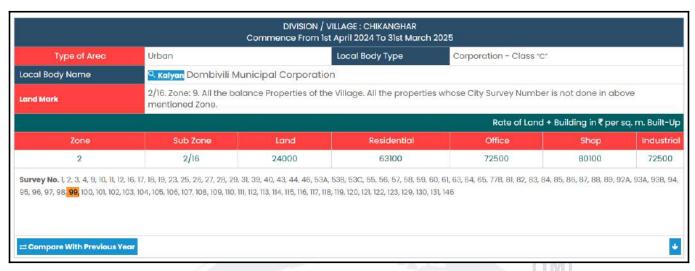
Walters & Appraisers

Chartered Engineers (1)

Lander's Engineer

WH2010 PVLD

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Shop	80100			
No Increase onShop Located on Ground Floor	37			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	80,100.00	Sq. Mtr.	7,442.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	24000			
The difference between land rate and building rate(A-B=C)	56,100.00			
Percentage after Depreciation as per table(D)	26%			
Rate to be adopted after considering depreciation [B + (C X D)]	65,514.00	Sq. Mtr.	6,086.00	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

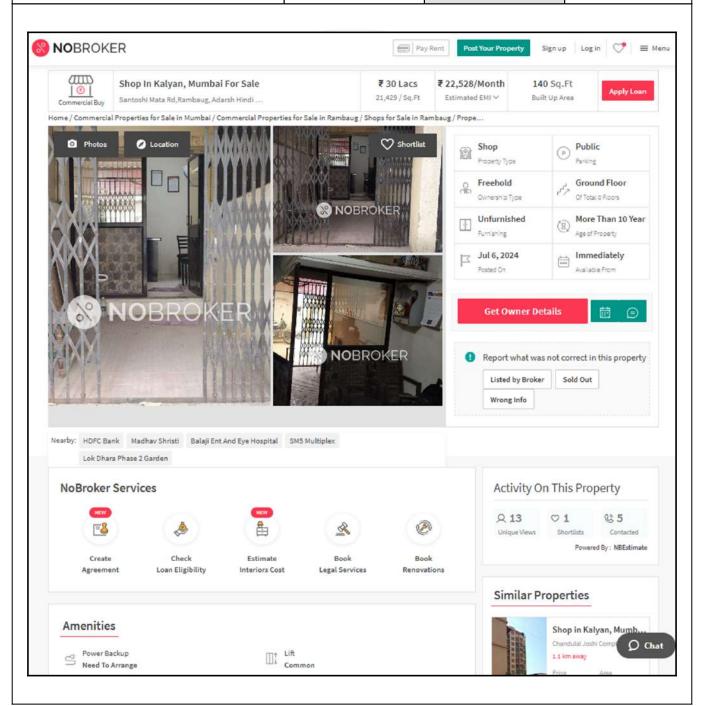
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation 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	Commercial	Commercial		
Source	Nobroker.com	Nobroker.com		
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	116.67	140.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹25,714.00	₹21,429.00	-	

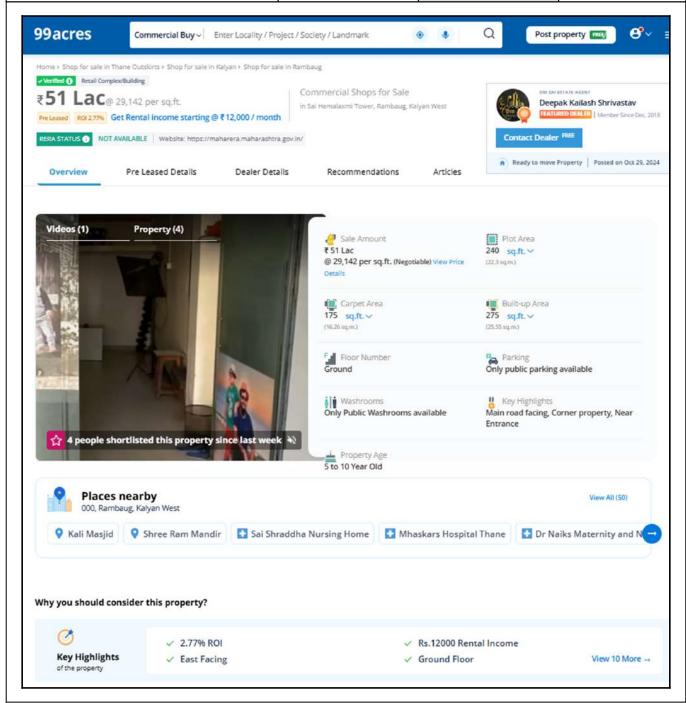






Price Indicators

Property	Commercial		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	175.00	275.00	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹29,143.00	₹18,545.00	-







Sale Instances

Property	Commercial		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	240.00	288.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹20,625.00	₹17,188.00	-

1488770	सूची क्र.2	दुव्यम निबंधक : दु.नि. कल्याण 1		
02-02-2024		दस्त क्रमांक : 14887/2023		
Note:-Generated Through eSearch Module,For original report please		नोदंणी :		
contact concern SRO office.		Regn:63m		
	गावाचे नाव: चिकणघर			
(1)विलेखाचा प्रकार	करारनामा			
(2)मोबदला	4950000			
(3) बाजारभाव(भावेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2947000			
(4) भू-मापन,पोटहिस्सा व परक्रमांक(असल्यास) 1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन :, इतर माहिती: मौजे चिका येथील ता-कल्याण जि-ठाणे मधील स नं.95अ/1/1/4,96क/1ए,99अ/1/2,95अ/1/1/1,99ब या वरील अमी दर्शन बिल्डिंग,ई विंग मधील दुकान क्र.15,तळ मजला,क्षेत्र 240 चौ.फुट कारपेट एकूण एरिया 360 चौ.फुट कारपेट.((Survey Numb नं. 95अ/1/1/4,96क/1ए,99अ/1/2,95अ/1/1/1,99ब;))		1/1/1,99ब या वरील अमी दर्शन मजला,क्षेत्र 240 चौ.फुट कारपेट एरिया चौ.फुट कारपेट.((Survey Number : स		
(5) क्षेत्रफळ	360 ਚੀ.फूਟ			
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.				
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-मे.आरोहि डेव्हलपमेंट कार्पोरेशन तर्फे भागीदार श्री.भरत सी.शहा यांचे कुलमुखत्यार धारक म्हणून श्री.प्रीतुल भरत शहा - वय:-46 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: भुजबळवाडी रामबाग लेन नं:-२ कल्याण पश्चिम , महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-AAAFA2560K			
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-बाळकृष्ण मंगल विशे वय:-43; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: सी/५०४ वेदांत कॉम्प्लेक्स वायले नगर पोद्दार स्कूल जवळ खडकपाडा कल्याण पश्चिम, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-AOHPV97553			
(9) दस्तऐवज करुन दिल्याचा दिनांक	26/12/2023			
(10)दस्त नोंद्रणी केल्याचा दिनांक	28/12/2023			
(11)अनुक्रमांक,खंड व पृष्ठ	14887/2023			
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	346500			
(13)बाजारभावाप्रमाणे नोंद्रणी शुल्क	30000			





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 7th January 2025

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.





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 ₹ 50,99,500.00 (Rupees Fifty Lakhs Ninety Nine Thousands Five Hundred 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



