

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Shri. Tejas Rajaram Kate & Smt. Rachana Rajaram Kate

Residential Flat No. 602, 6th Floor, Building No A - 3, "Lambodar Apartment", Anandban Co-op. Hsg. Soc. Ltd., Shivaji Path, Near Gaondevi Maidan, Village - Chendani, Thane (West), Taluka -Thane, District - Thane, PIN Code - 400 602, State - Maharashtra, India.

Latitude Longitude: 19°11'23.6"N 72°58'30.1"E

Intended User:

Cosmos Bank FORT BRANCH

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



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Nanded Mumbail

♀ Aurangabad
♀ Pune

⊘Thane Nashik PAhmedabadi PDelhi NCR Rajkot

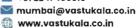
Indore

Raipur **♀**Jaipur

Regd. Office

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







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

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Vastu/Mumbai/12/2024/013211/2309738 23/14-436-PSH

Date: 23.12.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 602, 6th Floor, Building No A - 3, "Lambodar Apartment", Anandban Co-op. Hsq. Soc. Ltd., Shivaji Path, Near Gaondevi Maidan, Village - Chendani, Thane (West), Taluka - Thane, District - Thane, PIN Code - 400 602, State - Maharashtra, India belongs to Shri. Tejas Rajaram Kate & Smt. Rachana Rajaram Kate.

Boundaries	:	Building	Flat
North	:	Chhatrapati Shivaji Road	Flat No. 603
South		Shree Ganesh Tower	Lift
East		Durva CHSL	Flat No. 602 & Staircase
West	No.	Bhalchandra CHSL	Flat No. 604

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 ₹ 34,17,750.00 (Rupees Thirty Four Lakhs Seventeen Thousands Seven Hundred And Fifty 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.

Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, ameliana da Consulta email=manoj@vastukala.org, c=IN Date: 2024.12.23 17:57:21 +05'30'

Auth. Sign.



Manoj Chalikwar

Director

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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Aurangabad Pune

Residential Flat No. 602, 6th Floor, Building No A - 3, "Lambodar Apartment", Anandban Co-op. Hsg. Soc. Ltd., Shivaji Path, Near Gaondevi Maidan, Village - Cheridani, Thane (West), Taluka - Thane, District - Thane, PIN Code - 400 602, 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 23.12.2024 for Housing Loan Purpose.
1	Date of inspection	21.12.2024
3	Name of the owner / owners	Shri. Tejas Rajaram Kate & Smt. Rachana Rajaram Kate
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. 602, 6 th Floor, Building No A - 3, "Lambodar Apartment", Anandban Co-op. Hsg. Soc. Ltd., Shivaji Path, Near Gaondevi Maidan, Village - Chendani, Thane (West), Taluka - Thane, District - Thane, PIN Code - 400 602, State - Maharashtra, India. Contact Person: Mr. Ramdas Pawar (Contact Person) Contact No. 8976766350
6	Location, Street, ward no	Shivaji Path Village - Chendani, Thane (West) District - Thane
7	Survey / Plot No. of land	Village - Chendani New Survey No - City Survey No. 32 (Pt), Tikka No. 16, City Survey No. 43 (Pt), Tikka No. 23
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. = 225.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 225.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 270.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - Chendani, Thane (West)Taluka - Thane, District - Thane, Pin - PIN Code - 400 602
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 - Tejas Rajaram Kate & Rachana Rajaram Kate
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied



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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	S			
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Tejas Rajaram Kate & Rachana Rajaram Kate		
	(ii) Portions in their occupation		Fully Owner Occupied		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each		7,500.00 (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	fixtures ranges	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services s? If so, give details	N. A.		
29	1	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	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	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	1	s the amount of property tax? Who is to bear it? etails with documentary proof	Information not available		
35	1	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	Has any standard rent been fixed for the premises under any law relating to the control of rent?		N. A.		
26	SALES	3			
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 ra	ate 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.		



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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 – 2006 (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.
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 to assess Fair Market Value as on 23.12.2024 for Residential Flat No. 602, 6th Floor, Building No A - 3, "Lambodar Apartment", Anandban Co-op. Hsg. Soc. Ltd., Shivaji Path, Near Gaondevi Maidan, Village - Chendani, Thane (West), Taluka - Thane, District - Thane, PIN Code - 400 602, State - Maharashtra, India belongs to Tejas Rajaram Kate & Rachana Rajaram Kate.

We are in receipt of the following documents:

1)	Copy of Agreement for sale Document No.24369/2024 Dated 12.12.2024 between Shri. Ramesh Laxman Adhav(The Seller) And Shri. Tejas Rajaram Kate & Smt. Rachana Rajaram Kate(The purchaser).
2)	Copy of Society Registration Certificate Document No
3)	Copy of Commencement Certificate Document No.V.P. No. 2001 / 18 - TMC / TDD - 346 Dated 23.05.2001 issued by Thane Municipal Corporation.
4)	Copy of Occupancy Certificate Document No.V.P. No. 2001 / 18 - TMC / TDD / 632 dated 21.09.2006 issued by Thane Municipal Corporation.

Location

The said building is located at Village - Chendani, Thane (West), Taluka - Thane, District - Thane, PIN Code - 400 602. The property falls in Residential Zone. It is at a traveling distance 850 Mt. from Thane Railway Station.

Building

The building under reference is having Ground + 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 Normal. The building is used for Residential purpose. 6th Floor is having 5 Residential Flat. The building is having 1 lift.



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Residential Flat:

The Residential Flat under reference is situated on the 6th Floor The composition of Residential Flat is Living Room + Kitchen + Passage + Bathroom + Toilet. This Residential Flat is Ceramic 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 23rd December 2024

The Carpet Area of the Residential Flat	:	225.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2006 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	18 Years
Cost of Construction	:	270.00 Sq. Ft. X ₹ 2,500.00 = ₹ 6,75,000.00
Depreciation {(100 - 10) X (18 / 60)}	:	27.00%
Amount of depreciation		₹ 1,82,250.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 1,56,765/- per Sq. M. i.e. ₹ 14,564/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 1,40,067/- per Sq. M. i.e. ₹ 13,013/- per Sq. Ft.
Value of property		225.00 Sq. Ft. X ₹ 16,000 = ₹36,00,000
Total Value of property as on 23rd December 2024		₹36,00,000.00

(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)

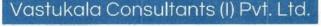
Fair value of the property as on 23rd December 2024		₹ 36,00,000.00 - ₹ 1,82,250.00 = ₹ 34,17,750.00
Total Value of the property		₹ 34,17,750.00
The realizable value of the property	:	₹30,75,975.00
Distress value of the property	:	₹27,34,200.00
Insurable value of the property (270.00 X 2,500.00)	:	₹6,75,000.00
Guideline value of the property (270.00 X 13013.00)	:	₹35,13,510.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 602, 6th Floor, Building No A - 3, "Lambodar Apartment", Anandban Co-op. Hsg. Soc. Ltd., Shivaji Path, Near Gaondevi Maidan, Village - Chendani, Thane (West), Taluka - Thane, District - Thane, PIN Code - 400 602, State - Maharashtra, India for this particular purpose at ₹ 34,17,750.00 (Rupees Thirty Four Lakhs Seventeen Thousands Seven Hundred And Fifty Only) as on 23rd December 2024

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- 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 23rd December 2024 is ₹ 34,17,750.00 (Rupees Thirty Four Lakhs Seventeen Thousands
 Seven Hundred And Fifty 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		:	Ground + 8 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		;	2006 (As per occupancy certificate)	
4	Estimate	ed future life	:	42 Years Subject to proper, preventive periodic maintenance & structural repairs	
5	1	construction- load bearing walls/RCC steel frame	. 1	R.C.C. Framed Structure	
6	Type of	foundations	1	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 Solid flush door, Aluminium Sliding Windows with window grills, .	
10	Flooring		-	Ceramic Tile Flooring.	
11	Finishin	g	:	Cement Plastering.	
12	Roofing and terracing		:	R. C. C. Slab.	
13	3 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

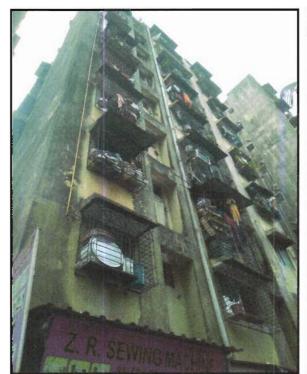
Main Building

45	Consideration and all of the second			As was Danisamant	
15	Sanitary installations		:	As per Requirement	
	(i) No. of water closets	5			
	(ii) No. of lavatory basi	ns			
	(iii) No. of urinals				
	(iv) No. of sink				
16	Class of fittings: Superior color white/ordinary.	red / superior		Ordinary	
17	Compound wall Height and length Type of construction			6'.0" High, R.C.C. column with B. B. masonry wall	
18	No. of lifts and capacity		:	1Lift	
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- no. and their horse po	wer	A	May be provided as per requirement	
22	Roads and paving within the capproximate area and type of	The sale of the sa		Chequred tiles in open spaces, etc.	
23	Sewage disposal – whereas co sewers, if septic tanks provide			Connected to Municipal Sewerage System	





Actual Site Photographs









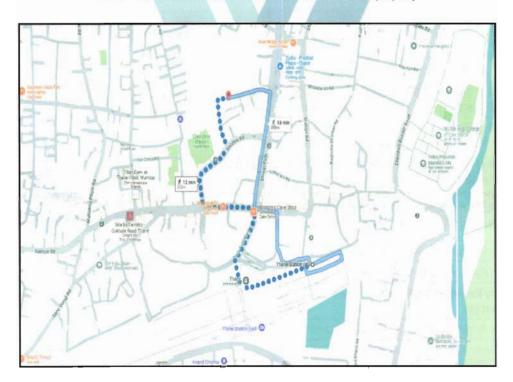




Route Map of the property



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



Longitude Latitude: 19°11'23.6"N 72°58'30.1"E

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



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Ready Reckoner Rate



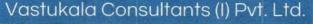
Stamp Duty Ready Reckoner Market Value Rate for Flat	149300			
Increase by 5% on Flat Located on 6 th Floor	7465			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,56,765.00	Sq. Mtr.	14,564.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	64000			
The difference between land rate and building rate(A-B=C)	92,765.00			
Percentage after Depreciation as per table(D)	18%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,40,067.00	Sq. Mtr.	13,013.00	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 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	

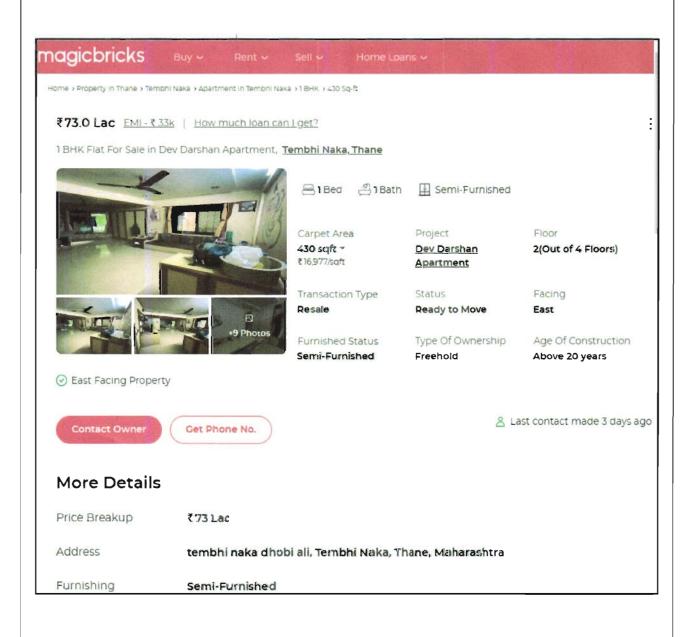






Price Indicators

Property	Shivaji Path, Thane West	Shivaji Path, Thane West		
Source	magic bricks	magic bricks		
Floor	2nd	nd		
	Carpet	Built Up	Saleable	
Area	430.00	516.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹16,977.00	₹14,147.00	-	

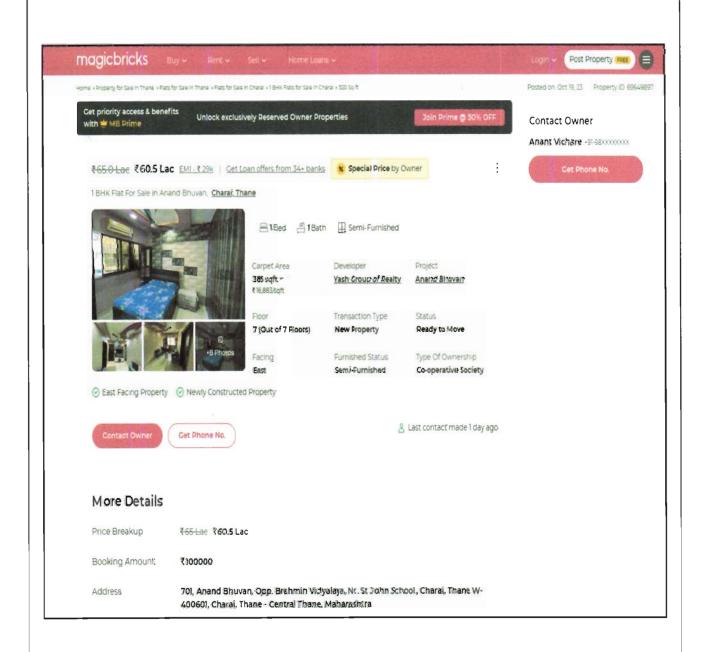






Price Indicators

Property	Anand Bhuvan, Thane W	Anand Bhuvan, Thane West		
Source	magic bricks	magic bricks		
Floor	7th	7th		
	Carpet	Built Up	Saleable	
Area	385.00	462.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹15,714.00	₹13,095.00	-	



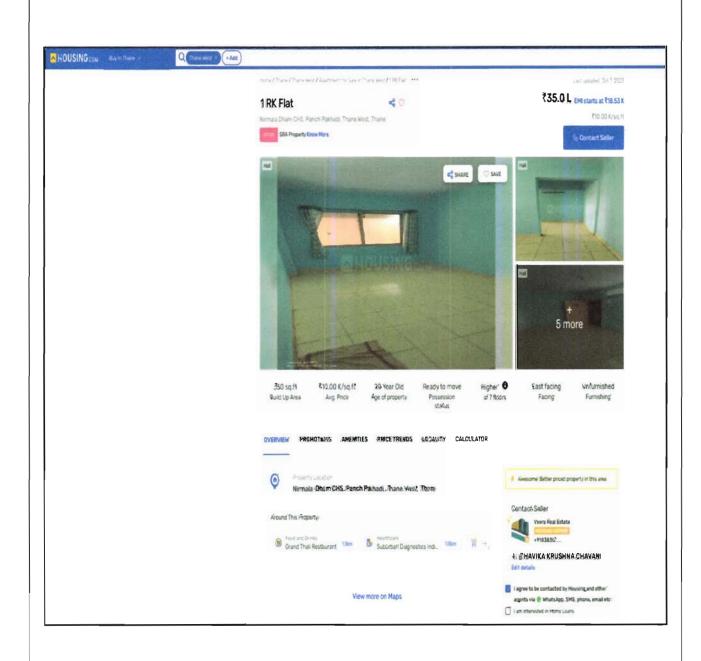






Price Indicators

Property	Shivaji Path, Thane Wes	Shivaji Path, Thane West		
Source	Housing.Com	Housing.Com		
Floor	Middle			
	Carpet	Built Up	Saleable	
Area	225.00	270.00	350.00	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹15,556.00	₹12,963.00	₹10,000.00	







Sale Instances

Property	Shree Ganesh Tower, Ch	Shree Ganesh Tower, Chendani Thane West		
Source	Index no.2	Index no.2		
Floor	4th			
	Carpet	Built Up	Saleable	
Area	432.00	518.40	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹15,046.00	₹12,539.00	-	

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(5) क्षेत्रफळ	432. ਚੀ.फूਟ		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(७) दस्तऐवज करून देणा-या/सिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पता.	1): नात:-सतीय मधुकर क्षीरसागर - वय:-६६ पत्ता:-प्लॉट नं: 403, माळा नं: 4, इमारतीचे नाव: बिल्डिंग नं: बी:-ा, श्री गणेश टॉवर्स को ऑ ही सो ति ब्लॉक नं: पिषाजी पथ, गतदेवी मंदिराजवर ठाणें प, रोड नं:, महारष्ट्र, ठाणें. पिन कोड:-406602 पॅन नं:-ACIPK46051 2): नाव:-सुप्रिया सतीय क्षीरसागर - वय:-६५ पत्ता:-प्लॉट नं: 403, माळा नं: 4, इमारतीचे नाव: बिल्डिंग नं. बी:-ा, श्री गणेश टॉवर्स को ऑ हो खो ति ब्लॉक नं: प्रिशाजी पथ, गावदेवी मंदिराजवर ठाणें प , रोड नं:, महाराष्ट्र, ठाणे. पिन कोड:-406602 पॅन नं:-ANDPK599501		
(४)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवर दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश अ सल्यास,प्रतिवादिये नाव व पत्ता	्वा दिवाणी न्यायालयाचा हुकुमनामा । रामकृपाको ऑ ही सो नं. 2, ब्लॉक नं: चंद्रकांत पाटकर विद्यालय जवळ, रामनगर, डॉबिक्स त आदेश असल्यास,प्रतिवादिये नाव । मुंहर्झ, रोड नं:-, मुहाराष्ट्र, ठाणें. िपन कोड:-४२१ २०। पॅन नं:-ACYPMOI 52P		
(5) दस्तएँवज करून दिल्याचा दिनांक	09/01/2024		
(10)दस्त नोंदणी केल्याचा दिनांक	09/01/2024		
(11)अनुक्रमांक,डंड व पृष्ठ	824/2024		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	455000		
(13)बाजारभावाप्रमाणे नौंदणी शुक्क	30000		







DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 23rd 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.



Vastukala Consultants (I) Pvt. Ltd.
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 ₹ 34,17,750.00 (Rupees Thirty Four Lakhs Seventeen Thousands Seven Hundred And Fifty Only).



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

Cosmos Bank Empanelment No.: HO/Credit/87/2022-23



