Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Shri. Sachin Madhukar Paithankar & Mrs. Manjusha Sachin Paithankar

Residential Duplex Flat No. 401 & 501, 4th & 5th Floor, Building No. 9, "Royal Residency (Phase - II) Co-op. Hsg. Soc. Ltd.", Jail Road, Adharwadi, Kalyan (West), Thane – 421301, State - Maharashtra, Country – India.

Latitude Longitude: 19°15'11.2"N 73°07'40.5"E

Valuation Done for:

Think.Innovate.Create

Cosmos Bank

Mulund (East) Branch

Pornima Darshan Housing Socitey, 90 Feet DP Road, Mulund (East), Mumbai – 400081, State - Maharashtra, Country – India

Vastukala Consultants (I) Pvt. Ltd.

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Vastukala Consultants (I) Pvt. Ltd.

MSME Reg. No.: 27222201137 • CIN: U74120MH2010PTC207869

Valuation Report Prepared For: Cosmos Bank / Mulund (East) Branch / Shri. Sachin Madhukar Paithankar (21964/38252)

Vastu/Mumbai/12/2021/21964/38252 06/19-77-SKVS

Page 2 of 18

Date: 06.12.2021

VALUATION OPINION REPORT

The property bearing Residential Duplex Flat No. 401 & 501, 4th & 5th Floor, Building No. 9, "Royal Residency (Phase - II) Co-op. Hsg. Soc. Ltd.", Jail Road, Adharwadi, Kalyan (West), Thane – 421301, State - Maharashtra, Country – India belongs to Shri. Sachin Madhukar Paithankar & Mrs. Manjusha Sachin Paithankar.

Boundaries of the property.

North Triveni Garden
South Old House

East Internal Road / Croma

West Open Plot

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 and valued for banking purpose at ₹ 1,46,58,475.00 (Rupees One Crore Forty Six Lakh Fifty Eight Thousand Four Hundred Seventy 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. OV OT C.

Sharadkumar B. Chalikwar

Organis signed by Sharachumar B. Challess DN: cre-Sharachumar B. Challesse, ce-Winsu Consultants (I) Pvt. Ltd.: oue-DM.2 small-condense shallong, cells have: 2001, 12:01 13:22:14, ad/247

Director

C.M.D.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

Encl.: Valuation report

Mumbai

121, 1" Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093, (M.S.), INDIA

> Tel.:+91 22 28371325 Fax:+91 22 28371324 mumbai@vastukala.org

Delhi NCR

L-306, Sispal Vihar, AWHO Society, Sohna Road, Sector - 49, Gurgaon, Haryana - 122018. INDIA

Mobile: +91 9216912225 +91 9819670183 delhincr@vastukala.org - Nanded

28, S.G.G.S. -Stadium Complex, Gokul Nagar, Nanded - 431 602, (M.S.), INDIA

Tel.: +91 2462 244288 +91 2462 239909 nanded@vastukala.org - Aurangabad

Plot No. 106, N-3, CIDCO, Aurangabad - 431 005, (M.S), INDIA

Tel. : +91 240 2485151 Mobile : +91 9167204062 +91 9860863601 aurangabad@vastukala.org



(Phase - II) Co-op. Hsg. Soc. Ltd.", Jail Road, Adharwadi, Kalyan (West), Thane - 421301,

Form 0-1

(See Rule 8 D)

Valuation Report of Residential Duplex Flat No. 401 & 501, 4th & 5th Floor, Building No. 9, "Royal Residency

State - Maharashtra, Country - India

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 the Fair Market Value as on 06.12.2027 for Bank Loan Purpose				
2	Date of inspection	30.11.2021				
3	Name of the owner/ owners	Shri. Sachin Madhukar Paithankar & Mrs. Manjusha Sachin Paithankar				
4	If the property is under joint Ownership / co- ownership, share of each such owner. Are the shares undivided?					
5	Brief description of the property	Residential Duplex Flat No. 401 & 501, 4th & 5 Floor, Building No. 9, "Royal Residency (Phase II) Co-op. Hsg. Soc. Ltd.", Jail Road, Adharwad Kalyan (West), Thane – 421301, State Maharashtra, Country – India				
6	Location, street, ward no	Jail Road, Aadharwadi, I	Kalyan (West)			
7	Survey/ Plot no. of land	Survey No. 71, Hissa No. 1, 2, 3, 4, 5, 6 & 7 Village Kalyan				
8	Is the property situated in residential/ commercial / mixed area / industrial area?	Residential				
9	Classification of locality-high class/ middle class/poor class	Middle Class				
10	Proximity to civic amenities like schools, Hospitals, Offices, 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 Railway				
	LAND		6			
12	Area of land supported by documentary proof. Shape, dimension and physical features	Carpet Area as per act as under:	ual site measurement are			
		Flat No.	Carpet Area in Sq. Ft.			
		401	873.00			
		501	714.00			
		Total	1,587.00			
		Carpet Area as per Agunder:	greement for Sale are as			

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			Flat No.	Carpet Area in Sq. Ft		
			401	836.00		
			501	798.00		
			Total	1,634.00		
			Built Up Area are a	s under :		
			Flat No.	Built Up Area in Sq. Ft. (Carpet + 20%)		
			401	1,003.00		
			501	958.00		
			Total	1,961.00		
13	Roads, Streets or lanes on abutting	which the land is	Jail Road, Adharwa	di, Kalyan (West)		
14	If freehold or leasehold land		Freehold			
15	If leasehold, the name of Less lease, date of commencement lease and terms of renewal of le (i) Initial premium (ii) Ground rent payable per and (iii) Unearned increase payable event of sale or transfer	t and termination of ease.				
16	Is there any restriction covenar land? If so attach a copy of the	VA				
17	Are there any agreements of attach a copy of the covenant	easements? If so,				
18	Does the land fall in an area in Planning Scheme or any De Government or any statutory Particulars.	evelopment Plan of		lable		
19	Has any contribution beed development or is any demand still outstanding?	ALTONIA TO A CONTROL OF THE PARTY OF THE PAR	Information not available Ite.Create			
20	Has the whole or part of the la acquisition by government or Give date of the notification.		N.A.			
21	Attach a dimensioned site plan		Attached			
	IMPROVEMENTS					
22	Attach plans and elevations of all structures Information standing on the land and a lay-out plan.			ilable		
23	Furnish technical details of separate sheet (The Annexure used)	-				
24	Is the building owner occupied/	tenanted/both?	Owner Occupied			

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25		erty owner occupied, specify portion and rea under owner-occupation	Fully Owner Occupied			
26		he Floor Space Index permissible and e actually utilized?	Floor Space Index permissible - As per local norm Percentage actually utilized – Details not available			
	RENTS		_			
	(i)	Names of tenants/ lessees/ licensees, etc	N.A.			
	(ii)	Portions in their occupation	N.A.			
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	N.A.			
	(iv)	Gross amount received for the whole property	N.A.			
27	The state of the s	If the occupants related to, or close to ssociates of the owner?	N.A.			
28	fixtures, lil ranges, b	e amount being recovered for the use of ke fans, geysers, refrigerators, cooking uilt-in wardrobes, etc. or for services f so, give details	N.A.			
29		Is of the water and electricity charges, if borne by the owner	N.A.			
30	Has the te	nant to bear the whole or part of the cost dimaintenance? 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	The second secon	e amount of property tax? Who is to bear stails 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					
36		dispute between landlord and tenant rent pending in a court of rent?	N.A.			
37	Carried Street	tandard rent been fixed for the premises law relating to the control of rent?	N.A.			
	SALES					
38	the localit	nces of sales of immovable property in y on a separate sheet, indicating the address of the property, registration No.,				

	sale price and area of land sold.	
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Duplex Flat in an apartment. The rate is considered as composite rate.
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N.A.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Construction – 2007 (As per site information)
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.	
45	Remarks	





PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Mulund (East) Branch, we have valued Residential Duplex Flat No. 401 & 501, 4th & 5th Floor, Building No. 9, "Royal Residency (Phase - II) Co-op. Hsg. Soc. Ltd.", Jail Road, Adharwadi, Kalyan (West), Thane – 421301, State - Maharashtra, Country – India belongs to Shri. Sachin Madhukar Paithankar & Mrs. Manjusha Sachin Paithankar

We are in receipt of the following documents:

1.	Copy of Agreement for Sale dated 25.09.2006.			
2.	Copy of Amended Commencement Certificate No. KDMP / NRV / BP / KV / 148 – 56 dated 21.06.2005 issued by Kalyan Dombivali Municipal Corporation.			
3.	Copy of N.A. Order No. Mahasul / K-1 / T-7 / NAP / SR - 55 / 2004 dated 30.04.2004 issued by Sub-District Officer, Thane.			
4.	Copy of Share Certificate No. 31 dated 26.03.2012 issued by Royal Residency (Phase – II) Co-op. Hsg. Soc. Ltd. for Flat No. 401.			
5.	Copy of Share Certificate No. 34 dated 26.03.2012 issued by Royal Residency (Phase – II) Co-op. Hsg. Soc. Ltd. for Flat No. 501.			
6.	Copy of Amended Commencement Certificate No. KDMP / NRV / BP / KV / 148 - 56 dated 21.06.2005 issued by Kalyan Dombivali Municipal Corporation.			

LOCATION:

The said building is located Survey No. 71, Hissa No. 1, 2, 3, 4, 5, 6 & 7 of Village Kalyan, Taluka – Kalyan, District – Thane. The property falls in Residential Zone. It is about 2.6 Km. travelling distance from Kalyan railway station.

BUILDING:

The building under reference is having Ground (Pt) + Stilt (Pt) + 1st + 7th Upper Floors. It is a R.C.C. framed structure with 9" thick external walls and 6" thick internal walls. The walls are having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades. The building external condition is good. The building is used for residential purpose. The 4th & 5th Floor is having 3 Residential Flats. 1 Lift is provided in the building.

RESIDENTIAL DUPLEX FLAT:

The Residential Duplex Flat under reference is situated on 4th & 5th Floor. The composition of flat on 4th Floor is 1 Bedroom + Living Room + + Kitchen + 1 Toilet + Passage + Terrace + Internal Staircase to the upper floor & on 5th Floor is 3 Bedrooms + 3 Toilets + Passage + Internal staircase to the lower floor. The residential duplex flat is finished with Vitrified tiles flooring, Teak wood door frame with flush doors, Powder coated aluminium sliding windows, Concealed and openable plumbing with C.P. fittings, Electrical wiring with concealed capping, Cement plastering with POP false ceiling.



Valuation as on 06th December 2021

The Total Built Up Area of the Residential Duplex Flat: 1,961.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building : 2007 (As per site information)

Expected total life of building : 60 Years
Age of the building as on 2021 : 14 Years

Cost of Construction : $1,961.00 \times 2,500.00 = 7,961.00 \times 2,500.00$

Depreciation {(100 -10) X 14 / 60} : 21.00%

Amount of Depreciation : ₹ 10,29,525.00

Guideline rate obtained from the Stamp Duty Ready : ₹ 70,500.00 per Sq. M. Reckoner for new property i.e. ₹ 6,550.00 per Sq. Ft.

Guideline rate (after depreciate) ₹ 61,660.00 per Sq. M.

Prevailing market rate : ₹ 8,000.00 per Sq. Ft.

Value of property as on 06.12.2021 : 1,961.00 Sq. Ft. X ₹ 8,000.00 = ₹ 1,56,88,000.00

i.e. ₹ 5,728.00 per Sq. Ft.

(Area of property x market rate of developed land & Residential premises as on 2021 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 06.12.2021	1:	₹ 1,56,88,000.00 (-) ₹ 10,29,525.00 = ₹ 1,46,58,475.00
Total Value of the property	1/	₹ 1,46,58,475.00
The realizable value of the property	:	₹ 1,31,92,627.00
Distress value of the property	:	₹ 1,17,26,780.00
Insurable value of the property		₹ 49,02,500.00

Taking into consideration above said facts, we can evaluate the value of Residential Duplex Flat No. 401 & 501, 4th & 5th Floor, Building No. 9, "Royal Residency (Phase - II) Co-op. Hsg. Soc. Ltd.", Jail Road, Adharwadi, Kalyan (West), Thane – 421301, State - Maharashtra, Country –India for this particular purpose at 1,46,58,475.00 (Rupees One Crore Forty Six Lakh Fifty Eight Thousand Four Hundred Seventy Five Only) as on 06th December 2021.

NOTES

- 1. I, Sharadkumar B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 06th December 2021 is at ₹ 1,46,58,475.00 (Rupees One Crore Forty Six Lakh Fifty Eight Thousand Four Hundred Seventy 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- DECLARATION

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

1	No. o	of floors and height of each floor	Ground (Pt) + Stilt (Pt) + 1st to 7th Upper Floors				
2			N.A. as the said property is a Residential Dupler Flat on 4^{th} & 5^{th} Floor				
3	Year of construction 2		2007 (As per Occupancy Certificate)				
4	Estin	nated future life	46 years Subject to proper, preventive periodic maintenance and structural repairs.				
5		of construction- load bearing walls/RCC e/ steel frame	R.C.C. Framed Structure				
6	Туре	e of foundations	R.C.C. Foundation				
7	Walls	S	All external walls are 9" thick and partition walls are 6" thick.				
8	Parti	tions	6" thick brick wall				
9	Door	s and Windows	Teak Wood door frame with flush doors, Powder coated aluminium sliding windows				
10	Floor	ring	Vitrified tiles flooring				
11	Finis		Cement Plastering with POP false ceiling				
12	_	ing and Terracing	R.C.C. Slab				
13		cial architectural or decorative features, if	No.				
15	(i)	Internal wiring: surface /conduit	Concealed wiring				
	(ii)	Class of fittings: Superior/Ordinary/Poor.	Good				
15	Sani	tary installations					
	(i)	No. of water closets	As per requirement				
	(ii)	No. of lavatory basins					
	(iii)	No. of urinals					
	(iv)	No. of sinks	./				
16		s of fittings: Superior coloured / superior e/ordinary.	Superior white				
17	Heig	pound wall ght and length e of construction	5'.6" High, R.C.C. columns with B. B. Masonn wall.				
18		of lifts and capacity	name.Create				
19	Unde	erground sump – capacity and type of struction	R.C.C tank				
20	Over	r-head tank ation, capacity e of construction	R.C.C tank on Terrace				
21	Pum	ps- no. and their horse power	May be provide as per requirement				
22	Road		Chequered tiles in open spaces, etc.				
23		age disposal – whereas connected to public ers, if septic tanks provided, no. and acity	, , , , , , , , , , , , , , , , , , , ,				





Actual site photographs





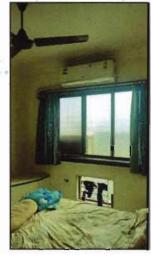
















Actual site photographs















Route Map of the property

Site_lu/r





Latitude Longitude: 19°15'11.2"N 73°07'40.5"E

Note: The Blue line shows the route to site from nearest Railway Station (Kalyan - 2.6 Km.)



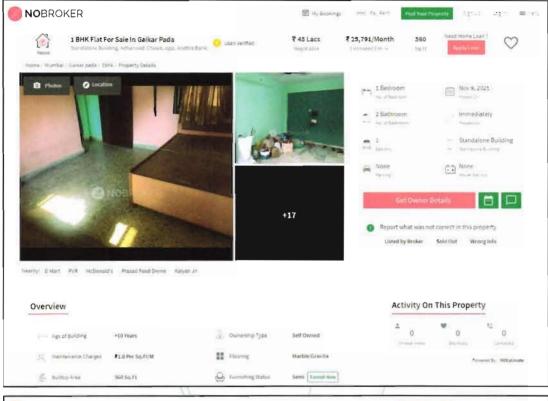
www.vastukala.org

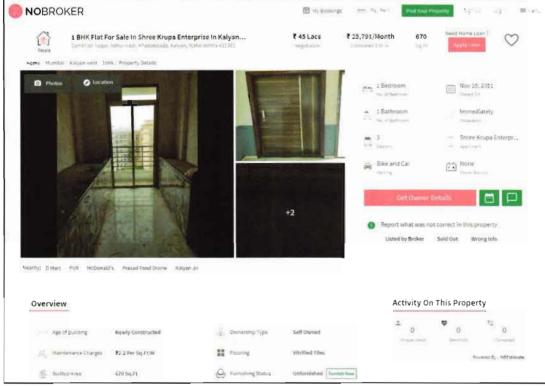
Ready Reckoner

19.	(A)	nt of Registration & Standardshira	Stamps	न	दिणी व मु महाराष्ट्र	द्रांक विश शासन	राग	
		नोंदणी व मुद्रांव वाजा	विभाग, रमूल्य दर प	-	ष्ट्र शासन			
Home	<u>V</u> i	duation Rules User Manua				CI	ese Feed	lback
Year		Annual S	tatemen	t of R	ates		17010	Language
	Selected District Select Taluka Select Village Search By Enter Survey No	कल्याण गायाचे नाव : कल्याण Survey No Location 71	arch धुनी धुनी	निवासी सदिनिका	वोधीय हुकाने	जीकोनिक ^{एव}	不 s.j) Attribute	
	व्याप्तीः-(पूर्वेषः-चिक हृदर्व)जारेम (बाजेवर चित्रंवीकहृत वेषामः (चित्रंवी स्टल्पायासून मावाण्या पश्चिम हृदर्वे 1/6-विमाण (10द-2)का जन्मः (पूर्व दुर्गाती किल शिवाची चीकायस्व की गश्ची युवायस्वी पश्चिम खाडीणा मान दक्षिण य	क्लाण उत्तर (अ)कल्याण उत्तर प्रभावान तपर, केळीवली व पेपर वांची प्रक्रिम त्याच्या उत्तरेक्ष्रील बाडीचा मागा दिखें कल्याच-पुरवाद पर्यापी रस्ता, चिकनप प्रपंत्र व आधारवादी पावठाण सर्वे तं काण कल्याच पावठाण सर्वे तं साण कल्याच पावठाण सर्वे तं वांची चौकापासूर्तिक कडे वाणारा रस्त १: (माकर रुवे मागं व अधार रस्ता चामधी पी पुलापासूर्त्त में कलारा पश्च	स- 26300 जेम र र र] व्यामी थून चाने 22500		79300 91900 62700 74500	62700	ी. सम्हें नेवर टर मी. सि.डी.एस. दिर नेवर	



Price Indicators









Sale Instance

22270	सूची क्र.2	दुय्यम निर्वेधक : दु नि. कल्याण ।			
6-06-2021	•	वस क्रमांक : 3222/2021 ¹			
oteGenerated Through eSearch Module.Fo	or	नोधंणी			
riginal report please contact concern SRO fice		Regn:63m			
	गावाचे नाव: कल्याण				
(धविलेखाचा प्रकार	करस्तमा				
(३) मीबदला	6300000				
(३) बाजारभाव भाडेपटटयाच्या बाबतितपटटाकार आकारणी देती की पटटेंदार ते नमुद करावे।	5572000				
(४) भू-मापन पोटहिस्सा व घरक मांक। असल्पास।		ार माहिती. मीजे क्रान्यण ता. कान्यण दि. ठाणे येथील सर्वे न 71 हिस्सा न 121को औप ही संशी. मधील ब्रिस्टिंग ने 10 सदनिका न 103 पहिला 103013339200() Survey Number: 71-71			
 क्षेत्रफळ 	65.86 ची.मीटर				
6 आकारणी किंवा जुड़ी देण्यात असेल ते न्हा					
 इस्तरेवज करून देणा-या तिष्ठून ठेवणा-या प्रकाशके नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिके नाव व पत्ता 	विन पुष्पाजली अपार्टमेंट ब्रह्मार पैठ कल्पाण महारा २१: नाव-किरण राजेश मंत्री वय-६६ पत्ता-प्लॉट	तीट ने - माळा ने - हमारतीचे नाठ - ब्लॉक ने - रोड ने ब्रिल्डिंग ने 5/6 टू. ठाणे पिन कोड -421301 पैन न - AAVPA/04738 ट ने - माळा ने - हमारतीचे नाठ - व्लॉक ने - रोड ने ब्रिल्डिंग ने 5/6 प टू. ठाणे, पिन कोड -421301 पैन न - AFNPM3137N			
। वस्त्रपेठज करून ग्रेगा-पा पक्षणाराचे व किंवा विवाजी न्यापालपाना हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव ठ पत्त	104/105 गोपाल स्मृती लक्ष्मी गोपाल को ऑप है। सं र्यन ने - AAIP[0317k; 21: नाव-मानसी मंदार जोशी: वय: 45: पता - र	लॉट ने - माळा ने - इमारतीये नाव - व्लॉक ने - रॉड ने सविनेका ने 1 ती सिद्धेश्वर तेन पारनाका कल्पाया महाराष्ट्र ठाणे - दिन क्लॉड-42130 लॉट ने - माळा ने - इमारतीये नाठ - व्लॉक ने - शंख ने सविनेका ने 1 ती सिद्धेश्वर तेन पारनाका कल्पाया, महाराष्ट्र ठाणे - दिन क्लॉड-42130			
(9) दस्तऐवज करुन दिल्याचा दिनांक	09/03/2021				
(10)दस्त मोदणी केल्याचा दिनाक	09/03/2021				
(1) अनुक्रमोक खंड व पृष्ठ	3222/2021				
(12)बाजरभावप्रमापे मुद्रोक शुल्क	252000				
(13)बाजरभागप्रमाणे नींदणी शुल्क	30000				
(14)शरी					
मुस्याकनासाठी विचारात चेतलेला तपशील -					





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 06th December 2021

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 the property is free of liens and encumbrances.
- 4. 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.
- 5. There is no direct/ indirect interest in the property valued.
- 6. 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 ₹ 1,46,58,475.00 (Rupees One Crore Forty Six Lakh Fifty Eight Thousand Four Hundred Seventy Five Only).

FOR VASTUKALA CONSULTANTS (I) PVI LTD.

Sharadkumar ::

B. Chalikwar

C.M.D.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

